

How to Handle Card Declines

Updated August 2025

When a cardholder's transaction declines they should be able to contact US Bank Customer Service to review the reason for the decline and typically re-attempt the transaction. This is how to research the reason for the decline:

Key things to check in a cardholder's account:

- 1- Is the card Activated?
- 2- Is the card Expired?
- 3- What is the amount of the attempted transaction in comparison to the cardholder's current monthly credit limit, single transaction limit, and current available credit?
- 4- If the cardholder is attempting an online purchase, does the Billing Address they are entering match the address on the cardholder's statement?
- 5- Is the card Open?

The Card has not been Activated

Each time an employee receives a new card in the mail they must Activate it prior to being able to use it.

If the card has not been activated, the cardholder will need to call US Bank and enter the following information to Activate the card:

The Card is expired

If the card is expired, you or the Cardholder can contact US Bank Customer Service to request a new card.

The amount of the attempted transaction exceeds the cardholder's available credit, monthly credit limit, or single transaction limit

In US Bank Cardholder Maintenance Section you can review the available credit, monthly and single credit limits. With approval from the cardholder's supervisor you can permanently or temporarily increase the monthly and/or single transaction limits. Non-Self Administration Agency PCard Coordinators can forward the request to PCard Support Inbox. Once updated in the US Bank system the change is effective immediately.

Check that the Billing Address matches the address in the cardholder's account and on their statement:

Within US Bank's Cardholder Maintenance, you can review the address by looking at the Account Statement or under the Account Owner's Information.

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Updated June 2025

The Card is declining due to suspected fraud

US Bank has an ever-changing algorithm to stop transactions that it deems a potential fraud attempt. Because of this there are times that valid transactions are declined and flagged as a fraud attempt. Have the cardholder call US Bank and verify that the transaction is valid. They will lift the flag and allow the transaction to be re-attempted.

The Card is declining for a future purchase (hotel) in the period when the card will be expired

In a situation like this it is okay to reach out to US Bank and request a new card prior to expiration.

Check that the card is Open:

To check the cardholder's status go into Cardholder Maintenance and review the status on the first section. The main status' are Open, V9 (Temporary Closure), T9 (Closed Account), Fraud Referral - this status will not allow you to view the profile.

V9 Status can be re-opened and once done so will be an immediate effect.

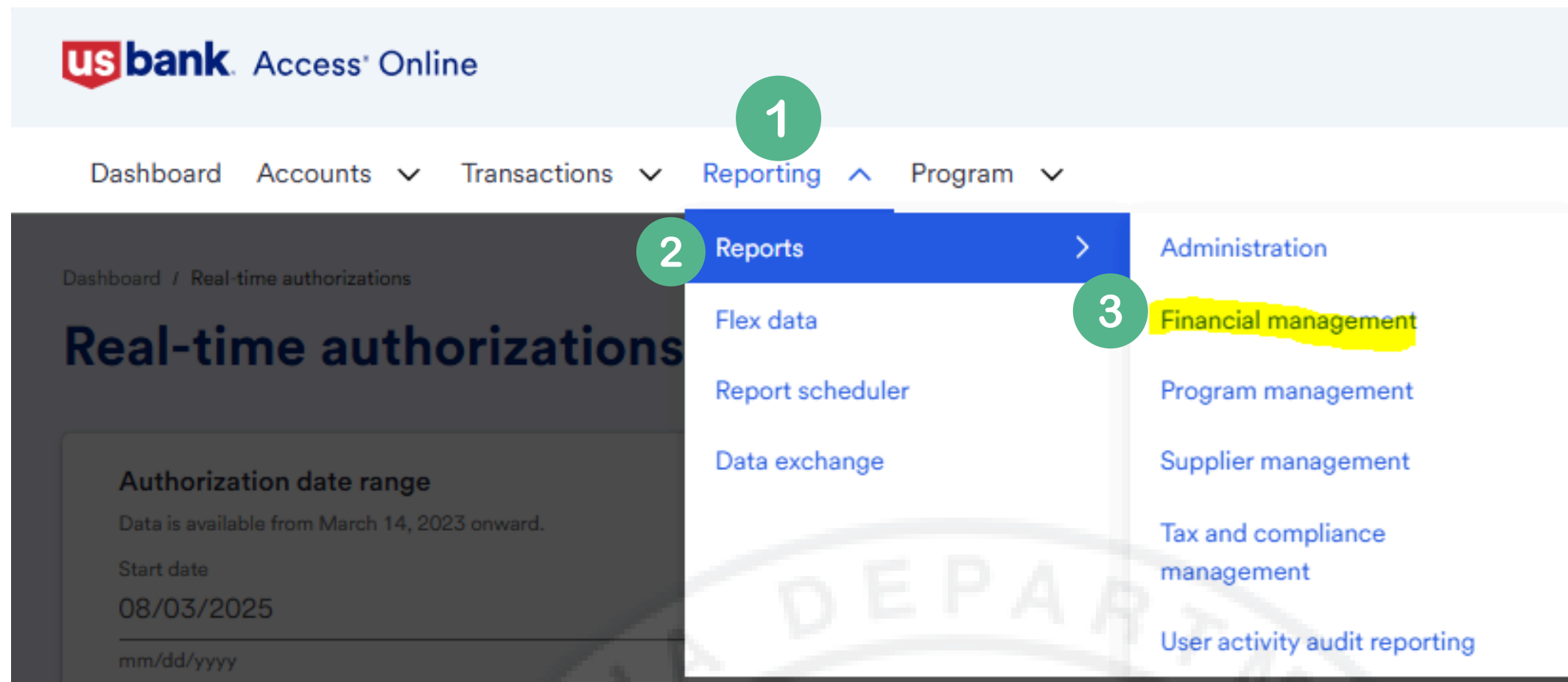
T9 Status will result in a new PCard application being processed for the cardholder. This will create

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Walk through US Bank to pull reports and review Card's Information:

To review the declines in US Bank, log into your profile and follow the steps below:



Financial Management

Payment Requests

[Billed Transaction Analysis with Payment Requests Detail](#)

Summary and detail billed transaction information, regarding the results of payment request and transaction matching.

[Payment Request Analysis](#)

Summary and detail payment request information, regarding the results of payment request and transaction matching.

[Payment Request Detail](#)

Detailed Payment Request information.

Order Management

[Billed Transaction Analysis with Order Detail](#)

Detailed and summary billed transaction information, regarding the results of order and transaction matching.

[Full Transaction and Order Detail](#)

Full expenditure detail, including transaction, line item, order, account allocation, and tax estimation information.

[Order Analysis](#)

Detailed and summary order information, regarding the results of order and transaction matching.

[Order Detail](#)

Order detail information.

Payment Instructions

[Billed Transaction Analysis with Payment Instruction Detail](#)

Summary and detail billed transaction information, regarding the results of payment instruction and transaction matching.

[Payment Instruction Analysis](#)

Summary and detail payment instruction information, regarding the results of payment instruction and transaction matching.

[Payment Instruction Detail](#)

Detailed Payment Instruction information.

Transaction Management

[Account Allocation](#)

Account allocation and reallocation detail by accounting code.

[Extract Reconciliation](#)

Summary of transactions by account that have been extracted versus statemented.

[Managing Account Approval Status](#)

History of Managing Account and Cardholder Account statement approvals.

[Real-time Authorizations](#)

Real-time reporting on approved, declined and reversed transaction authorizations.

[Transaction Detail](#)

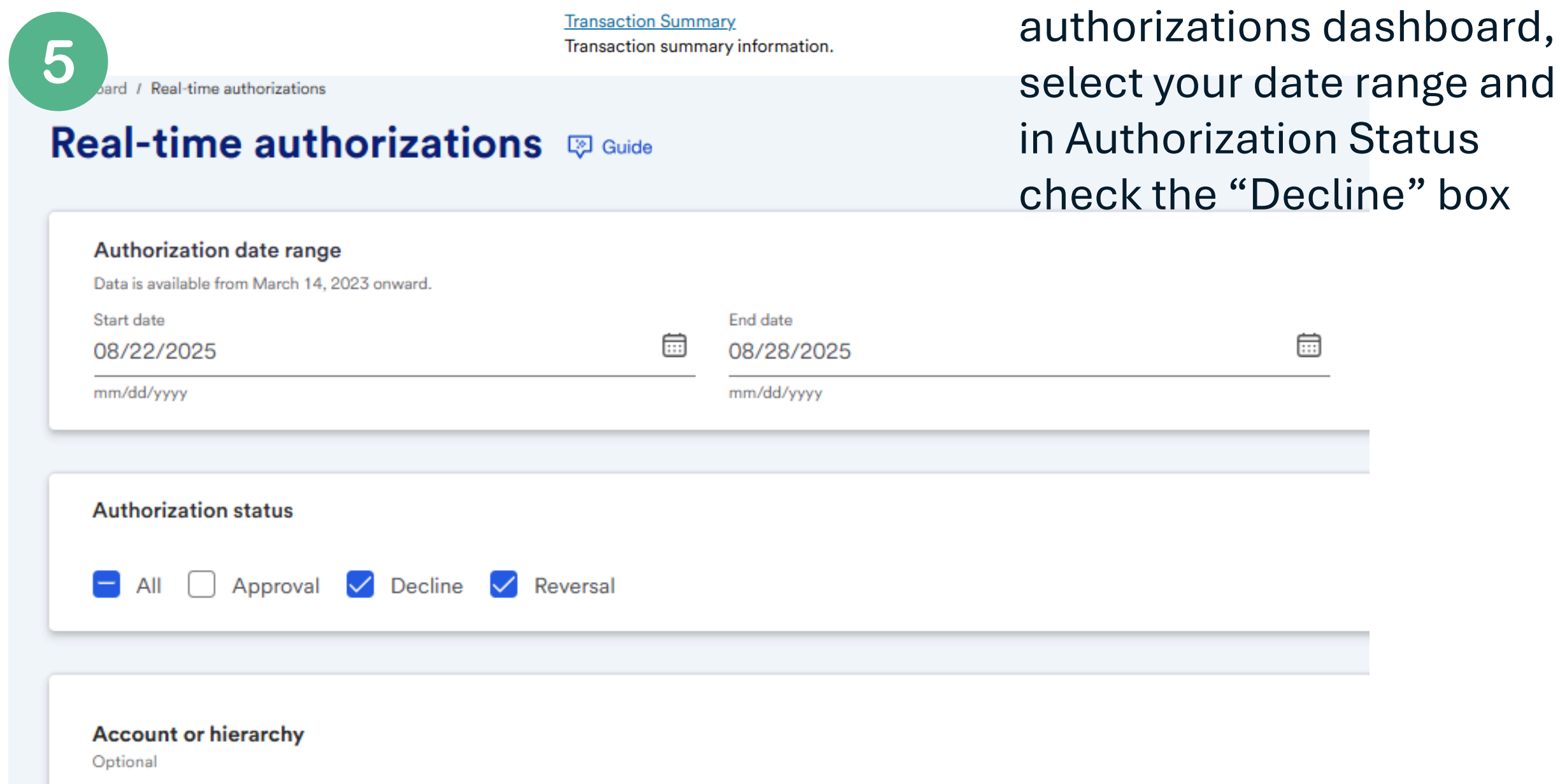
Detailed transaction data including merchant detail, allocation (accounting code) information, and transaction log data.

[Transaction Summary](#)

Transaction summary information.

1- Click "Reporting"
2- Reports
3- Financial management
4- Under Transaction Management click "Real-time Authorizations"

5- In the Real-time authorizations dashboard, select your date range and in Authorization Status check the "Decline" box



6- After downloading the Excel report it will show cardholder name, account, account status, decline reason, requested amount as below.

If you scroll further to the right you can also review the cardholder’s account limit, current available balance, merchant details, and address for the card.

***If you do not see the card or transaction listed in the declines, it typically means that the transaction bounced out due to a check against correct cardholder information prior to the transaction’s processing attempt. This is called a “Not Decline”. Verify that the cardholder was entering the correct expiration date and billing information for the card (the address on the monthly statements), clear out cache and cookies if attempting an online purchase, and re-attempt the transaction. Card address is located in Maintain Cardholder Account under “Account Owner’s Information”**

6	Account Name	Account Number	Account Status	Account Status Description	Authorization Date/Time	Authorization Status	Decline Reason	Decline Level	Requested Amount
	EMPLOYEE NAME 1	CARD NUMBER	T9	Terminated	2025/08/28 10:59:19	Decline	Invalid Card/Account	Individual	\$123.96
	EMPLOYEE NAME 2	CARD NUMBER		Open	2025/08/28 10:52:10	Decline	Unapproved merchant category	Corporate	\$34.73
	EMPLOYEE NAME 3	CARD NUMBER		Open	2025/08/28 10:47:36	Decline	Transaction flagged for potential fraud (ADS I)	Individual	\$50.00
	EMPLOYEE NAME 4	CARD NUMBER		Open	2025/08/28 10:38:16	Decline	Exact Match Card Decline	Individual	\$0.00
	EMPLOYEE NAME 5	CARD NUMBER		Open	2025/08/28 10:07:39	Decline	Caution account	Individual	\$199.94
	EMPLOYEE NAME 6	CARD NUMBER		Open	2025/08/28 10:02:34	Decline	Unapproved merchant category	Corporate	\$145.00
	EMPLOYEE NAME 7	CARD NUMBER	FR	Fraud Referral	2025/08/28 09:20:43	Decline	Account status prevents transaction	Individual	\$250.00
	EMPLOYEE NAME 8	CARD NUMBER		Open	2025/08/28 08:05:58	Decline	CRV status	Individual	\$16.99
	EMPLOYEE NAME 9	CARD NUMBER		Open	2025/08/28 06:44:17	Decline	Unapproved merchant category	Corporate	\$99.99
	EMPLOYEE NAME 10	CARD NUMBER		Open	2025/08/28 06:44:17	Decline	Unapproved merchant category	Corporate	\$99.99
	EMPLOYEE NAME 11	CARD NUMBER		Open	2025/08/27 16:01:15	Decline	Exceeded Account Single Purchase Limit	Individual	\$10,459.65
	EMPLOYEE NAME 12	CARD NUMBER		Open	2025/08/27 17:27:48	Decline	Not enough available money	Individual	\$1.99
	EMPLOYEE NAME 13	CARD NUMBER	T9	Terminated	2025/08/27 12:55:48	Decline	Card expired	Individual	\$100.00
	EMPLOYEE NAME 14	CARD NUMBER		Open	2025/08/27 15:44:21	Decline	Exceeded Account Single Purchase Limit	Individual	\$3,202.06

Declined Reasons & Work Through:

Invalid Card/Account- Looking at the Account Status you can see that this card is in a T9 Status. A V9 can be re-opened but due to the T9 Status check with the cardholder to see if they have a newer card. If not, another card application will need to be entered for them. A V9 Card/Account cannot be re-opened in US Bank.

Unapproved merchant category- The transaction is with a merchant category group that is excluded. The cardholder can provide justification for the purchase and an Agency Card Coordinator can work with PCard Support to adjust this for the transaction. For example, pcards have a merchant category exclusion that declines any attempted jewelry purchases. An agency has a gift shop and they have a business need to purchase jewelry to resale in their store. Only the individuals doing the purchasing have privileges to purchase jewelry after working with their Agency Card Coordinator and PCard Support to allow these transactions.

Transaction flagged for potential fraud- The system flagged the attempted transaction for potential fraud and the authorization request hit an Authorization Decision Strategy I (ADS I) rule. The cardholder should check that they are using the most current, activated card account. They should also check the accuracy of their card's expiration date. They should confirm that the Bill To address entered for online purchases matches the address on the cardholder statement.

Exact Match Card Decline- The system declined the supplier's authorization request because the authorization request's value did not match the dollar value in the corresponding payment instruction or payment request exactly. *The code applies only to attempted Precise Pay transactions with a Virtual Pay card.*

Caution Account- The account the cardholder used for the attempted transaction is flagged as a fraud/caution account. The cardholder can call into US Bank to review the transactions for validity.

Account Status Prevents Transaction- Looking at the Account Status, we can see that this account has gone to Fraud Referral and is locked. The cardholder must call US Bank Customer Service and review transactions with an agent to determine their validity. If these transactions are indeed fraud, a cardholder can request a new card be issued. If a Card Coordinator calls on the cardholder's behalf they should also review transactions with the cardholder prior to calling. If a transaction processed that was fraudulent, the cardholder will need to complete paperwork sent by US Bank.

CRV Status- The cardholder has not yet activated the account they used for the attempted transaction. The cardholder needs to activate their card either online or by calling.

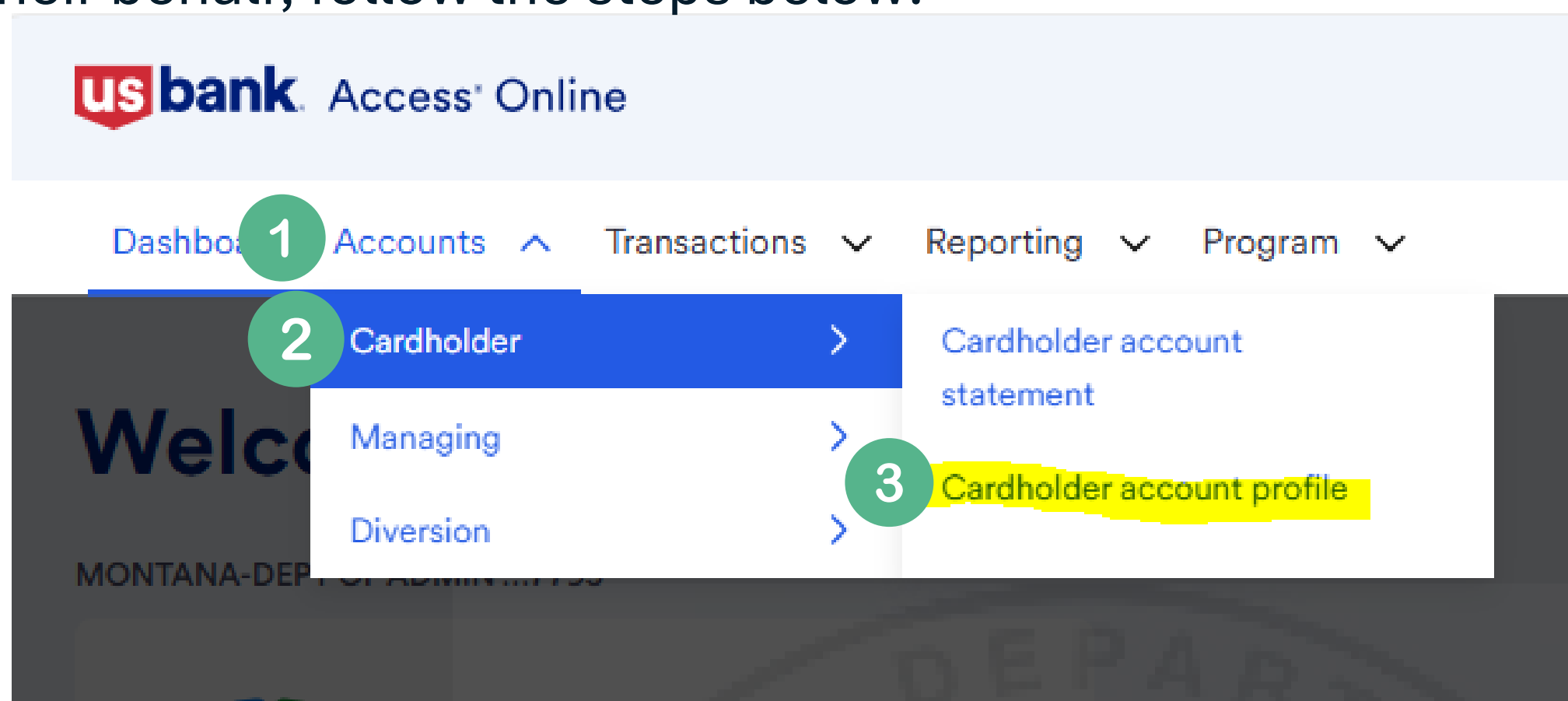
Exceed Account Single Purchase Limit- The transaction amount exceeds the cardholder's single purchase limit. Scrolling further to the right of the report, you can review their current single purchase limit. The employee can request approval from their supervisor for an increase, either temporary or permanent, and forward the communication onto their Agency's Card Coordinator for processing. Once the limit is updated in the cardholder's account, it is effective immediately and the employee can reattempt the transaction.

Not enough available money- The attempted transaction would send the account over its available credit limit. Scrolling over to the right of the report you can review the current available credit limit. The cardholder can request an increase of their monthly card limit from their supervisor and then forward the communication onto their Agency Card Coordinator for processing. Once the limit is updated in the cardholder's account, it is effective immediately and the employee can reattempt the transaction.

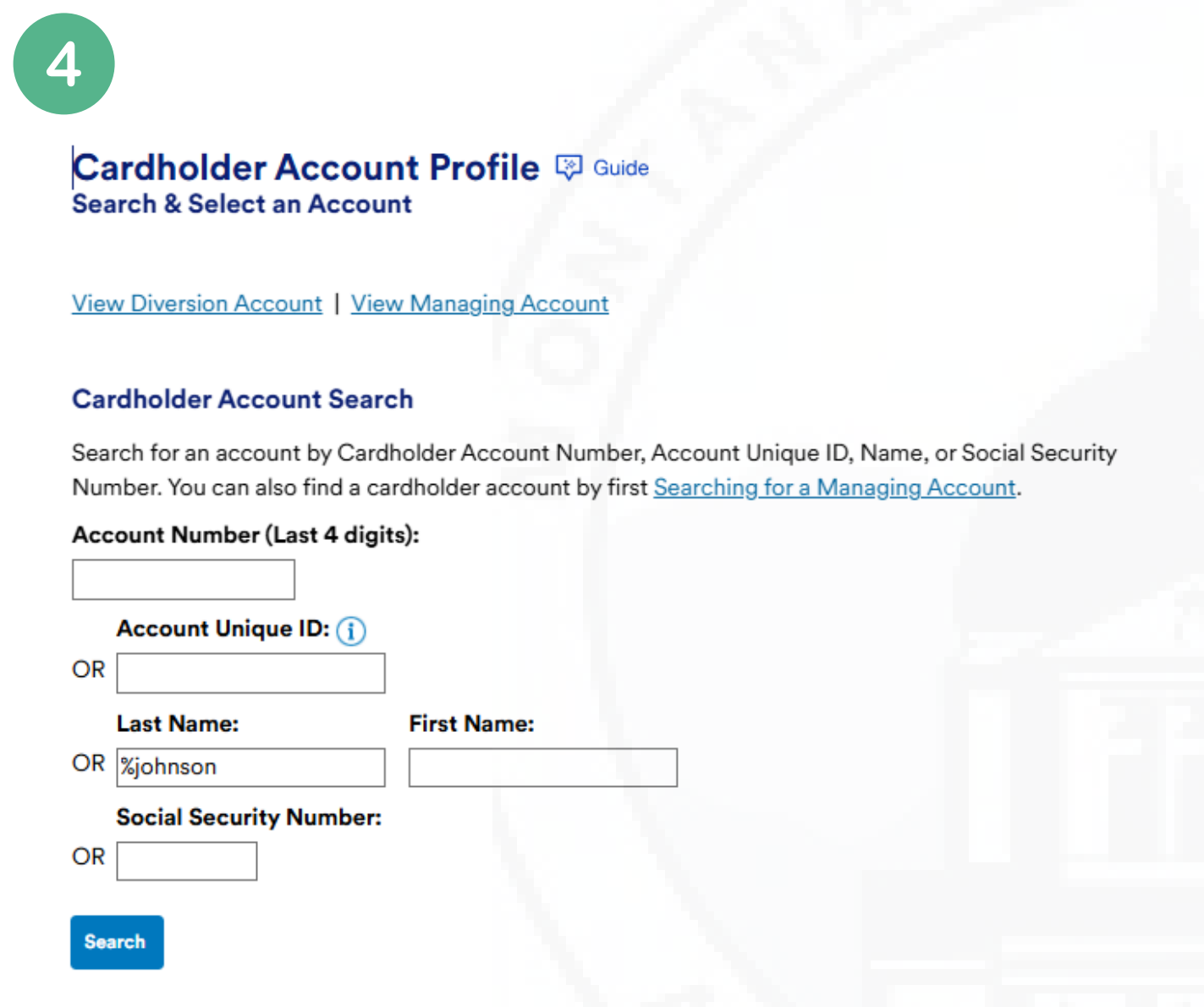
Card expired- The account the cardholder used for the attempted transaction is an expired card. The cardholder should review their card(s) in their possession. If they do not have a replacement card for their expired one, they can call US Bank to request a replacement or the Agency Card Coordinator can do so on their behalf.

Viewing Cardholder Account Information & Authorizations:

To view a Cardholder’s Information such as Mailing Address, Phone Number, Card Limits, Statements, and to check if card is Activated, and the Unique Account Number that can be used in place of a Card Number if a call needs to be made into US Bank on their behalf, follow the steps below.



- 1- Click Accounts
- 2- Click Cardholder
- 3- Click Cardholder account profile



4- Within the next page, you will have different ways to search for a cardholder’s account.

Account Number (Last 4 digits)
This is the last 4 digits of the card

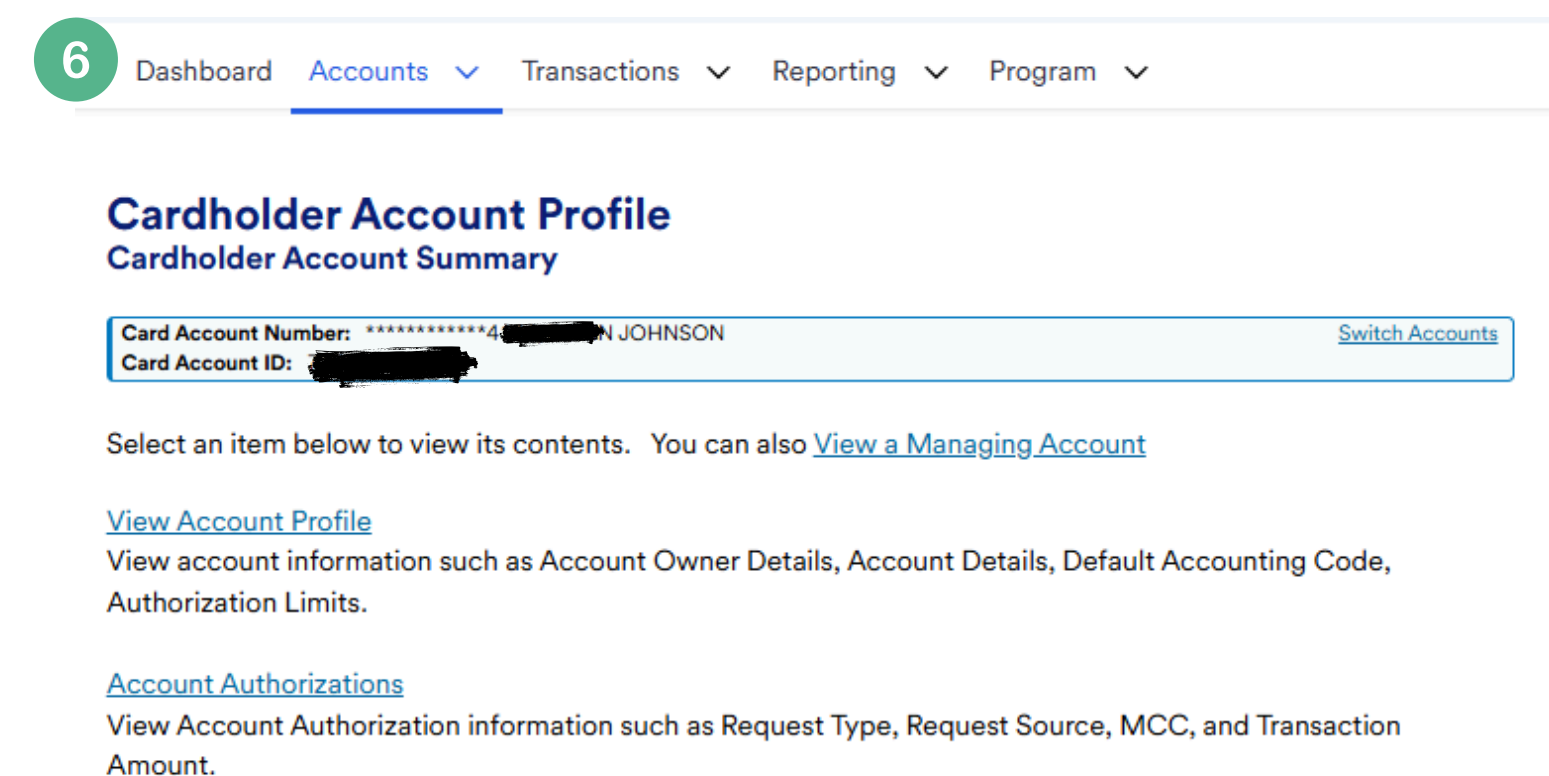
Last Name / First Name:
A cardholder’s profile and name on card should be the employees legal name, which might not always match their state email name.
Adding a “%” with their name will pull up all records.

Records 1 - 2 of 2

Product Name	Cardholder Name	Account Number	Account Unique ID	Account Status	Status Description
One Card	JOHNSON	*****	2078	-Open	
One Card	JOHNSON	*****	9157	-Open	

Records 1 - 2 of 2

5- After clicking Search, the bottom of the page will pull up any records that match your inquiry. Click on the account you wish to view under “Product Name”.



6- On the next page, Cardholder Account Summary, you can click “View Account Profile”

Product One Card	Account Unique ID: 0375- ID: Number: **	Processing Hierarchy Show All Hierarchy Names 3757-0- -6201	Managing Account Name: MONTANA-DEPT OF ADMIN Unique ID: 03 ID: 7120 Number: *
Organization Name (optional) AGRICULTURE-LAB BUREAU	Optional 1 (optional) --	Optional 2 (optional) --	

7- This page contains all cardholder profile information. Unless edited, most of the cardholder information was entered during the application processing. At the top of the page underneath the Cardholder's name, the Unique Account ID can be used to locate the account instead of the Card Number when calling into US Bank.

Account Overview

Summary	Payment Information
Account Status: Open	Statement Balance: \$14,363.11
Credit Limit: \$30000	Current Balance: \$3,008.85
Available Credit: \$26864	Statement Close Date: 08/21/2025
Single Purchase Limit: \$0	View Statements
Cash Withdrawal Limit: 0%	
Expiration Date: 03/2027	
View Financial History	

Under **Account Overview** you can see that the Account is Open (not in Fraud Referral/FR, Terminated/T9, or Voluntarily Closed/V9) You can also review the Credit (Monthly) Limit, Available Credit, Single Purchase Limit (when \$0, the it mirrors the Credit (Monthly) Limit, and the Card's Expiration Date.

On the right side you can also view the Statement Balance, Current Balance, and if you click "View Statements", you can download cardholder statements

Account Owner's Information

Social Security Number
-**-*

Mailing Address
P O BOX 173620
BOZEMAN, MT 597173620
USA

Email Address
--

Work Phone
406-****-****

Personal Phone
****-****-****

Additional Phone (optional)
0000000000

Fax Number (optional)
9999999999999999

Account Owner's Information Comments (optional)

Under **Account Owner's Information**, the last four the cardholder's Social Security Number or PIN is the last four numbers of the employee's ID found on their State ID card (not their C#).

You can see their email address, if entered, and phone number.

Sometimes a "decline" that does not show up as a Declined Transaction is due to the Bill To Address not matching the address listed for the card.

Account Details

Cycle Day 21	Open Date 01/20/2010	Maintenance Date 10/02/2024 21:33:07 Update method: Online
Activated Yes		

Under **Account Details**, you can see if the card was Activated and when the Account was originally opened.

Default Accounting Code

Default Accounting Code	BUSINESS UNIT (5) (optional)	ACCOUNT (6) (optional)	FUND (5) (optional)	ORGANIZATION (10) (optional)	SUB CLASS (5) (optional)
	4			1330	190H1

Finally, under **Default Accounting Codes**, are accounts entered from the initial application's information.

Non-Self Administering Agencies will only have a "View" and will be unable to edit anything. If anything needs to be updated they will need to email PCard Support to make any requested changes.

Self-Administering Agencies, have permissions that will allow appropriate edits to be made. For limit changes an employee should first have supervisor approval prior to the change.

To view **Account Authorizations** in the previous set of Steps, follow steps 1-6 and click “Account Authorizations”. This is another way to view a cardholder’s transactions, including declines and not declines. Pulling the previous report will give you the reason for the decline. Reviewing the declined transaction through this step requires more work looking at through the transaction information. Running the report through the previous steps will give you the exact reason for the decline. Going through Account Authorizations will show you Declined, Approved, and Not Decline transactions. The Not Decline transactions will be the transaction attempts previously touched on, when there is a check against the card’s information prior to processing the transaction.

Declines and Not Declines will only show in the Account Authorizations for a few business days prior to disappearing.

Example of a “Not Decline”:

Cardholder Account Profile
Account Authorizations

Card Account Number: ***** KRISTEN ***** [Switch Accounts](#)
Card Account ID: 724*****

Name:

Records 1 - 2 of 2

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
07/02/2025	01:06 PM ET	Not Decline	092505		\$0.00	5814	FAST FOOD RESTAURANTS
07/02/2025	01:05 PM ET	Not Decline	098550		\$0.00	5814	FAST FOOD RESTAURANTS

Records 1 - 2 of 2

Here is another example of a Decline, or Do not honor. To see information regarding the attempted transaction, click the Auth Time next to the date.

Name:

Records 1 - 2 of 2

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
09/03/2025	02:05 PM ET	Do not honor		Mail/Phone Order	\$100.00	7372	COMPUTER AND DATA PROCESS
09/03/2025	02:05 PM ET	Do not honor		Mail/Phone Order	\$100.00	7372	COMPUTER AND DATA PROCESS

Records 1 - 2 of 2

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

Decline Reason: 0007 - 0007 Card expired
 Decline Level: Individual
 Velocity Type: Not Declined for Velocity

This will bring up clickable tabs with information related to the transaction’s Decline, Account (card limits and available credit), Merchant, Parent, Diversion, & Process (address and requested transaction amount).

“Not decline” will not tell you the reason for the transaction error. If you click the “Process” tab and view the information next to the “Addr Verif Resp” you can see if the address entered matched the card’s information.

During any part of troubleshooting declines please do not hesitate to reach out to PCard Support for assistance!
PCardSupport@mt.gov