



# REASONS FOR DECLINED TRANSACTIONS





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usbank Access Online

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Login

## Welcome to Access Online!

Please enter the information below and login to begin.

\* = required  
**Organization Short Name:\***

**User ID:\***

**Password:\***

**Login** 1

[Forgot your password?](#)

[Register Online](#)

[Activate Your Card](#) | [Change Your PIN](#)

\*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.

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## Login

### Authentication Question

Enter the response to your authentication question. If you need assistance, please contact your program administrator.

\* = required

**User ID:** JOHN DOE  
**Organization Short Name:** ALAGOV

2 **Where did you meet your spouse or partner for the very first time? \***

**Continue**

1. Log in to **Access Online**:  
<https://www.access.usbank.com/cpsApp1/AxolPreAuthServlet?requestCmdId=login>
2. Complete the security question to continue.
3. Select **“Account Information”**
4. Click **“Cardholder Account Profile”**

usbank Access Online

Request Status Queue  
Active Work Queue  
System Administration  
Account Administration  
Transaction Management  
**Account Information** 3  
Reporting  
Dashboard  
Data Exchange  
My Personal Information

## Account Information

Statement  
View account statement(s).

- [Cardholder Account Statement](#)
- [Managing Account Statement](#)
- [Diversion Account Statement](#)

Account Profile  
View account demographics, limits, accounting code, and other related information. 4

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## Cardholder Account Profile

### Search & Select an Account

[View Diversion Account](#) | [View Managing Account](#)

### Cardholder Account Search

Search for an account by Cardholder Account Number, Account Unique ID, Name, or Social Security Number. You can also find a cardholder account by first [Searching for a Managing Account](#).

Account Number (Last 4):

Account Unique ID:

OR

Last Name:

First Name:

OR

Social Security Number:

OR

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**TIP:**  
For best search results, use the last 4 digits on the card in the **Account Number** field or search by cardholder's last name.

Records 1 - 13 of 13

Product Name	Cardholder Name	Account Number	Account Unique ID	Account Status	Status Description
<a href="#">One Card</a>	DOE, JOHN	*****1234	1234-5678-9012-3456	-OPEN	
<a href="#">Purchasing</a>	DOE, JOHN	*****5678	7890-1234-4567-8901	-OPEN	

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- Specify search criteria or click **“Search”** to browse available cardholder accounts.
- Select the appropriate cardholder account under *Product Name*.
- Select **“Account Authorizations”** to view transactions.

### Cardholder Account Profile Cardholder Account Summary

Card Account Number: \*\*\*\*\*5678 DOE,JOHN [Switch Accounts](#)  
Card Account ID:

Select an item below to view its contents. You can also [View a Managing Account](#)

[View Account Profile](#)

View account information such as Account Owner Details, Account Details, Default Accounting Code, Authorization Limits.

[Account Authorizations](#)

View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.



## Cardholder Account Profile Account Authorizations

Card Account Number: \*\*\*\*\*5678 DOE, JOHN  
Card Account ID:

[Switch Accounts](#)

### Name:

Records 1 - 10 of 10

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
07/23/2019	<a href="#">03:14 PM ET</a>	Approved	055327	Mail/Phone Order	\$2,500.00	8699	MEMBERSHIP ORGANIZATIONS
07/23	<a href="#">03:12 PM ET</a>	Do not honor		Mail/Phone Order	\$2,500.00	8699	MEMBERSHIP ORGANIZATIONS

### TIP

Declined transactions will state **“Do Not Honor”** in the Response Column. If a transaction was not declined, the Response Column will state **“Approved.”**

**Do not honor = Declined**

[Decline](#) [Account](#) [Merchant](#) [Parent](#) [Diversion](#) [Process](#)

**Decline Reason: 0048 - 0048 Not enough available money**

Decline Level: Individual

Velocity Type: Not Declined for Velocity

- Click the declined transaction's authorization *time link*.
- Review the information on the *Decline* tab to view the *Declined Reason*.

## Other Common Examples:

- 0803 MCCG exclude:** The reasoning behind this decline is due to the MCC code being excluded from the approved list. If a card is declined for this reason, please contact the Card Services Section of the Comptroller's Office. If the charge is deemed valid, we will add the MCC code for you so that the cardholder can proceed with making the transaction.
- 0134 CRV status:** The reasoning behind this decline is due to the cardholder not registering their card. Please have the cardholder register the card before attempting to make any future transaction(s).

[Decline](#) [Account](#) [Merchant](#) [Parent](#) [Diversion](#) [Process](#)

**Decline Reason: 0803 - 0803 MCCG exclude**

Decline Level: Corporate

Velocity Type: Not Declined for Velocity

[Decline](#) [Account](#) [Merchant](#) [Parent](#) [Diversion](#) [Process](#)

**Decline Reason: 0134 - 0134 CRV status**

Decline Level: Individual

Velocity Type: Not Declined for Velocity



# Common Decline Reasons

The table below lists and defines common declined authorization codes. 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.

Reason	Code	Description
Account Coded M9	0016	The account the customer used for the attempted transaction is a suspended account.
Account Coded V9	0015	The account the customer used for the attempted transaction is a closed account.
ADS I Strategy	0851	The attempted transaction falls within bank fraud parameters.
Application Trans Counter Invalid	0882	The merchant terminal is sending incomplete data and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Arrest	0003	The account the customer used for the attempted transaction is a confirmed fraud account with a credit rating set to fraud.
ARQC Invalid	0881	The merchant ran the attempted transaction off-line and needs to run the transaction again on-line.
ATC Incorrect	0145	The card verification value (CVV) embedded in the chip is not verifying and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Caution Account	0001	The account the customer used for the attempted transaction is flagged as a fraud/caution account.
Card Not Activated	0333	The cardholder has not yet activated the account they used for the attempted transaction.
CRV Status	0134	The cardholder has not yet activated the account they used for the attempted transaction.
Card Expired	0007	The account the customer used for the attempted transaction is an expired card.
Charge-off Account	0008	The account the customer used for the attempted transaction is an account that has been charged-off.
Closed Account	0002	The account the customer used for the attempted transaction is a closed account.
Exceeded Account Single Trans Limit	0805	The 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.
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.
Exceeds Down-Time Processing Limit	0117	The processing system was down and the system could not process the attempted transaction.



Reason	Code	Description
Exceeds PIN Limit	0114	The cardholder entered their PIN incorrectly multiple times and the client or the bank needs to reset the PIN counter.
Invalid Card Verification Value/Check	0125	The card verification value the customer 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 the customer used for the attempted transaction is not a valid card and/or account.
Invalid Card Verification	0125	The merchant is removing the card from the terminal too quickly and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Invalid ICVV	0162	The merchant is truncating the data they send and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Invalid PIN	0111	The customer entered an invalid personal identification number. This authorization check applies to corporate cards used for travel purposes.
Lost Card - Pending	0006	The account the customer used for the transaction is a reported lost or stolen card with a balance that the customer has not yet transferred to a new card.
MCCG Exclude	0803	The 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 in an authorized merchant category code group with a control set to approve only those included merchants.</i>
Not Enough Available Money	0048	The attempted transaction would send the account over the account's available credit limit.
Nmbr 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 the customer used for this transaction has a fraud credit rating because of suspicious activity or potential fraud on the account.
Over Limit	0084	The account the customer used for the attempted transaction is already over its allotted limit.
Pick-Up - Fraud Code F1	0004	The account the customer 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 the customer 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.