

# Declines

## 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 screenshot shows the 'Accounts Dashboard' for 'Account Portfolio'. It lists account details for 'fitch' (THOMAS E FITCHETTE) with an account ID of 5912, a credit limit of 5,000.00, and a current balance of 0.00. The available spend is 4,539.44 and the available credit is 5,000.00. A red arrow points to the 'View Auth Log' button in the bottom right corner of the account details section.

- 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.

The screenshot shows the 'Authorization Log' window. It displays the current balance (2,285.14), ATM cash limit (0.00), and available funds (284.00). A red arrow points to the 'Available Funds: 284.00' value. Below this is a table of transactions:

Date	Merchant Name	MCC	Amount	Result	Auth/Decline Code	Decline Reason	Amount Avail Before Auth
06/05/17 14:04:05 EDT	VIRGINCOMMWLTHBKS#6200	5942	\$295.40	Declined	0048	NOT ENOUGH AVAILABLE MONEY	\$284.14
06/05/17 14:02:41 EDT	VIRGINCOMMWLTHBKS#6200	5942	\$295.40	Declined	0048	NOT ENOUGH AVAILABLE MONEY	\$284.14
06/05/17 14:02:02 EDT	VIRGINCOMMWLTHBKS#6200	5942	\$295.40	Declined	0048	NOT ENOUGH AVAILABLE MONEY	\$284.14
06/02/17 09:08:25 EDT	VIRGINCOMMWLTHBKS#6200	5942	\$248.99	Authorized	023953		
06/01/17 17:22:27 EDT	The Supply Room AOPD	5044	\$672.09	Authorized	039144		

# 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.