Failed Payments and Locked Payment Methods

Mavilyn Carlos - 2026-09-17 - Invoices & Payments

When a charge fails in Kilo GMS, that card or bank account becomes a **locked payment method**, and no further charges are attempted against it until you unlock it. Stripe logs a processing fee on every attempt it receives, so locking the method after the first failure stops those fees from stacking up while you work out the problem with the athlete. You stay in control of when the next attempt happens.

What you can do with locked payment methods

- Find the Stripe decline code behind a failed charge
- Spot a locked payment method at a glance in the invoice list and on the athlete profile
- Correct an expiration date or zip code without collecting a whole new card
- Confirm the underlying problem is solved before any further fees are incurred
- Unlock the payment method and reattempt collection when you are ready

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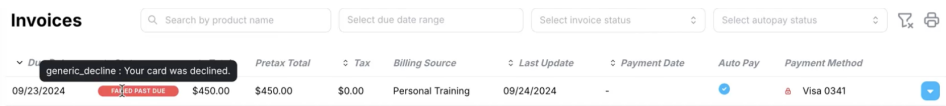
What happens when a payment method fails

Three things happen in order:

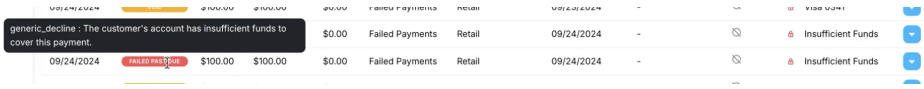
1. Kilo GMS logs the failed attempt with Stripe, which incurs a processing fee.
2. The payment method is locked, so no further automatic charges are attempted against it.
3. You unlock the payment method before it can be charged again.

A banner appears in the lower left corner of Kilo GMS with the Stripe code for the failure. This banner appears only for live charges, such as retail sales or manually collecting an invoice.

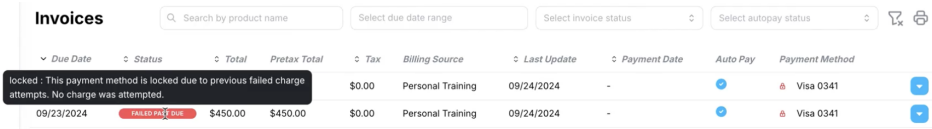
You can also find the decline code by hovering over the red **Failed Past Due** status in the invoice list.



Bank accounts take longer to resolve. The invoice status moves to **Pending** for several business days while Stripe works to complete the charge. If the bank account does not produce the funds, the status changes to **Failed Past Due** and the decline code is available on hover.



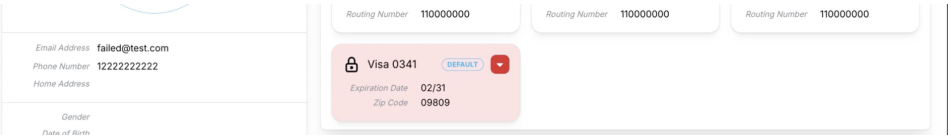
Once the method is locked, later attempts to charge it fail without ever reaching Stripe, which is what keeps the fees from accumulating. In place of a Stripe response you see an internal message from Kilo GMS: "This payment method is locked due to previous failed charge attempts. No charge was attempted."



How do I tell a payment method is locked?

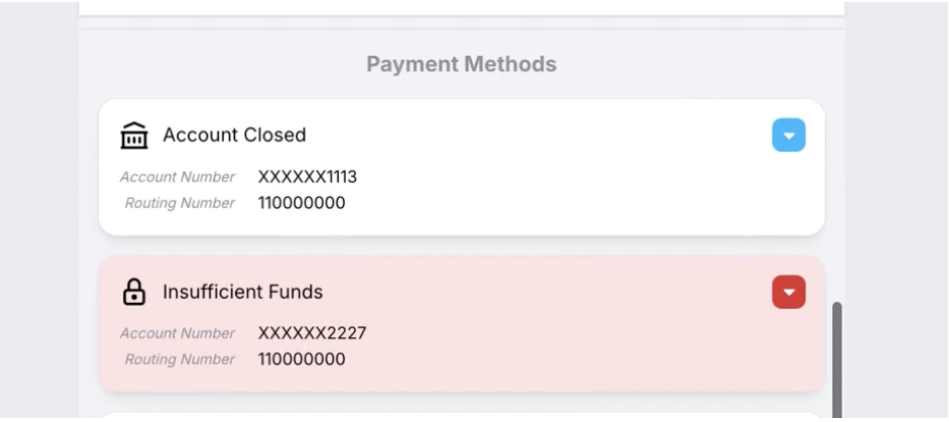
A locked payment method carries a small lock icon and is highlighted in red. The lock icon appears beside the payment method in the invoice list and anywhere else the payment method is selectable, including **Retail** and **Misc. Fees**.

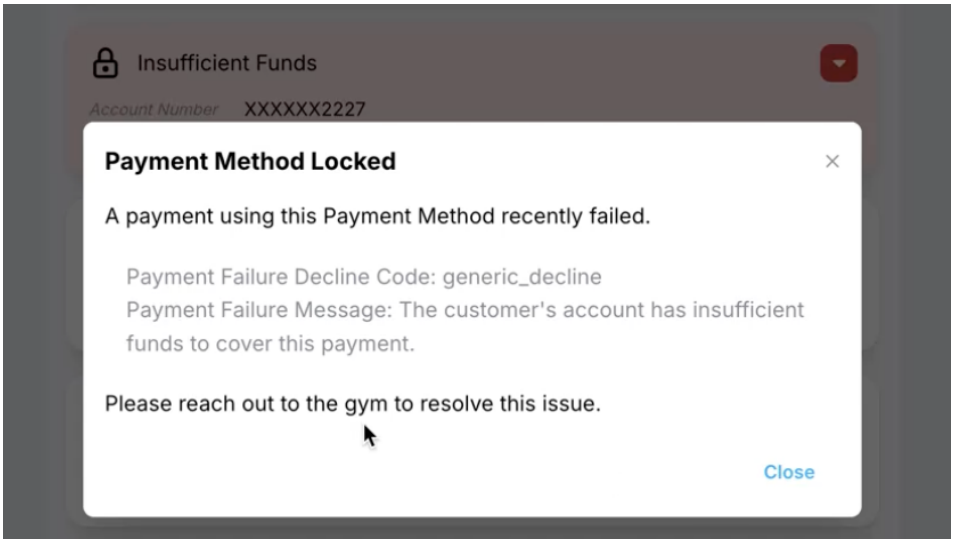
On the athlete profile, the locked payment method is highlighted in red.



What athletes see

Athletes see the same lock icon and red highlight on their own payment method. They cannot delete their own payment methods. A locked method shows an **Unlock Options** menu item where the athlete can read the decline code details and is directed to contact your gym for help.





What to do before you unlock a payment method

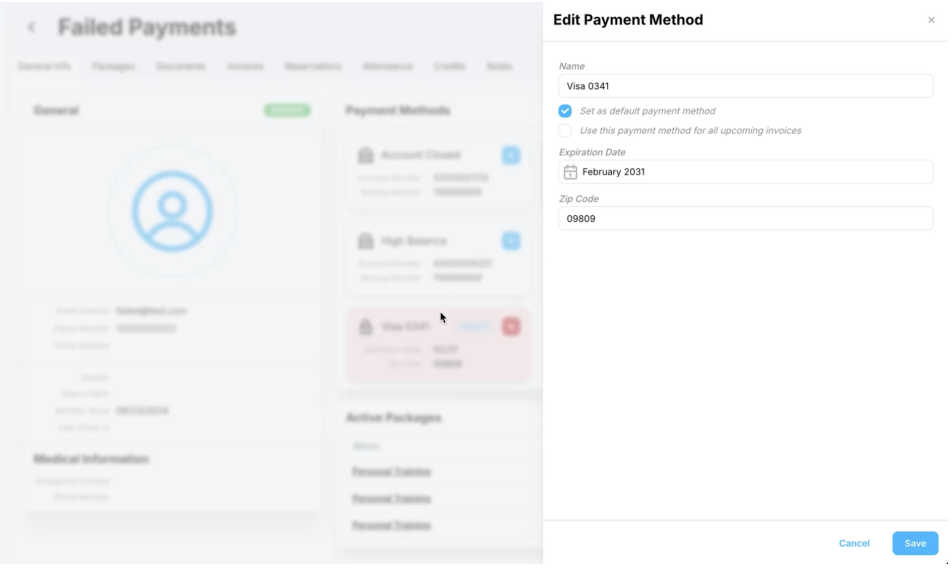
Warning

Unlocking returns the payment method to live charging. Every attempt after that is logged with Stripe and carries a processing fee whether it succeeds or fails. Confirm the underlying problem is solved before you unlock.

Start with the decline code. Look it up in Stripe's decline codes reference and take the action it recommends, which usually means speaking with the athlete or collecting a new payment method.

For credit cards, an incorrect expiration date or zip code is a common cause of failure, and both fields can be corrected on the existing card.

1. Open the athlete's profile.
2. Go to **Payment Method → Edit**.
3. Update the expiration date, the zip code, or both.
4. Click **Save**.



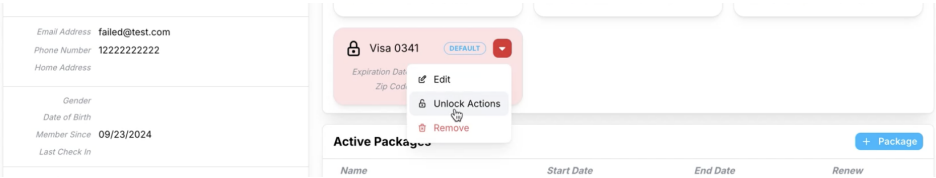
Athletes can make the same correction themselves. A locked credit card in their own view carries an **Edit** option for the expiration date and zip code.

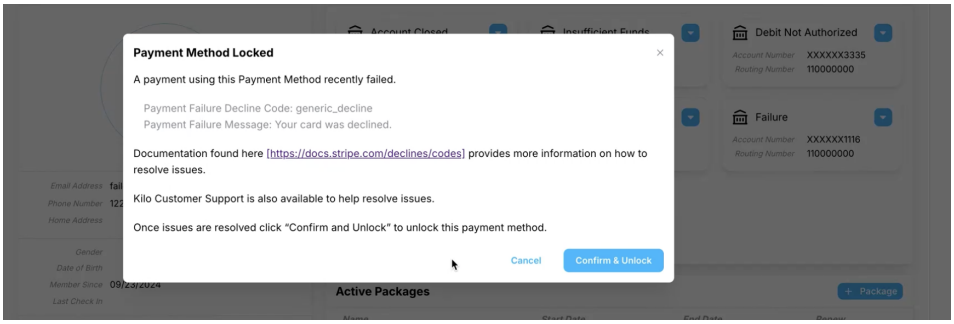
If the card or bank account cannot be repaired, collect a new payment method instead. Athletes add payment methods from the athlete portal at app.usekilo.com, using a browser on desktop or mobile. Chrome is the most reliable choice, and bank account connections in particular work best from a browser.

How do I unlock a payment method?

Once you are confident the next charge will process, unlock the payment method to reattempt collection.

1. Open the athlete's profile and find the locked payment method, highlighted in red.
2. Click the red arrow **Action** button.
3. Select **Unlock Actions**.
4. Read the confirmation banner, which links to Stripe's documentation on decline codes.
5. Click **Confirm & Unlock**.





The payment method returns to normal use, and you can reattempt collection knowing the attempt will be logged with Stripe and a processing fee will apply.

Frequently asked questions

Why was a payment method locked after only one failed payment?

Every charge Stripe processes carries a processing fee, including the ones that decline. Locking the method after the first failure keeps a card that cannot pay from generating fee after fee on automatic retries.

Will a locked payment method still be charged automatically?

No. While a payment method is locked, automatic charges, autopay renewals, and manual charge attempts all stop at Kilo GMS and never reach Stripe. You see an internal message saying the method is locked and that no charge was attempted.

Why can't I see a decline code for a bank account right away?

Bank account charges sit in Pending for several business days before Stripe can confirm them. Until that window closes, there is no decline code to show. If the funds do not come through, the invoice moves to **Failed Past Due** and the decline code appears on hover.

Can an athlete unlock their own payment method?

No. Only staff can unlock a payment method. Athletes can view the decline code details through the **Unlock Options** menu, and they can correct the expiration date and zip code on a locked credit card, but the unlock itself happens in Kilo GMS.

What does a particular decline code mean?

Stripe publishes the full list. The unlock confirmation banner links to it, and you can also go straight to Stripe's decline codes reference to look up a code and see the recommended action.

Do I pay a Stripe fee every time I retry a failed payment?

Yes, for every attempt that reaches Stripe. That includes attempts that decline. Attempts made while the method is locked never reach Stripe, so they cost nothing.

Helpful tips

- Read the decline code before you do anything else. It tells you whether the fix is a card correction, a conversation with the athlete, or a new payment method entirely.
- Check the expiration date and zip code first on credit card failures. Both are correctable in place, and both are common causes.
- Hover over **Failed Past Due** in the invoice list whenever you need the decline code again.

- Ask athletes to add bank accounts from a browser rather than the app for the most reliable connection.
- Unlock only when you have a reason to expect the next charge to succeed. An unlock followed by another failure means another Stripe fee and another lock.

When this feature is most helpful

- An autopay renewal declines and you need to know why before the athlete's next session
- A card on file has expired and the athlete has not sent a replacement
- A bank account comes back with insufficient funds several days after the charge
- You are cleaning up past due invoices and want to see which payment methods are unusable
- An athlete calls about a declined payment and you need the decline code while you have them on the phone

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If you have questions about failed payments and locked payment methods in Kilo GMS, our Support team is happy to help. Reach us at **hello@usekilo.com**.

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