Purchase with a failed payment confirmation · How to check this with an example?

For: Paušalni obrt · Obrtnici · j.d.o.o. · d.o.o.

Practical business guidance · Reviewed: 2026-11-22

Applicability: According to the profile and circumstances of the described case.

Test the failed authorisation, double-click and subsequent confirmation.

Checking by example

Define separate states for an order received and a payment confirmed.

Record the payment provider identifier, the purchase item and the status time.

Working example · Purchase with failed payment confirmation

Record the payment provider identifier, the purchase item and the status time. If the customer has been charged without confirmation, reconcile the status with the provider before recharging.

Specific next steps

1. Define separate states for an order received and a payment confirmed.
2. Record the payment provider identifier, the purchase item and the status time.
3. If the customer has been charged without confirmation, reconcile the status with the provider before recharging.

Limits of application

For covered distance consumer contracts, with exceptions.

Sources

gov.hr · Consumer rights when shopping at a distance

https://www.gov.hr/hr/prava-potrosaca/566

Official Gazette · Amendments to the Consumer Protection Act, OG 59/2026

https://narodne-novine.nn.hr/clanci/sluzbeni/2026_06_59_728.html

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https://adriatrends.hr/poslovni-vodic/en/pitanja/praksa-webshop-placanje-neuspjelo-provjera