信用卡刷卡失敗常見原因

信用卡常見交易失敗分成兩大類，一種是持卡人操作問題，另一種則是外部問題。持卡人自身原因包含未開卡、卡片過期、卡號輸入錯誤或額度不足等；外部影響則有銀行系統及授權問題。

■ 操作問題

1. 尚未開卡

持卡人忘記開卡導致交易失敗，若超過 3-6 個月可能會被銀行暫停交易權限。

2. 信用卡號或到期日輸入錯誤

消費時若卡號、到期日、安全碼等資訊輸入錯誤將無法順利完成交易。

3. 信用卡超過使用期限

信用卡使用期限大多為 3 年，通常到期前發卡銀行會通知更換新卡，持卡人要多加注意，假設到期後不想續卡，最好先致電銀行客服再進行剪卡動作。

4. 超出使用額度或餘額不足

信用卡額度是發卡行根據個人信用分數、收入狀況等多種因素，所設定的消費額度，若交易時超出額度將無法順利完成。

5. 未開通信用卡海外交易功能

出國旅遊若打算使用信用卡交易，行前記得要和發卡銀行確認是否開通海外交易功能，避免購物時還要東喬西喬。

6. 異常交易觸發銀行風控

銀行設立風險控管為的是避免盜刷情形發生，因此若持卡人出現有別於日常的消費習慣，或消費金額突然飆高，都會觸發風控導致該筆交易暫停，除了有些銀行會主動撥打電話，持卡人也可通知銀行客服。

■ 外部問題

1. 發卡銀行內部系統問題、授權時網路斷線

發卡銀行系統忙碌、維護中或網路壅塞、刷卡等待時間過長，造成系統授權失敗，這時建議可改用它家銀行或國際組織之信用卡結帳。

2. 風險地區支付

線上購物使用信用卡支付，IP 位置若遭國際信用卡組織列為高風險地區，將被評定為高風險交易，拒絕扣款。

Common Reasons for Credit Card Transaction Failures

We can generally categorize common credit card transaction failures into two main types: user-related issues and external issues.

User-Related Issues

These include problems such as unactivated cards, expired cards, incorrect card information, or insufficient credit limit.

1. **Card Not Activated**
   If the cardholder forgets to activate the card, the transaction will fail. If the card remains inactive for 3 to 6 months, the bank may suspend transaction privileges.

2. **Incorrect Card Number or Expiry Date**
   Transactions will fail if incorrect information such as the card number, expiration date, or CVV code is entered.

3. **Card Has Expired**
   Credit cards typically have a validity period of three years. Banks usually notify cardholders before the card expires to issue a replacement. If you don't wish to renew the card after expiration, it's best to call customer service before cutting up the card.

4. **Exceeded Credit Limit or Insufficient Balance**
   Credit limits are determined by the issuing bank based on the cardholder's credit score, income, and other factors. If a transaction exceeds this limit, it will not go through.

5. **International Transactions Not Enabled**
   If you're planning to use your credit card abroad, make sure to contact the issuing bank beforehand to enable international transactions. Otherwise, you may face difficulties when making purchases overseas.

6. **Suspicious Activity Triggering Bank Security Measures**
   Banks use risk control systems to prevent fraudulent activity. Transactions that deviate from your usual spending pattern or involve unusually large amounts may be flagged and temporarily blocked. Some banks will call to verify such transactions, but it's also a good idea to proactively contact customer service if you anticipate such activity.

External Issues

These include problems with the bank's internal systems or authorization network issues.

1. **Issuer's System Errors or Network Timeout During Authorization**
   If the bank's system is undergoing maintenance or experiencing high traffic, or if the authorization network is interrupted, the transaction may fail. In such cases, try using a card issued by a different bank or international network.

2. **Payments From High-Risk Regions**
   When shopping online, if your IP address is from a region flagged as high-risk by international credit card organizations, your transaction may be denied due to being classified as high-risk.