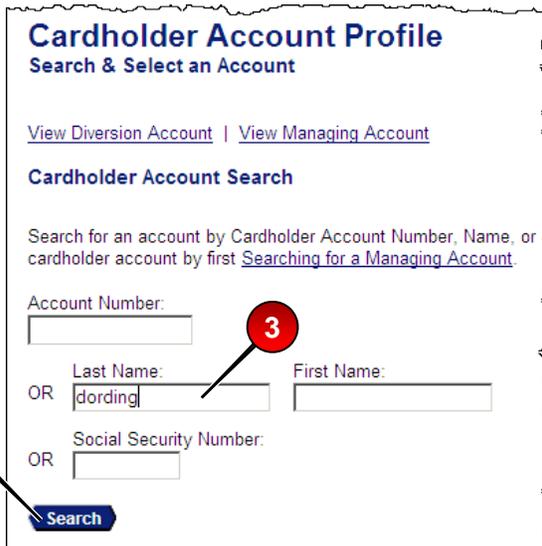


# Declined Transactions

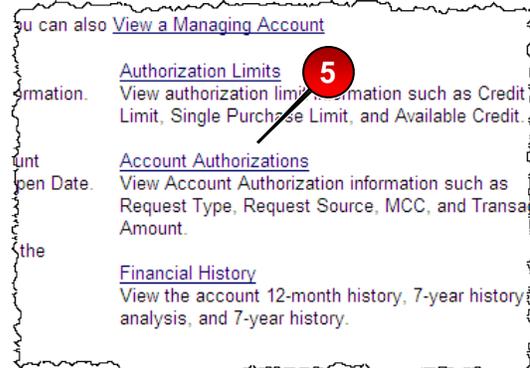
You can use this quick reference guide as a fast reminder of the basic steps for finding out why the merchant declined a transaction at the point of sale.



1. Select **Account Information**.
2. Click **Cardholder Account Profile**.



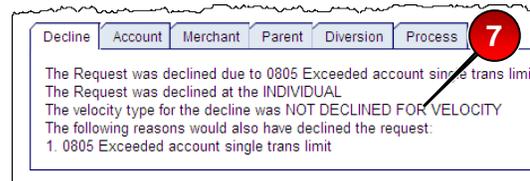
3. Specify search criteria.
4. Click **Search**.



5. Click **Account Authorizations**.



6. Click the declined transaction's authorization time link.



7. Review the information on the *Decline* tab.

## Common Decline Reasons

The table below lists and defines common declined authorization codes. The processing system assigns these codes to transactions that the merchant declines at the point of sale. These codes display in the Access® Online account profile function when you view account authorizations for declined transactions. If the transaction was not declined, the screen simply states that the transaction was approved.

In the text of the account authorizations, you may encounter the term *velocity*. The term *velocity* refers to the authorization limits set for cardholder and managing accounts in Access Online. You may also encounter the terms *corporate* and *individual*. In a decline reason, the term *corporate* refers to the managing account authorization limits and the term *individual* refers to the cardholder account authorization limits.

If you need clarification on a decline reason, contact the customer support desk.

Reason	Code	Description
Account Coded (Credit Rating)	0031	The account used for the attempted transaction has a negative credit rating.
Account Coded M9	0016	The account used for the attempted transaction is a suspended account.
Account Coded V9	0015	The account used for the attempted transaction is a closed account.
ADS I Strategy	0851	The transaction falls within U. S. Bank fraud parameters.
Arrest	0003	The account used for the transaction is a confirmed fraud account with a credit rating set to fraud.
Caution Account	0001	The account used for this transaction is flagged as a fraud/caution account.
Card Not Activated	0333	The cardholder has not yet activated the account used for the attempted transaction.
CRV Status	0134	The account used for the attempted transaction is not yet activated.
Card Expired	0007	The account used for the attempted transaction is an expired card.
Charge-off Account	0008	The account used for the attempted transaction is an account that has been charged-off.
Closed Account	0002	The account used for the attempted transaction is a closed account.
Exceeded Account Single Trans Limit	0805	The attempted transaction exceeds the account's single transaction limit.
Exceeded MCCG STDL	0808	The attempted transaction exceeded the single transaction limit for the merchant category code group associated to the account.

**Access Online: Understand Declined Transactions *Quick Reference***

<b>Reason</b>	<b>Code</b>	<b>Description</b>
Exceeded Account Velocity Amount	0813	The attempted transaction exceeds a velocity limit set for the account.
Exceeded Account MCCG Velocity Amount	0818	The attempted transaction exceeds a velocity limit for the merchant category code group associated to the account.
Exceeded Number of ATM Per Day	0113	The account used for the attempted transaction has exceeded the allowed number of automated teller machine (ATM) transactions for that day. This authorization check applies to corporate cards used for travel.
Exceeds ATM Daily Limit	0112	The account used for the attempted transaction has exceeded the allowed daily dollar value of ATM withdrawals. This authorization check applies to corporate cards used for travel.
Exceeds Down-Time Processing Limit	0117	The processing system was down and the attempted transaction could not be processed.
Invalid Card Verification Value/Check	0125	The card verification value the user gave for the attempted transaction did not match the card verification value on file for the account. This authorization check normally occurs for cardless accounts and for internet and telephone orders.
Invalid Card/Account	0103	The card and/or account used for the transaction is not a valid card and/or account.
Invalid PIN	0111	The personal identification number the user entered is not valid. This authorization check applies to corporate cards used for travel purposes.
Invalid Plastic Used	0831	The account used for the attempted transaction does not have a plastic card issued, but the authorization request indicates that a card was swiped.
Lost Card - Pending Transfer	0006	The account used for the attempted transaction is a reported lost or stolen card with a balance that has not yet been transferred to a new card.
MCCG Exclude	0803	The attempted transaction was with a merchant in a merchant category code group with a control set to exclude transactions.
MCCG Included, No Match	0823	The attempted transaction is with a merchant <i>not</i> in an authorized merchant category code group with a control set to approve only those included merchants.
Not Enough Available Money	0048	The attempted transaction would send the account over the account's available credit limit.

**Access Online: Understand Declined Transactions *Quick Reference***

<b>Reason</b>	<b>Code</b>	<b>Description</b>
Nbr Monthly Transactions Exceeded	0092	The attempted transaction would have exceeded the account's allowed number of monthly transactions.
Nbr Daily Transaction Exceeded	0093	The attempted transaction would have exceeded the account's allowed number of daily transactions.
Obtain Positive ID	0038	The account used for this transaction has a fraud credit rating because of suspicious activity or potential fraud on the account.
Over Limit	0084	The account used for the attempted transaction is already over its allotted limit.
Pick-Up - Fraud Code F1	0004	The account used for the attempted transaction has an F1 fraud status due to the plastic card being flagged as lost, stolen or never received by the cardholder. This decline reason may also display for an account with a F1 fraud status due to fraudulent activity on the account despite the cardholder possessing the card.
Single Purchase Limit Exceeded	0091	The attempted transaction exceeds the account's single purchase limit.
Transferred Account	0005	The account used for the attempted transaction has been reported as lost or stolen, and the balance transferred to a new account, but the attempted transaction used the old account.
Vendor Excluded	0800	The merchant for the attempted transaction is excluded from the organization's preferred vendor list.