

# Transaction Outcomes and Customer Messaging

## Summary

The customer experience plays a key role in optimizing acceptance rates. This document provides the best practices associated to customer facing language and escalations.

## Applicable Transaction Outcomes

### 1.1. Successful Transactions – Payment Status 10:

“Your transaction completed successfully.”

### 1.2. Failed Bank Authorization Transactions – Payment Status 1:

“Your transaction has been declined by the card issuer, you will not be charged. Please contact the card issuer with additional questions.”

### 1.3. Vesta Denied Transactions – Payment Status 3:

“Your transaction has been declined and your card will not be charged. Please verify that the information you entered matches what your bank has on file or use a different payment device.”

#### 1.3.1. Customer Escalation for Vesta denied transactions:

1. Transaction is denied by Vesta.
2. Customer contacts Vesta partner customer care.
3. Customer care emails [vsafe.support@trustvesta.com](mailto:vsafe.support@trustvesta.com).

4. Vesta team reaches out to the customer and attempts the validation process.
  - Customer passes validation – enables customer to process additional transactions in the future.
  - Customer fails validation – customer will not be able to process transactions on the affected payment device and may be blocked from future transactions on additional payment devices.
5. Vesta team will email partner customer care informing them of the outcome of the validation process.

#### 1.4. **Vesta Pended Transactions – Payment Status 2:**

Transactions pended by Vesta should result in the following message explaining the KBA process.

“Please provide the information requested in order to complete the validation process.”