WHEN PAYMENTS BREAK

A Step-by-Step Troubleshooting Framework for In-Store and Online Payment Operations

Diagnose Faster. Resolve Smarter.
Minimize Revenue Impact.

NEOPAY

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FOREWORD

Payment systems have evolved from a utility to a business-critical capability. Customers expect seamless transactions. When payments fail, revenue, customer experience, and operational efficiency are impacted. This playbook provides a structured framework to diagnose, resolve, and learn from payment incidents, from the customer-facing failure through to the back-office processes that keep merchant operations running: activation, settlement, reconciliation, and disputes.

THE SHIFT IN PAYMENT OPERATIONS

Why Payment Operations Matter More Than Ever

For years, payments were viewed as a utility.
A transaction either worked or it didn't.
Today, payment operations have become significantly more complex.

Businesses must manage:

• In-store payments	• Authentication flows
• Ecommerce payments	• Multiple customer journeys
• Mobile app payments	• Merchant/terminal onboarding and activation
• Payment links	• Settlement and reconciliation
• QR-based payments	• Refunds and chargebacks

A single disruption can impact customer experience, revenue realization, and operational efficiency.
As payment ecosystems become increasingly interconnected, businesses need structured frameworks to identify issues quickly and respond consistently.
This playbook is designed to help teams build that capability.

THE COST OF PAYMENT DOWNTIME

When Payments Fail, More Than Revenue Is Lost

Most businesses focus on the immediate transaction.
The actual impact is much larger.

Area Impacted	Business Consequence
Revenue	Lost sales and abandoned transactions
Customer Experience	Frustration and abandonment
Operations	Increased support tickets and manual effort
Finance	Settlement and reconciliation delays
Brand Trust	Reduced customer confidence

NEO PAY Insight

The longer a payment issue remains unresolved, the larger the downstream operational impact becomes.

PART I: UNDERSTAND

1. Who This Playbook Is For

- Operations Teams
- Finance Teams
- Store Managers
- Payments & Checkout PMs
- Customer Support Teams

2. Understanding the Payment Journey

In-Store Payments

Terminal Activation --> Customer --> Terminal --> Acquirer --> Card Network --> Issuer --> Authorization --> Settlement --> Reconciliation --> Refunds/Chargebacks (if disputed)

Online Payments

Gateway Activation --> Customer --> Checkout --> Gateway --> Acquirer --> Card Network --> Issuer --> Authentication --> Authorization --> Settlement --> Reconciliation --> Refunds/Chargebacks (if disputed)

Key Insight

Every payment issue originates somewhere along this chain.