

Please note: Not all cardholders have access to this field. If you would like access, you may contact your department administrator.

How to look at declines and interpret them.

In Access-on-line: The credit card # is needed if the cardholder has multiple cards.

To look up a decline:

- 1) Sign into Access-on-line.
- 2) Go to **account information**
- 3) Under account profile, go to **cardholder account profile**
- 4) Select your card
- 5) Go to **account authorizations**
- 6) There will be a list of authorizations. Drill into the declined one through **Auth time**.

Interpreting declines:

1) *Exceeded Account Velocity Amount* and checking your real-time balance.

Name: JOYCE L LIGHT

Auth Date: 08/15/2008

Auth Time: 01:12 PM ET

Response: Declined

Auth Number: true

Type of Request: Mail/Phn Ord

Transaction Amount: \$117.25

MCC: 5499

MCC Description: MISC. FOOD STORES/SPECIAL

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 \$5,000.00

The following reasons would also have declined the request:

1. 0813 Exceeded account velocity amount

This is the most common reason why p-cards are declines. Every department sets their own credit limits by adding budget to the p-card accounts. When that budget limit has been reached, they have reached their credit limit or, in bank terms, *velocity amount*.

Cardholder Account Profile

Account Authorizations

Name: JOYCE L LIGHT
Records 1 - 14 of 14

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
08/15/2008	01:12 PM ET	Declined	true	Mail/Phn Ord	\$117.25	5499	MISC. FOOD STORES/SPECIAL
08/15/2008	01:11 PM ET	Declined	true	Mail/Phn Ord	\$117.25	5499	MISC. FOOD STORES/SPECIAL

CHECKING YOUR REAL-TIME BALANCE AFTER LOOKING AT A DECLINE

The velocity amount can be double-checked in PeopleSoft through your department's administrator (or p-2). Sometimes, it's a timing issue where a budget transfer has been done but the cardholder may not give the bank the needed 24 hrs to increase the credit limit. In order to check this, you must:

- 1) After seeing why a card declines you must hit **back to account authorization list then back to account cardholder summary**
- 2) Go back into **cardholder account summary**
- 3) Now drill into **view a managing account then authorization limits**
- 4) This will bring you to a managing account profile. It is here where you can get the budgeted amount on your card.
- 5) The limit should equal the budget in PeopleSoft and the total is the spent amount for the fiscal year. It should be close to the expense in PeopleSoft although, it may not reflect pending transactions.

Custom Velocity Limits

	Limit	Total
Other Dollar:	7,500.00	4,969.50
Other Transaction:	0	35

If the velocity limits and the budget limits do not match, the bank can be contacted to correct the credit limit. However, if it's on the daily bank file, or the department administrator just created the budget transfer, then the cardholder can wait the 24 hrs before using the card again UNLESS it is an emergency. For emergency p-card budget increases go to your department administrator.

2) MCC Exclude

Name: JANET RINGUEST

Auth Date: 08/15/2008

Auth Time: 09:32 AM ET

Response: Declined

Auth Number: true

Type of Request: Mail/Phn Ord

Transaction Amount: \$3,233.33

MCC: 8999

MCC Description: PROFESSIONAL SERVICES

The Request was declined due to 0803 MCCG 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 MCCG exclude

MCC exclude means that the product or service is restricted on the p-card. For example, any travel related expenses are not allowed so it will decline under MCC exclude. The example shown above shows a professional service which is not allowed because a 1099 must be issued to the vendor. Some MCC codes can be temporarily lifted if the merchant clearly has an incorrect MCC code. For example, many subscription services, such as the *Law Review* have a MCC Code of “professional services”. Since this is a product and not services, the restriction may be lifted. However, the restriction must be put back into place once the charge goes through to prevent another vendor who really does have a restricted commodity from charging.

There are MCC Codes that absolutely cannot be lifted such as ATM restrictions and any form of travel and entertainment related expenses. (Restaurants, hotels, airlines, car rentals, museums, etc).

Please contact pcard@bc.edu if you believe this charge is allowed.

3) *CRV Status*

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

This decline is also very common and simple to correct. The cardholder did not activate their card. Instructions are given to the cardholder when their card is picked up but they are sometime missed and thrown away. BC does not use social security numbers for card activation so the card will NOT successfully activate if they attempt to use their social security #. Here is the correct way to activate a new or replaced card:

- 1) Call 1-800-344-5696
- 2) When the recording prompts to enter the last four digits of the social security #, please enter **0000**
- 3) The cardholder will also need the zip code associated with the account and their BC telephone extension. If any of this information is entered incorrectly, then the card will not successfully activate.

4) *Exceeded account single trans limit (Decline at the Individual Limit) (or single transaction limit)*

The Request was declined due to 0805 Exceeded account single trans limit
The Request was declined at the INDIVIDUAL
The velocity type for the decline was UNKNOWN
The velocity limit was \$43,120.00
The following reasons would also have declined the request:
1. 0805 Exceeded account single trans limit
2. 0813 Exceeded account velocity amount

This decline is due to the cardholder's individual limit. The University standard is \$4999.00 per individual transaction. However, this individual limit may be lower in your department depending on budget or restrictions within the department. The card will decline for even one penny over \$4999.00. A product or service over \$5000.00 must be bid out or is considered a capital asset of the University and must be asset-tagged and a record kept by the Capital Department in the Controller's Office.

5) *Not Enough available money (Decline at the monthly limit level)*

The Request was declined due to 0048 Not enough available money
The Request was declined at the INDIVIDUAL
The velocity type for the decline was UNKNOWN
The velocity limit was \$43,120.00
The following reasons would also have declined the request:
1. 0048 Not enough available money
2. 0805 Exceeded account single trans limit
3. 0813 Exceeded account velocity amount

This decline is due to the cardholder reaching their individual monthly limit. Boston College's monthly limit standard is 20,000.00 per month. Many departments, such as Facilities, spend more than 20,000.00 and their monthly limits are higher than the University standard. If this limit is reached, it can be raised to a higher amount in PeopleSoft under the BC Custom menu by department administrator. However, in an emergency situation such as the end of the fiscal year, when the cardholder cannot wait until the bank receives the change on the next business day, the p-card administrator may raise the limit in access-on-line once the limit is increased in PeopleSoft.

6)Account Coded (V9, Q9, T9, Credit Rating, Lost or Stolen)

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 NOT DECLINED FOR VELOCITY
The following reasons would also have declined the request:
I. 0031 Account coded (CREDIT RATING)

This decline is due to the account being closed. There are several reasons why an account is closed:

A) T9 ,V9, ADS decline

or Credit Rating: Account is closed because the cardholder has left the department, or BC, or it was lost or stolen and it was deactivated in PeopleSoft under the BC Custom menu.

It is encouraged that a cardholder who has their card stolen or lost call US Bank directly @ 1-800-344-5696, the P-2 deactivates the card on PeopleSoft and does a new application. If your card is lost or stolen, please e-mail pcard@bc.edu AFTER calling US Bank ASAP.

B) Q9 or Account temporarily closed

There are 2 reasons why an account is Q9'd.

- 1) When a card is set up on a grant or a project, the close date is different than the fiscal year end date of May 31. A grant may end at anytime during the year depending on the terms and conditions. The Office of Sponsored Programs will set the end date on PeopleSoft when the p-card account is originally funded. The bank puts in place the close date and Q9's the account when that close date arrives. If a grant is extended, the Q9 is removed when OSP changes the date on PeopleSoft. When this happens, that will generate an e-mail to the bank to remove the Q-9
- 2) All p-card accounts are Q9'd on the last day of the fiscal year. The Q9 is removed on the first date of the fiscal year after the bank sets up the new budgets. If budgets to some accounts are not set up by June 1, sometimes the accounts remain Q9'd. The bank then must be notified to reopen the accounts.

Please note that the P-card Administrator *does not* have the ability to change a close date in PeopleSoft or in Access-on-line. Please contact the Office of Sponsored programs.

7) Decline due to not verifying: ADS STRATEGY

This decline is due to an address, expiration date, SVC Code, or zip code not matching the cardholder's records. Have the vendor 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

[<< Back to Account Authorizations List](#)