Card payments: failure reasons recorded for every attempt

Engagement: Product delivery **Objective:** Reduce failed card payments, milestone 2 of 5 **Released:** 21 October 2026

WHAT CHANGED

Every failed card payment now records the reason the bank gave, for example insufficient funds or an expired card. The retry rules in milestone 3 need this data to decide when a retry can work. Customers see no change.

ACCEPTANCE CRITERIA

CRITERION	EVIDENCE	RESULT
Each failed attempt stores the bank's decline code and a readable reason	12 integration tests against the payment provider's test environment, one for each decline type	**Met**
Successful payments work exactly as before	Full checkout and billing regression suite	**Met**
No card numbers or other personal data are stored with the reason	Review of the new table, the logs and the error reports	**Met**
Failure reasons appear in the finance export	Export test with three decline types	**Met**

TESTS AND SECURITY

- **Automated tests:** 58 passed, 0 failed, 0 skipped (41 unit, 12 integration, 5 end to end)
- **Security:** dependency scan, secret scan and static analysis, with no new findings

ROLLBACK PLAN

- **How:** switch off the feature flag *record_decline_reasons*. Payments then work as before.
- **Checked:** on 20 October in the test environment. Rollback took under 2 minutes, with no payment errors.

WHO DID THE WORK

- **Planned** by the orchestrator agent, from milestone 2 of the agreed plan
- **Built** by the engineering agent, with tests written by the test agent
- **Reviewed** by the accountable architect: code, tests and rollback

RELEASE AND MONITORING

- Switched on for 10% of payments, then for all payments after one hour with no new errors
- **Known limitation:** one older card type returns no reason (under 1% of attempts). It shows as "unknown" until milestone 3.

SIGNATURE

I reviewed this change against the acceptance criteria above. All automated tests and security checks passed, and the rollback plan was tested. The change is safe to release, and I answer for it.

- ✓ Meets the written acceptance criteria
- ✓ All automated tests pass, evidence attached
- ✓ Security checks pass, no new known vulnerabilities
- ✓ Rollback plan exists and was checked
- ✓ Decision recorded, with the name and the date

SIGNED BY	DATE	DECISION LOG
Zigmas Slušnys, accountable architect	**21 October 2026**	**Entry 14, with the test reports attached**

Sample document. The client, release, systems and figures in this record are fictional. They show the format of the record attached to every signed release. This release appears in the sample monthly report for October 2026.