**INTERPRETING DECLINES:**

i) **P-card Declines: OUT OF BUDGET MONEY**

- Drill into the time to find the reason for the decline. This example shows the VELOCITY LIMIT is 500.00 and the account exceeded the velocity amount. The velocity amount is the budgeted amount of the p-card account in PeopleSoft. A budget transfer must be made into the p-card account (usually 68370). Keep in mind, the budget transfer, if done by 2 pm will generate an e-mail to the bank and be available by noon on the NEXT business day. **BUDGET TRANSFERS ARE NOT REAL-TIME FOR P-CARD.**

```plaintext
Auth Time: 09:58 PM ET  Type of Request: Mail/Phn Order  MCC Description: COMPUTER
Response: Declined  Transaction Amount: $49.00

Decline Account  Merchant  Parent  Diversion  Process

The Request was declined due to 0813 Exceeded account velocity amount
The Request was declined at the CORPORATE
The velocity type for the decline was UNKNOWN
The velocity limit was $500.00
The following reasons would also have declined the request:
1. 0813 Exceeded account velocity amount
```

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- For comparison, here is a screen shot of the budget details in PeopleSoft
  Commitment Control>review budget activities>budget inquiry>budget details (see #5 of Part 1 for more detailed information on budget details.)

![Budget Details Screen](image)

ii) **P-card Declines: MCC EXCLUDE or THE PURCHASE IS NOT ALLOWED**

P-cards are set up with certain restrictions which are not allowed such as travel and entertainment related expenses (restaurants, airfare, buses, hotels, museums, etc) professional services, (physicians, lawyers, accountants, consultants, etc, utilities) and cash advances. The cards are designed to decline if
purchases are attempted for these businesses. Please contact pcard@bc.edu if the MCC Code is incorrect or in emergency situations.

Auth Date: 04/04/2012  Auth Number:  MCC: 5812
Auth Time: 11:18 AM ET  Type of Request: Purchase  MCC Description: EATING PLACES AND RESTAURANTS
Response: Declined  Transaction Amount: $28.43

The Request was declined due to 0803 MCC exclude
The Request was declined at the CORPORATE
The velocity type for the decline was NOT DECLINED FOR VELOCITY
The following reasons would also have declined the request:
1. 0803 MCC exclude

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iii) P-card Declines: CRV STATUS Card is Not Activated:

New and renewed p-cards must be activated by calling 1-800-344-5696. Special instructions are given to every cardholder to activate the card (Social security numbers are NOT associated with cardholder.) Please have the cardholder active his/her p-card. To obtain the instructions please email pcard@bc.edu.

Auth Date: 04/02/2012  Auth Number:  MCC: 1338
Auth Time: 02:06 PM ET  Type of Request: Mail/Phn Order  MCC Description: QUICK COPY & R
Response: Declined  Transaction Amount: $26.00

The Request was declined due to 0134 CRV status
The Request was declined at the INDIVIDUAL
The velocity type for the decline was NOT DECLINED FOR VELOCITY
The following reasons would also have declined the request:
1. 0134 CRV status

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iv) P-card Declines: Q-9 Status: The Grant has ended

P-cards on grants have an end date different from operating budgets which end on May 31. This end-date is sent to US Bank when the P-card is first set up. If the p-card is declining and the end-date has been extended, please contact pcard@bc.edu to have the account re-open.
v) P-Card Declines: DECLINE AT THE INDIVIDUAL LEVEL: The cardholder has exceeded the single transaction limit or the monthly limit.

University Standard Limits are set a $4999.00 per transaction and $20,000.00 per month (provided there is budget money available). Single transaction limits may be lower than the University Standard, as determined by the P-1, but cannot exceed 4999.00. However, the monthly limit can be increased depending on a department’s budget. (See how to increase limits in Section 1 part 3). Monthly limits refresh after the bank cycle date, usually the 27th of the month.

vi) P-card Declines: ADS I Strategy: Account not verifying.

This decline is due to an address, expiration date, Security Code (on the back), or zip code not matching the cardholder’s records. The vendor must try the charge again after going over the verification information.
vii) Credit Rating: Fraud alert

US Bank diligently works to prevent fraud. If a p-card has unusual activity, small dollar charges (such as 1.00 or 2.00), red-flag vendors (such as foreign vendors or unsecured on-line companies), or vendors not normally used by the cardholder, the bank will temporarily close the account until the cardholder is reached. This decline is due to a fraud alert. The decline may also say, “Caution Account” or “Fraud”. If the cardholder has not been notified already by US Bank, they must call the Fraud Investigations department at 1-800-523-9078 to verify charges.