

## INTERPRETING DECLINES:

### 1. 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) by the Departmental P-card Administrator. 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.*

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
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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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### 2. 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](mailto:pcard@bc.edu) if the MCC Code is incorrect or in emergency situations.



Decline	Account	Merchant	Parent	Diversion	Process
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The Request was declined due to 0017 Account coded Q9  
 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. 0017 Account coded Q9  
 2. 0048 Not enough available money

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**5. 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 if necessary. Please contact the Departmental P-card Administrator if you need to increase the monthly limit. Monthly limits refresh after the bank cycle date, usually the 27<sup>th</sup> of the month.

Decline	Account	Merchant	Parent	Diversion	Process
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The Request was declined due to 0048 Not enough available money  
 The Request was declined at the INDIVIDUAL LEVEL  
 The velocity type for the decline was NOT DECLINED FOR VELOCITY  
 The following reasons would also have declined the request:  
 1. 0048 Not enough available money  
 2. 0805 Exceeded account single trans limit

Not enough money means the monthly limit has been reached.

over the single transaction limit

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**6. 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.

**Response:** Declined      **Transaction Amount:** \$2,413.83

Decline	Account	Merchant	Parent	Diversion	Process
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The Request was declined due to 0851 ADS I STRATEGY  
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. 0851 ADS I STRATEGY

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### 7. *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.

Decline	Account	Merchant	Parent	Diversion	Process
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The Request was declined due to 0031 Account coded (CREDIT RATING)  
The Request was declined at the INDIVIDUAL  
The velocity type for the decline was UNKNOWN  
The velocity limit was \$500.00  
The following reasons would also have declined the request:  
1. 0031 Account coded (CREDIT RATING)  
2. 0813 Exceeded account velocity amount

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Credit rating is a FRAUD ALERT