

## Common Problems with Credit Card (EPDQ) Payments

The following information and guidance is intended to assist the applicant in reconciling any problems that may be encountered while processing credit card payments using the EPDQ system.

As The Nautical Institute has been subject to fraud in the past, security levels when processing card payments have been set at a reasonably higher level. This level of security is also in the best interests of protecting our customers and members from the risks of fraud.

There are three main parts to credit card security including:

1. **Address Matching** – address entered on website must match records held with the credit card company. If address is too long, the number of the building should be in the second and/or third space lane as well other address details.
2. **Postcode/ZIP Matching** – same as with the credit card company.
3. **Card Verification** – usually 3-digit security code.

Apart from the above common errors, there are a number of other possible errors that the user may encounter. These include:

1. **Use of a Non-Standard Keyboard:** as this type of keyboard is common outside the UK and in particular Europe & South America, many non-UK users will encounter problems when using such a keyboard. In order to remedy the problem please ensure that characters and symbols entered match with a standard keyboard.
2. **Verification Process put in place by the individuals Bank:** this process is outside the control of The Nautical Institute as this has been set up by the user's bank to reduce the risk of fraud.
3. **Repeated attempts at processing:** the EPDQ system may lock-out the individual if excessive attempts have been made at processing card payments. The individual can try a different computer to attempt processing.

***Any possible errors in the entry of NIHQ-based username & password***

### Reporting

Please report the issue to the relevant dept. of NIHQ stating any relevant information, including if repeated attempts have been made to process.

Dynamic Positioning Department: [dp@nautinst.org](mailto:dp@nautinst.org)

Secretary: [sec@nautinst.org](mailto:sec@nautinst.org)