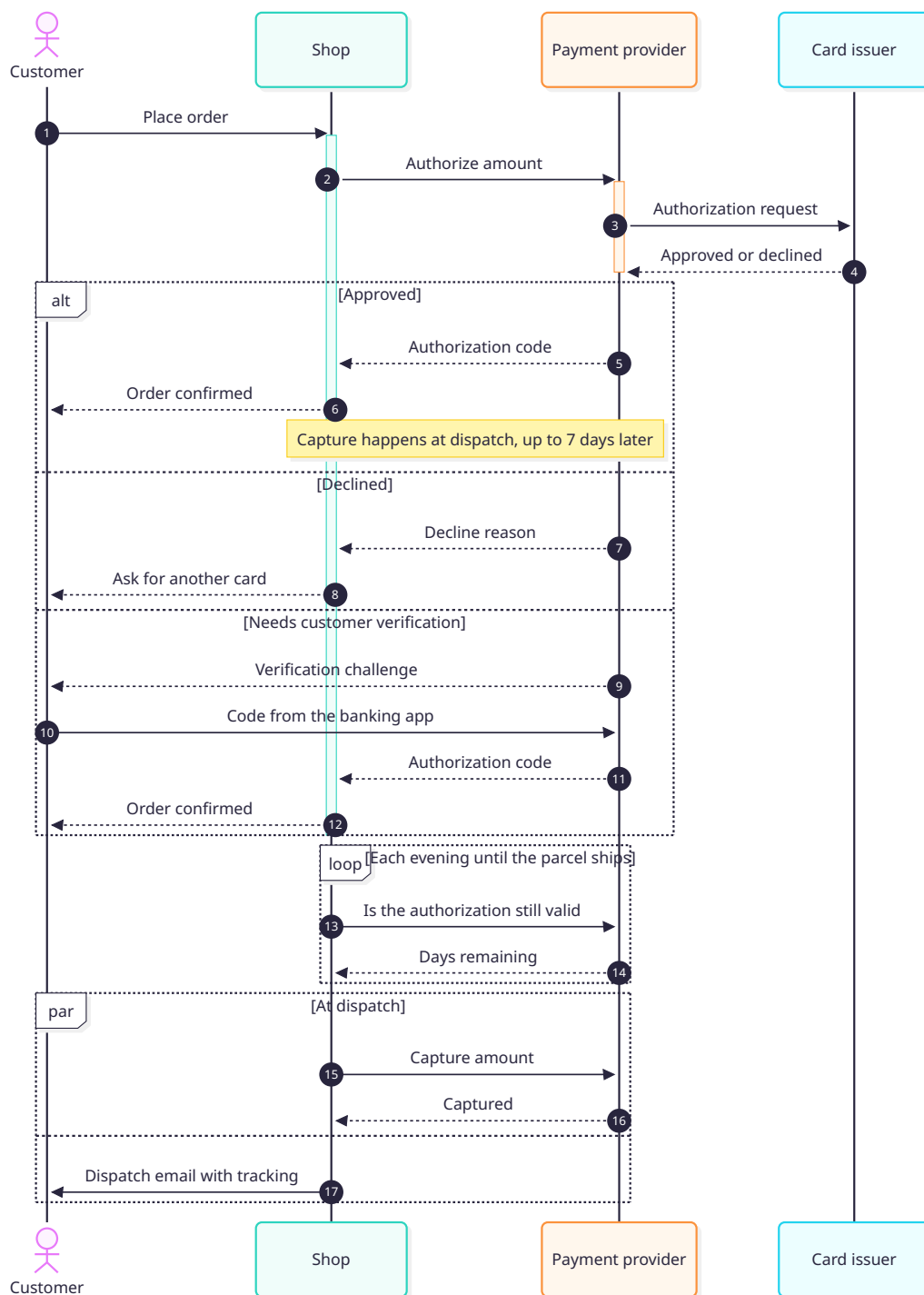


Operations note: card payment at checkout

For the payments team and for agents who take calls about a declined or duplicated payment. It describes the checkout flow in use since 1 March 2026 and stays the reference until it is replaced.

A payment is authorized when the order is placed and captured when the parcel is handed to the carrier. Nothing is captured before dispatch, so a cancelled order never needs a refund, only a release of the authorization.

The flow



What can go wrong

Symptom the customer reports	What happened	What the agent does
"I was charged but have no order"	The authorization succeeded, the order step failed	Release the authorization. The hold disappears within 5 working days
"I see two charges"	The customer retried after a verification timeout	Check both authorizations. Release the one without an order
"My card was declined"	The issuer declined	Say only the reason the issuer gave. Never guess at the cause

Warning

Never capture by hand before dispatch. A capture without a dispatch scan is a chargeback waiting to happen, and the carrier's scan is the evidence we rely on.

Figures for March 2026

Line	March 2026
Authorizations requested	412,300
Approved at the first attempt	93.4 %
Sent to customer verification	4.8 %
Declined	1.8 %
Captured within 7 days	99.1 %

All organizations in the sample documents are invented. Names and figures are illustrative.