

Access Online Account Statuses

The table below lists the account statuses that you find in Access Online when you review a cardholder account profile or run an *Account List* report.

Learn More: When you update an account, you can only change an open account to a **T9-Closed-Terminated** (permanently closed) or **V9-Voluntarily Closed** (temporary) status. You can only reopen a **V9-Voluntarily Closed** account yourself. For more information, refer to the *Access Online: Close and Reopen Accounts* quick reference.

Account Statuses

Status	Name	Description	Allows card use
AV	AV-Open	This status is a VIP account status that authorizes all charges unless the account is coded lost or stolen.	Yes
B1	B1-Open	This account is temporarily open and available for use.	Yes
B3	B3-Open	This account is temporarily open and available for use. This status overrides an M9-Blocked or S1-Closed status. The cardholder cannot charge more than the credit limit. The account remains open during the current open cycle, during which transactions and fees accumulate on an account, until the client removes the transactions and fees.	Yes
DR	DR-Open	The cardholder can use the card up to the corporate limits. The bank uses this status when the cardholder account is over the cardholder account's limits so that the cardholder can keep using the card. The transactions above the cardholder account's limits use the corporate account limit. This status is available only for accounts with corporate bill.	Yes

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Status	Name	Description	Allows card use
F1	F1-Closed Lost/Stolen	This status is for cards that are lost, stolen, or never received. You cannot reissue this card.	No
F3	F3-Fraud Limited Block	The account is open, but the bank may decline the account based on the fraud rules in place.	Maybe
F4	F4-Fraud Limited Block	The account is open, but the bank may decline the account based on the fraud rules in place.	Maybe
FA	FA-Closed/Fraud	The account has confirmed fraudulent or account takeover activity. Account takeover is when someone unknown to the cardholder obtains sensitive data (e.g., account number, password) and tries to use the data to commit fraud. You cannot reissue the card.	No
FF	FF-Fraud Limited Block	A limited block is in place that allows transactions made with the physical card or mobile wallet, but only for domestic and international travel merchant category codes (MCCs). The bank may decline the card, however, based on the fraud rules in place.	Maybe
FM	FM-Fraud Limited Block	A limited block is in place that allows transactions when the cardholder <i>does not</i> have the plastic card in hand. The bank may decline the card, however, based on the fraud rules in place.	Maybe
FP	FP-Fraud Limited Block	A limited block is in place that allows transactions only when the cardholder uses the physical plastic or a mobile wallet. The bank may decline the card, however, based on the fraud rules.	Maybe
FR	FR-Fraud Block	The account is under a complete block for suspicious activity.	No

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Status	Name	Description	Allows card use
FT	FT-Fraud Limited Block	A limited block is in place that allows transactions only when the cardholder uses the physical card or mobile wallet, but only for domestic travel MCCs. The bank may decline the card, however, based on the fraud rules in place.	Maybe
M9	M9-Blocked	The account is in delinquent status. You cannot reissue the card. The system automatically assigns this status to any account that is 60 days past due. The system automatically removes the status when the cardholder pays the past due balance.	No
N2	N2-Past Due	The account was past due at time of reissue, therefore no reissue occurred. This status is not a credit rating, but a reissue status.	No
N5	N5-Inactive	The account is inactive and has not been used for more than 22 months and no reissue occurred. This status is not a credit rating, but a reissue status.	No
NR	NR-Fraud Referral	Canadian programs use this optional code to designate a FR-Fraud Referral status.	No
P9	P9-Closed	This account is closed for abuse, not sufficient funds, or delinquency.	No
Q9	Q9-Closed	The account is closed. You cannot reissue the card. You should attempt to obtain the card.	No

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Status	Name	Description	Allows card use
R9	R9-Closed	<p>The account is closed and is being managed by a collections team. You cannot reissue the card. You should attempt to obtain the card.</p> <p>Note: If an account is more than 180 days past due, then the bank officially charges off the account and reports the information to the credit bureau.</p>	No
S1	S1-Closed	<p>For commercial clients: The system closed the account since the account is 90 days past due. The account does not automatically reopen if/when the cardholder pays the balance, but the bank applies the dollar amount the cardholder does pay to the account to reduce the balance. The bank credit team must review the account after payment in order to reinstate the account. At that point, the bank contacts you as the Program Administrator to reinstate the card. In the meantime, the bank declines all transactions.</p> <p>For federal government clients under the General Services Administration: Access Online can use this credit rating in the transaction approval process (TAP) to close an account automatically when a cardholder does not complete their transaction approvals on time. Federal government clients must select to enable this function.</p>	No
T2	T2-Closed	<p>Canadian organizations use this status to put a temporary hold on transactions for a leave of absence. In the meantime, the bank declines all transactions.</p>	No
T4	T4-Fraud Block	The account is blocked for potential fraud.	No

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Status	Name	Description	Allows card use
T5	T5-Fraud Block	The account is blocked due to suspicious activity and potential fraud resulting from possible account takeover. Account takeover is when someone unknown to the cardholder obtains sensitive data (e.g., account number, password) and tries to use the data to commit fraud.	No
T6	T6-Fraud Block	The account is blocked for potential fraud.	No
T7	T7-Suspended	The account is suspended due an Office of Foreign Asset Control (OFAC) investigation for potential violation of economic sanctions.	No
T8	T8-Closed	The account is closed because of confirmed OFAC violation of economic sanctions.	No
T9	T9-Closed-Terminated	The account is closed because you or the cardholder voluntarily or involuntarily terminated the cardholder's participation in your program. For example, the cardholder no longer works for your organization. You cannot reissue the card.	No
V9	V9-Voluntarily Closed	The account is closed because you or the cardholder voluntarily terminated the cardholder's participation in your program and surrendered the card. Our customer service staff assigns this status only at your request.	No
W1	W1-Open	The account is open, but the bank requires additional authentication when the cardholder calls customer service or fraud.	Yes
Z1	Z1-Past Due	The account is past due by 45 days. The bank still approves transactions.	Yes

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Status	Name	Description	Allows card use
Z2	Z2-Suspend	<p>Only the U.S. federal government uses this status.</p> <p>The account is suspended because the account is 60 days past due.</p> <p>When the cardholder pays the balance, the system removes the Z2-Suspend status automatically.</p>	No
Z3	Z3-Pre-Cancel	<p>Only the U.S. federal government uses this status.</p> <p>This account is in pre-cancel status because the account is either around 120 days past due or was suspended twice in the previous 12 months.</p> <p>When the cardholder pays the balance, you can request that the bank reinstate the card.</p>	No
Z5	Z5-Cancel	<p>Only the U.S. federal government uses this status.</p> <p>The account is canceled because the account is 126 days past due.</p> <p>The system <i>will not</i> automatically remove the Z5-Cancel status when the cardholder pays the balance in full. You need to call the bank to have the status removed.</p>	No

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