

Troubleshooting Payment Decline (Error Code 491)

“📄 **Quick Summary:** Error 491 is a card security decline. It happens because our payment gateway uses 3D Secure (3DS) and requires 2-Factor Authentication (OTP).

? Detailed Guidance

- **The Gateway:** Payments on our portal are processed through Cybersource (owned by Visa), requiring strict security checks to block malicious bots.
- **The Solution:** Try checking out with an alternative card that has 3D Secure / OTP enabled. If your international bank blocks the transaction, you may need to call them to authorize a payment to Sri Lanka.

?? Critical Alerts & Requirements

- **Charged but No Pass?** If your card was charged but you did not receive your pass due to a page timeout, email info@thepekoetrailsrilanka.com with your payment receipt PDF, registered email, and the stage date. Our team will manually verify and issue the pass.

Revision #1

Created 7 June 2026 12:24:25 by Mithila Bandara

Updated 7 June 2026 12:24:37 by Mithila Bandara