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I tried to purchase one of your products but my credit card has been declined even I know that I have money in the account. What can I do?

The most common reason for a credit card declining is a result of your card being issued from a Non-U.S. Bank. Our merchant account and payment gateway use an Address Verification System. If your bank does not send back the same address information that was typed into the order section on the transaction it will fail and come back as a declined order. Many times overseas credit cards do not support this type of Address Verification so it will fail no matter how many times you try it.

One thing you can do to purchase is choose the PayPal option for your transaction. If you don't have a PayPal account you can still go through PayPal and then select to pay with your credit card. The transaction will be charged by PayPal but it will still go through on our order system and you'll be able to place a successful order.

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## **How secure are your Credit Card Transactions?**

Very secure.

I use a Secure Merchant Account for the transactions from a company called Authorize.Net. This is their Security Policy:

"Authorize.Net is committed to safeguarding customer information and combating fraud. We have implemented industry leading security initiatives, and our merchants are protected by the strongest encryption methods and security protocols available. We continue to develop new solutions to provide our merchants and their customers with confidence and security.

\* Protecting Transaction Data – Authorize.Net uses the latest 128-bit Secure Sockets Layer (SSL) technology for secure Internet Protocol (IP) transactions.

\* **Securing Customer Data** – We employ industry leading encryption hardware and software methods and security protocols to protect customer information. Authorize.Net is certified as compliant with the Payment Card Industry (PCI) Data Security Standard.

\* **Preventing Fraud** – Our Fraud Management Department is committed to providing merchants with tools and best practices to prevent fraud. Industry initiatives such as Address Verification Service (AVS) and Card Code Verification (CCV/CVV2/CID) provide a high level of protection as part of our standard payment gateway features. Our exclusive Fraud Detection Suite (FDS) helps Web merchants identify and evaluate suspicious transactions."

You can learn more about your protection from fraud in Authorize.Net's by clicking here: [Fraud Prevention Center](#)

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### **I've paid but I can't access my product!**

I apologize about the inconvenience.

If you are having problems accessing a product, just send me an email and I will email you a soft copy attached.

thank you.

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