What to do when my card declines:

- Check your authorization log.
  - Hover over the last four digits of your card and click the triangle
  - Choose “View Auth Log”

- The Auth Log shows reasons why your card declined as well as your “Available funds.” This is the most accurate real-time picture of your available spend.
Decline Reasons and solutions

• “Activation”
  • Your Pcard has not be activated with Bank of America

• “Individual MCCG Excluded”
  • Purchasing restricted item(s). An exception may needed.

• “Account STDL is Exceeded”
  • Attempting to purchase over your single transaction limit. Discuss a transaction limit increase with your Authorized Approver.

• “Not enough available money”
  • Your balance can be reduced by charges that have authorized but not yet posted, unreconciled charges from previous cycles or having spent all of your funds for the cycle. Discuss a credit increase with your Authorized Approver.

• “Declined by Score 1” or “Declined by Score 6”
  • These charges appear fraudulent and Bank of America has placed the card on hold. Please contact Corpcard immediately.

• “Bad PIN”
  • The cardholder has entered an incorrect PIN.