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Failure Notices and Locked Payment Methods

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To help gym owners collect payments without repeated failures, Kilo now locks payment methods after the first failed attempt.

1. When a payment method fails (for any reason), Kilo logs the initial failed attempt in Stripe, which will incur a processing fee.
2. The payment method will then be locked to prevent further automatic attempts.
3. You must **unlock** the payment method before trying to charge it again.

By preventing multiple attempts on unusable payment methods, this update helps you avoid extra fees from Stripe.

Actions Upon Payment Method Failure in Kilo

1. A banner will appear in the lower left corner of Kilo containing the Stripe code for the payment failure. This will only appear for live charges like retail or manually collecting an invoice.

The screenshot shows a payment failure banner in the lower left corner of the Kilo interface. The banner contains the text: "Invoice collection failed", "This payment method is locked due to previous failed charge attempts. No charge was attempted.", and a red "X" icon. Below the banner is a table of invoices. The table has columns for Date, Amount, Tax, Billing Source, Last Update, Payment Date, Auto Pay, and Payment Method. The first row shows a failed payment on 09/23/2024 for \$450.00, with the status "Failed Past Due" and the payment method "Visa 0341".

Date	Amount	Tax	Billing Source	Last Update	Payment Date	Auto Pay	Payment Method
10/23/2024	\$450.00	\$450.00	\$0.00	Personal Training	09/23/2024	-	Insufficient Funds
09/23/2024	\$450.00	\$450.00	\$0.00	Personal Training	09/23/2024	-	Account Closed
09/24/2024	\$450.00	\$450.00	\$0.00	Personal Training	09/24/2024	-	Visa 0341
09/23/2024	\$450.00	\$450.00	\$0.00	Personal Training	09/23/2024	-	Insufficient Funds

The decline code will appear when you hover over the red "Failed Past Due" status on the Invoice list.

For bank accounts, the invoice status goes to Pending for several business days before Stripe can successfully or unsuccessfully complete the charge. If, ultimately, the bank account fails to produce the funds due, you will see the decline code when you hover over the "Failed Past Due" status.

The screenshot shows the "Invoices" page in the Kilo interface. It has a search bar and filters for due date range, invoice status, and autopay status. Below the filters is a table of invoices. The first row shows a failed payment on 09/23/2024 for \$450.00, with the status "Failed Past Due" and the payment method "Visa 0341". A tooltip is visible over the "Failed Past Due" status, showing the text: "generic_decline : Your card was declined".

Date	Amount	Tax	Billing Source	Last Update	Payment Date	Auto Pay	Payment Method
09/23/2024	\$450.00	\$0.00	Personal Training	09/24/2024	-	-	Visa 0341

Invoice line for a failed payment charged to a credit card.

09/24/2024

09/24/2024

09/24/2024

09/24/2024

Failed Payments

Retail

09/24/2024

-

Insufficient Funds

generic_decline : The customer's account has insufficient funds to cover this payment.

\$0.00

Failed Payments

Retail

09/24/2024

-

Insufficient Funds

09/24/2024

Failed Past Due

\$100.00

\$100.00

\$0.00

Failed Payments

Retail

09/24/2024

-

Insufficient Funds

Invoice line for failed payment charged to a bank account.

The payment method will be locked in Kilo.

To reflect this lock, you will see the following interface changes.

1. A small lock icon beside the payment method in the Invoice list and anywhere the payment method is selectable (such as Retail and Misc. Fees)

09/23/2024	FAILED PAST DUE	\$450.00	\$450.00	\$0.00	Personal Training	09/24/2024	-	🔒	🔴 Visa 0341	⌵
09/23/2024	INSUFFICIENT FUNDS	\$450.00	\$450.00	\$0.00	Personal Training	09/24/2024	-	🔒	🔴 Visa 0341	⌵

2. On the Athlete Profile, the payment method will be highlighted red.

	Routing Number 110000000	Routing Number 110000000	Routing Number 110000000
Email Address failed@test.com	🔒 Visa 0341 DEFAULT 🔴		
Phone Number 1222222222	Expiration Date 02/31		
Home Address	Zip Code 09809		
Gender			
Date of Birth			

3. From the Athlete's view in Kilo, the payment method will also display the lock icon and be highlighted in red (Note, in the screenshot the nickname for the payment method is "Insufficient Funds" in our testing account. Athletes will see the nickname for their payment method.)

Athletes cannot delete their own payment methods, but locked methods will have an "Unlock Options" menu item where the Athlete can see the decline code details and are instructed to reach out to the gym for assistance.

Payment Methods

🏦 Account Closed

Account Number XXXXXX1113

Routing Number 110000000

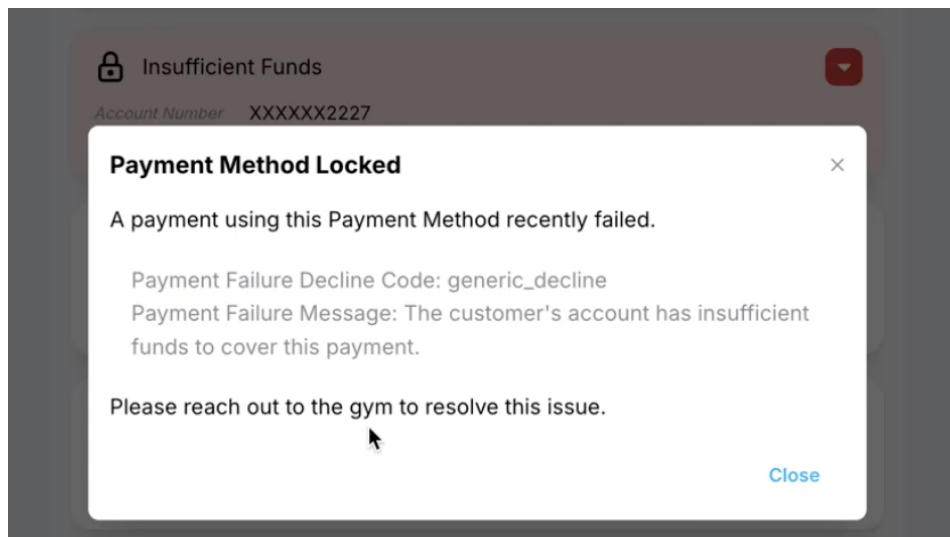
⌵

🔒 Insufficient Funds

Account Number XXXXXX2227

Routing Number 110000000

🔴 ⌵



2. Since the payment method is now locked, future attempts to charge the credit card or bank account will fail *without* being logged with Stripe - which is how charges are avoided.

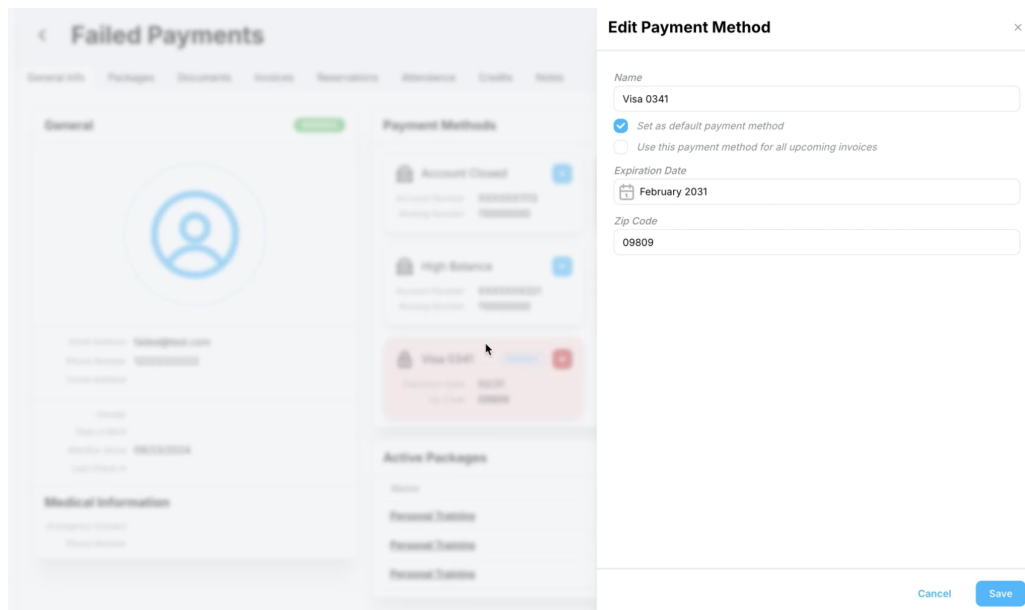
Instead, you will see an internal message from Kilo that "This payment method is locked due to previous failed charge attempts. No charge was attempted."

Invoices									
Search by product name		Select due date range		Select invoice status		Select autopay status			
Due Date	Status	Total	Pretax Total	Tax	Billing Source	Last Update	Payment Date	Auto Pay	Payment Method
locked : This payment method is locked due to previous failed charge attempts. No charge was attempted.				\$0.00	Personal Training	09/24/2024	-	✓	✗ Visa 0341
09/23/2024	FAILED PAYMENT DUE	\$450.00	\$450.00	\$0.00	Personal Training	09/24/2024	-	✓	✗ Visa 0341

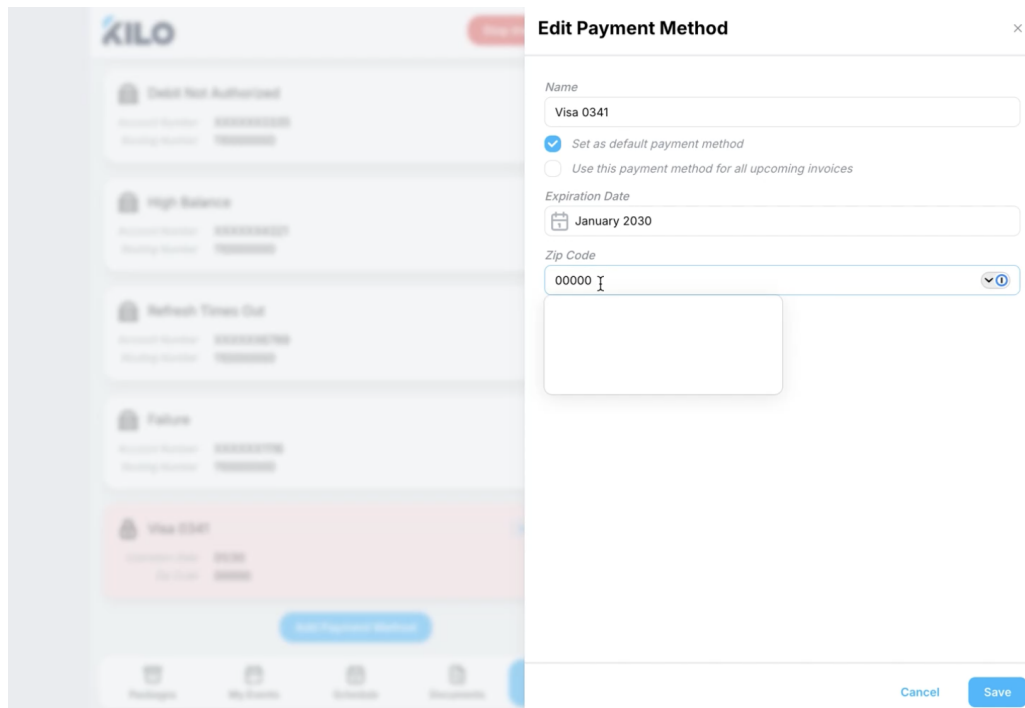
Before Unlocking a Payment Method

When a method of payment is locked due to payment failure, you will want to take action to ensure future attempts will process successfully before unlocking and reattempting.

- To understand the initial decline code, check Stripe's help doc <https://docs.stripe.com/declines/codes>. Take the recommended actions to speak with the athlete or collect a new method of payment as needed.
- For credit cards, incorrect expiration dates and zip codes are common reasons for payment failure. These two fields can now be updated from the Athlete Profile -> Payment Method -> Edit.



In the Athlete profile, locked credit cards also have the Edit option to allow Athletes to update the expiration date and zip code associate with the card.



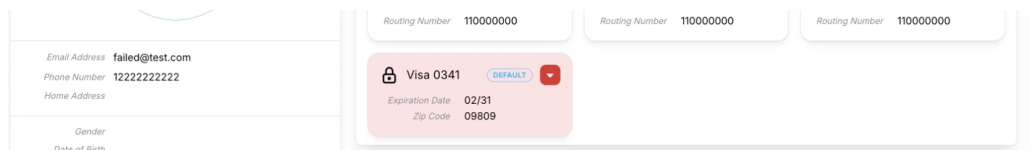
- Have athletes enter new payment methods by logging in to v1.usekilo.com from their **browser** on desktop or mobile (Chrome is preferred).
 - Some athletes have reported time-out errors when loading bank accounts from the Kilo mobile app. To avoid this issue when logging in to their bank, instruct them to log in to Kilo from their **browser**.

To Unlock a Payment Method

Once you have spoken with your client and are sure the payment will successfully process upon a future attempt, you can unlock the payment method to reattempt the

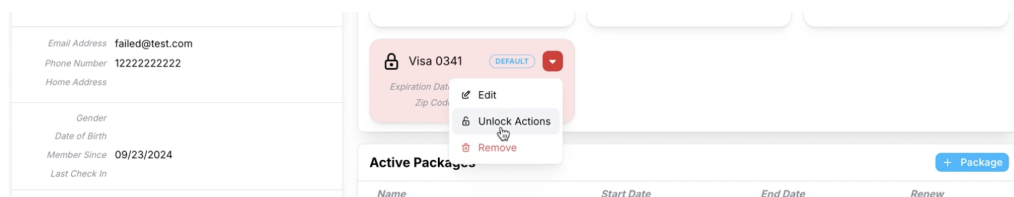
charge.

1. Go to the Athlete's profile and navigate to the locked payment method, which will be highlighted in red.

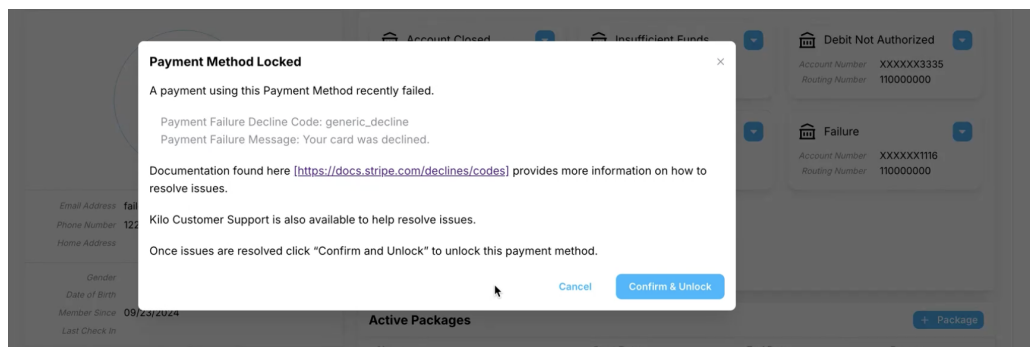


2. Click the red arrow Action button

Select 'Unlock Actions'



Check the pop up banner to be sure you are ready to unlock the payment method.



1. The pop-up provides you with a link to Stripe's help documents on decline codes. If you are unsure about the meaning of the decline code received for the initial payment and how to take action, [this article](https://docs.stripe.com/declines/codes) can help.
3. When you're ready, click 'Confirm & Unlock' to unlock the payment method. You may now reattempt collection knowing that attempts will be logged with Stripe and processing fees will apply.

Have more questions about payments in Kilo? Contact our Support team at hello@usekilo.com.