

How to pay by CARD on the internet.

Our big experience.

You should understand that nobody can exactly say how Visa, Master card, and specific Bank security work.

Main reason why you can't pay by card – **your card is blocked for international internet payment by your bank.**

You should know.

1) Your card is checked by Visa Security or MasterCard® Security. Card is not checked by the payment system that you use. For instance, the payment system FONDY does not check your card and does not block your payment. They receive all information from Visa or MasterCard.

2) Today bank issued cards block internet payment very often. Especially if it's international payment. For instance many American, Canadian, Chinese, and banks in other countries do that. And it's correct. They are worrying about your money – **safety first!**

What should you do it's **connect with your bank and unblock your card for international internet payment.**

Of course I don't know how your bank works. I can say how my bank works. If I do not make an internet payment within 1 month the bank will block my card automatically and I have to unblock the card for payment. It takes 1-2 min online. In my bank's online office I mark an "unblock" card, and the bank sends an SMS to me to check if it is really me. After my confirmation the card is unblocked. Also I set the limit for 1 time and one day payment.

3) After 3 unsuccessful payments Visa security will understand that your payment (your card was already unblocked by your bank) as a scam and will block your payment. They keep this information in mind around 1,5-3 hours. Try to pay again after 2-3 hours.

One experienced clerk in USA City bank gave my client good advice. He added 1 dollar to the amount and paid without problem immediately after card unblocking.

4) **The payment system FONDY can block your payment in one case only – if the amount is bigger than 600 USD.** I put this limit in the system. If you need to pay more than 600 USD please make two payments. My clients do that – your fee is zero.

For example: 851 USD = 451 USD (1st payment) and 400 USD (2nd payment). **But you must be sure that you do not pay more than your one day limit for internet payment in your bank. If it is more – pay the balance the next day.**

5) A Visa Security does not like it very much when a card is issued in one country, and they try to make a payment from another country. Many of our clients in Mexico and South America have American banks cards. And often Visa blocks payment. It is necessary to contact the bank and resolve this issue (but this is not accurate information - we do not have experience in resolving this issue with our clients).

6) Some countries (India, some countries in the Caribbean) have rules restricting payments on the Internet (and generally abroad). You must know these rules.

7) If you are trying to pay with a corporate (your company) card, this can also be a problem. Ask your accountant if he has set a ban on payments on the Internet.