

All the info below was taken from the official SumUp website [[SUMUP](#)]

Failed transactions

From entering the wrong pin to a dodgy internet connection, there are a few reasons why a transaction may fail. The following list collects a few of the most frequent issues to keep your transactions running smoothly.

Common reasons for transaction failure

Unsupported card scheme

Our card readers accept payments from a range of card issuers, but there are some we do not currently support. [Here's the full list of supported card issuers.](#)

Issues with the customer's card or bank account

This could be as simple as entering the wrong pin, reaching a daily payment limit, or not having sufficient funds. Dysfunctional or demagnetised chips can also interrupt payment, as can removing the card too quickly.

If the problem persists, your customer should check with their bank to ensure their card hasn't been blocked or frozen.

Transaction timeouts

There's a set time for card payments to complete. If payment takes too long, the transaction will time out and you'll have to try it again.

Internet connection

The internet fails us all from time to time. Check your connection and try again.

If your connection is still too weak, take a few steps closer to your Wi-Fi router. Or, if you're using a cellular network, a better connection can usually be found outside or by external doors and windows.

Closing the app during a transaction

If for whatever reason the app closes during the payment process, the transaction may be interrupted. This one's an easy fix though. Open the app back up and give it another go.

Transaction amount too low

We have a lower transaction limit of £1. Any card payment below this will fail.

Pre-verification limit reached

To maintain your security, there are a few limits placed on unverified SumUp profiles. Before verification is complete, there's a processing limit, beyond which you can't make any more transactions.

Not to worry though, verification is a quick and automatic process in most cases. [Check here for more information on verification limits](#), including how to speed up the process.

Expired payment links

Payment Links expire after 30 days, so payments attempted beyond this period will fail. As with all payments with us, our fee only applies to successful transactions. So if the link expires, you can send another at no extra cost.

What happens when a transaction fails

Your SumUp App or Card Reader will notify you in real-time if a transaction fails. The transaction will still be listed in your sales history but with a red cross beside it, indicating it didn't go through.

Find out more with our handy [transaction status guide](#).