



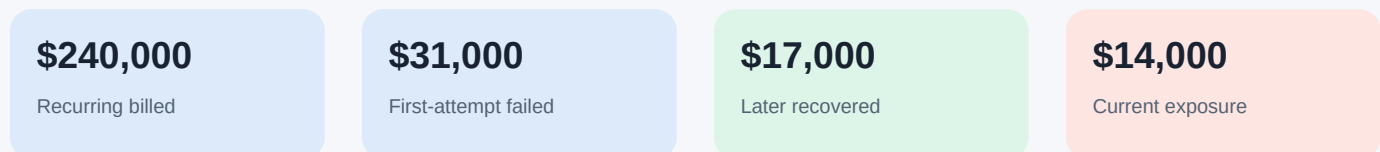
Northstar Fit Revenue Recovery Diagnostic

2026-08-01 to 2026-09-01

EXECUTIVE READOUT

Of \$31,000 in observed first-attempt failures, \$17,000 later recovered. The remaining \$14,000 requires customer action or should leave the standard retry path.

OBSERVED RECOVERY PATH



PRIORITY DECISIONS

Priority is based on observed failure value / recurring billed volume. Operational urgency may still be immediate.

CATEGORY	OBSERVED	RECOVERED	CURRENT	ACTION
Customer action required	\$28,500	\$17,000	\$11,500	Validate failed-payment/3DS emails, a secure payment-update path, and subscription-level default-payment-method handling.
Do not retry	\$2,500	\$0	\$2,500	Stop the ordinary retry posture; use a neutral new-payment-method flow and validate collection after update.

SCOPE

Northstar Fit is fictional. Its Stripe sandbox objects, payment states, and event links are genuine test-mode evidence. This diagnostic identifies and prioritizes validation work; it does not collect payments or guarantee recovery.



Northstar Fit - evidence & action plan

Payment-time evidence, current outcome, and configuration checks

PRIORITIZED RECOMMENDATIONS

HIGH

Customer action required: \$11,500 currently needs a decision.

Validate failed-payment/3DS emails, a secure payment-update path, and subscription-level default-payment-method handling.

Observed failure value: \$28,500 (11.9% of recurring billed volume). \$11,500 remains unresolved; \$17,000 later recovered after an observed failure.

LOW

Do not retry: \$2,500 currently needs a decision.

Stop the ordinary retry posture; use a neutral new-payment-method flow and validate collection after update.

Observed failure value: \$2,500 (1.0% of recurring billed volume). \$2,500 has hard-decline or provider-advice evidence and remains unresolved.

EVIDENCE CONFIDENCE

160 of 160 observed failed invoices have a preserved first-failure snapshot.

105 Customer action / payment method

40 Temporary issuer decline

15 Hard decline / do not retry

CONFIGURATION CHECKS TO VALIDATE

Customer action: failed-payment and 3DS emails, payment-update link or portal, automatic card updates where supported, and subscription-level default-payment-method handling. Temporary issuer declines: Smart Retries versus a custom schedule, retry window, attempt limit, dunning, and next-attempt monitoring. Hard declines: stop ordinary retries and ask for a replacement payment method using neutral customer-facing language.

CONTINUE THE WORK

Book a 30-minute Revenue Recovery Assessment to turn this diagnostic into a measured configuration and customer-journey plan.

[Book an assessment](#)