

Access[®] Online



Declined transactions

*Quick start guide
Version 2-1
All users*

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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.

If you are a Program Administrator, you can also use this document to learn how to prevent and manage declined transactions.

Find a decline reason

The screenshot shows the 'Account Information' page. A dark blue box with the text '1. Select Account Information.' has an arrow pointing to the 'Account Information' section header. Another dark blue box with the text '2. Click Cardholder Account Profile.' has an arrow pointing to the 'Cardholder Account Profile' link under the 'Account Profile' section.

Access Chat With Us Log Out

Account Information

Card Account Number: *****4603, ANTONIO T PAULUS [Switch Accounts](#)
Card Account ID: 172246039071

Statement
View account statement(s).
▪ [Cardholder Account Statement](#)

Account Profile
View account demographics, limits, accounting code, and other related information.
▪ [Cardholder Account Profile](#)

Tip! If you have access to more than one account, you may need to search and select which account you want to view.

The screenshot shows the 'Cardholder Account Profile' page. A dark blue box with the text '3. Click Account Authorizations.' has an arrow pointing to the 'Account Authorizations' link.

Cardholder Account Profile
Cardholder Account Summary

Card Account Number: *****4603, ANTONIO T PAULUS [Switch Accounts](#)
Card Account ID: 172246039071

Select an item below to view its contents.

[View Account Profile](#)
View account information such as Account Profile, 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: *****4603, ANTONIO T PAULUS [Switch Accounts](#)
Card Account ID: 172246039071

Name:
Records 1 - 2 of 2

Auth Date	Auth Time	Response	Auth Number	Type of Request	Transaction Amount	MCC	MCC Description
02/17/2011	04:42 PM ET	Approved	074354	Mail/Phn Ord	\$0.00	5399	MISCELLANEOUS GENERAL MER
02/17/2011	03:34 PM ET	Declined		Mail/Phn Ord	\$0.00	5399	MISCELLANEOUS GENERAL MER

Records 1 - 2 of 2

[<< Back to Cardholder Account Summary](#)

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

Learn more: You may also see **Reversal** listed in the *Response* field. Sometimes the merchant receives and then reverses an authorization. The **Reversal** response comes from the merchant (not from the bank reversing the authorization).

Cardholder Account Profile
Account Authorizations

Card Account Number: *****4603, ANTONIO T PAULUS [Switch Accounts](#)
Card Account ID: 172246039071

Name: PAULUS ANTONIO
Auth Date: 02/17/2011 Auth Number: MCC: 5399
Auth Time: 03:34 PM ET Type of Request: Mail/Phn Ord MCC Description: MISCELLANEOUS GENERAL MER
Response: Declined Transaction Amount: \$0.00

Decline Account Merchant Parent Diversion Process

The Request was declined due to 0805 Exceeded account single trans limit
The Request was declined at the INDIVIDUAL
The velocity type for the decline was NOT DECLINED FOR VELOCITY
The following reasons would also have declined the request:
1. 0805 Exceeded account single trans limit

5. Review the information on the *Decline* tab. Look for the reason code and description.

Learn more: The information on these tabs is visible for only three days. If you need to review the information after that, or you want to see all authorizations, then you can run a *Real-time Authorizations* report. Refer to the *Real-time Authorizations report* quick reference.

Cardholder Account Profile

Account Authorizations

Card Account Number: *****4603, ANTONIO T PAULUS [Switch Accounts](#)
Card Account ID: 172246039071

Name: PAULUS ANTONIO
Auth Date: 02/17/2011 Auth Number: MCC: 5399
Auth Time: 03:34 PM ET Type of Request: Mail/Phn Ord MCC Description: MISCELLANEOUS GENERAL MER
Response: Declined Transaction Amount: \$0.00

Decline Account Merchant Parent Diversion Process

Bank Nbr 3059 Card Nbr *****0694 Company 12345
Agent Bank: 9876 Billing Type: Corporate Plastic Issued
Expiration Dates: Requesting Card 09/05 Previous 00/00 Current 09/05
Expiration Edit Passed Card was not translated Range Limit was Verified
----> Individual Level Available: Money \$86,994.38 Cash \$0.00
Credit Rating: Limit \$100,000.00 Outstanding Auths \$4,530.11
Single Purchase Limit \$2,500.00 Account Status Approval (0000)
Account SPL was Verified Velocities were Verified only
Velocity Accumulations: Nbr Amount
Daily 2 \$316.65
Cycle 15 \$8,605.53
Monthly 19 \$10,789.71
Quarterly 19 \$10,789.71
Yearly 64 \$46,288.88
MCCG Table: MCCG108 Purchase Limit \$0.00 Action Include Only
MCCG SPL was Verified Velocities were Verified only
Velocities: Nbr Amount
Daily 2 \$316.65
Cycle 15 \$8,605.53
Monthly 19 \$10,789.71
Log Accumulators: Nbr Amount
Purchase 1 \$4.79
Cash 0 \$0.00
ATM 0 \$0.00
MOTO 0 \$0.00
E-Commerce 1 \$311.86
Declines 1 \$2,613.60
Referrals 0 \$0.00
Excessive 2 \$316.65
Bad PINs 0
----> Corporate Level Available: Money \$2,905,322.02 Cash \$0.00
Single Purchase Limit \$0.00 Account Status Approval (0000)
Account SPL was Verified Velocities were Verified only
Velocity Accumulations: Nbr Amount
Daily 2 \$316.65
Cycle 44 \$26,848.74
Monthly 46 \$26,849.62
Quarterly 46 \$26,849.62
Yearly 157 \$82,208.85
MCCG Group processing was not performed
Log Accumulators: Nbr Amount
Purchase 1 \$4.79
Cash 0 \$0.00
ATM 0 \$0.00
MOTO 0 \$0.00
E-Commerce 1 \$311.86
Declines 0 \$0.00
Referrals 0 \$0.00
Excessive 2 \$316.65
Bad PINs 0

Note your expiration date. Sometimes the decline is due to the expiration date.

6. Review additional information on the Account tab. For example, in this case you can see your single purchase limit is 2,500.

Cardholder Account Profile

Account Authorizations

Card Account Number: *****4603, ANTONIO T PAULUS
Card Account ID: 172246039071

[Switch Accounts](#)

Name: PAULUS ANTONIO
Auth Date: 02/17/2011 Auth Number: MCC: 5399
Auth Time: 03:34 PM ET Type of Request: Mail/Phn Ord MCC Description: MISCELLANEOUS GENERAL MER
Response: Declined Transaction Amount: \$0.00

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

Card Acceptor ID 000000001200991 Acquirer BIN 449215
Merchant Name 3M CP PRODUCTS Merchant City 6517333660
State of Merchant MN Zip Code 55144-0000 Country United States
Category Unknown Merchant SIC 5399
Swipe? NO MAG STRIPE Processing Type Processing-Auth
Issuer Currency U.S. Dollar Acquirer Currency U.S. Dollar
Conversion Rate 0

7. Review additional information on the *Merchant* tab. You can find the merchant name and location.

Cardholder Account Profile

Account Authorizations

Card Account Number: *****4603, ANTONIO T PAULUS
Card Account ID: 172246039071

[Switch Accounts](#)

Name: PAULUS ANTONIO
Auth Date: 02/17/2011 Auth Number: MCC:
Auth Time: 03:34 PM ET Type of Request: Mail/Phn Ord MCC De
Response: Declined Transaction Amount: \$0.00

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

Bank Nbr 3059 Card Nbr 4000300005000004
Request Type PURCHASE
Zip Codes/Values: Incoming 21902-0000 On File 21902-5
Address Verification Response MATCH (5 DIGIT ZIP)
Pin Offset Location ON FILE PIN WAS NOT VALIDATED
Cash Processing Option VERIFY CASH AGAINST CASH LIMIT ONLY
Fraud Processing Option FRAUD TABLE NOT VERIFIRD
Stand In Processing: Date Time Reason Unknown
Amount: Requested \$2,613.60 Approved \$0.00
ATM Inquiry Amount \$0.00 Approval Code
Override Initials Response Do not honor
Excessive Activity Edits: Accumulate MOTO, Cash & Purchase
CVI Response: Not Verified EC Edit: Not Performed

8. Review additional information on the *Process* tab. You can see if the system completed the address verification and if the address matched or mismatched. Sometimes declines and reversals are due to address mismatches.

Decline reasons

The processing system assigns decline 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.

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

Learn more: The decline reason description text may be different in Data Analytics and reports for some codes than the system description text you see on the *Decline* tab.

Common decline reasons and resolution options

0031: Account status prevents transaction

The account the cardholder used for the attempted transaction has a status that prevents the merchant from completing the transaction. The cardholder should contact their Program Administrator to check the status of their account.

0012: Account Closed (P9)

The account the cardholder used for the attempted transaction is a closed account. The cardholder should check that they are using their most current, activated card account. If they are, they need to contact their Program Administrator to check the status of their account.

0014: Account Closed (R9)

The account the cardholder used for the attempted transaction is a closed account. The cardholder should check that they are using their most current, activated card account. If they are, they need to contact their Program Administrator to check the status of their account.

0015: Account Closed (V9)

The account the cardholder used for the attempted transaction is a closed account. The cardholder should check that they are using their most current, activated card account. If they are, they need to contact their Program Administrator to check the status of their account.

0016: Account Suspended (M9)

The account the cardholder used for the attempted transaction is a suspended account. The cardholder should check that they are using their most current, activated card account. If they are, they need to contact their Program Administrator to check the status of their account.

0017: Account Closed (Q9)

The account the cardholder used for the attempted transaction is a closed account. The cardholder should check that they are using their most current, activated card account and that they requested the card account. The cardholder should confirm with customer service that they requested the card.

ADS I: Transaction flagged for potential fraud (ADS I)

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 their most current, activated card account. They should also check the accuracy of their card's expiration date. The cardholder should contact their Program Administrator to check the status of their account.

ADS II: Transaction flagged for potential fraud (ADS II)

The authorization went through an Authorization Decision Strategy II (ADS II) filter without hitting an ADS II rule. ADS II includes pre-defined, high-risk fraud criteria. Contact your Program Administrator to check the status of your account. Your Program Administrator may need to contact customer service to clear the block on the account.

0882: Application Trans Counter Invalid

The merchant terminal is sending incomplete data. The merchant needs to retry the transaction. The cardholder can also try swiping the card. If that does not work, the merchant can refer the transaction to merchant services.

0003: Arrest

The account the cardholder used for the attempted transaction is a confirmed fraud account with a credit rating set to fraud. The cardholder should contact their Program Administrator to check on the status of their account.

0881: ARQC Invalid

The merchant ran the attempted transaction offline or the cardholder did not use the plastic card's chip correctly at the card reader, resulting in an Authorization Request Cryptogram (ARQC) Invalid decline. The merchant should run the transaction again online and the cardholder should try the transaction again, being sure to use the plastic card's chip correctly.

0145: ATC Incorrect

The card verification value (CVV) embedded in the chip is not verifying resulting in an Application Transaction Counter (ATC) Incorrect decline. The merchant needs to retry the transaction. The cardholder can also try swiping the card. If that does not work, the merchant can refer the transaction to merchant services.

0001: Caution Account

The account the cardholder used for the attempted transaction is flagged as a fraud/caution account. The cardholder should contact their Program Administrator.

0333: Card Not Activated

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.

0134: 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.

0007: Card Expired

The account the cardholder used for the attempted transaction is an expired card. The cardholder should check that they are using the most current, active card.

0008: Charge-off Account

The account the cardholder used for the attempted transaction is an account that has been charged-off. The cardholder should check they are using their most current, activated card account.

0002: Closed Account

The account the cardholder used for the attempted transaction is a closed account. The cardholder should check they are using their most current, activated card account.

0304: Exact Match Decline

The system declined the supplier's authorization request because the authorization request's dollar value did not match the dollar value in the corresponding payment instruction or payment request exactly. The code applies to attempted Precise Pay transactions in Payment Plus only.

Learn more: For single-use accounts only, Precise Pay declines a supplier's authorization request if the authorization request's dollar value does not match the dollar value in the corresponding payment instruction or payment request. For additional information, refer to the *Access Online: Precise Pay* quick reference.

0805: Exceeded Account Single Purchase Limit

The transaction exceeded the account's single transaction limit. The cardholder can ask their Program Administrator to increase their single purchase limit.

0808: Exceeded MCCG STDL

The attempted transaction exceeded the single transaction limit for the merchant category code group associated to the account. The cardholder can ask their Program Administrator to increase their single transaction limit with this merchant category code group.

0813: Exceeded Account Velocity Amount

The attempted transaction exceeds a velocity limit set for the account. The cardholder can ask their Program Administrator to increase this velocity limit.

0818: Exceeded Account MCCG Velocity Amount

The attempted transaction exceeded a velocity limit for the merchant category code group associated to the account.

The cardholder can ask their Program Administrator to increase their velocity limit for this merchant category code group.

0113: Exceeded Number of ATM Per Day

The account the cardholder 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. The cardholder can ask their Program Administrator to ask customer service to reset the ATM count.

0112: Exceeds ATM Daily Limit

The account the cardholder 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. The cardholder can ask their Program Administrator to ask customer service to reset the ATM daily limit.

0117: Exceeds Down-Time Processing Limit

The processing system was down and the system could not process the attempted transaction. The cardholder and merchant can try to complete the transaction again when the processing system is operating correctly.

0114: Exceeds PIN Limit

The cardholder entered their personal identification number (PIN) incorrectly multiple times and the bank needs to reset the PIN counter. The cardholder can ask their Program Administrator to ask customer service to reset the PIN counter.

0125: Invalid Card Verification Value/Check

The card verification value the cardholder 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. The cardholder can check that they are using the correct value from their most current, activated card account.

0103: Invalid Card/Account

The card and/or account the cardholder used for the attempted transaction is not a valid card and/or account. The cardholder should check that they are using the correct account information for their most current, activated card account.

0125: Invalid Card Verification

The merchant is removing the card from the terminal too quickly. The merchant needs to retry the transaction. The cardholder can also try swiping the card. If that does not work, the merchant can refer the transaction to merchant services.

0124: Invalid CVV2/CVC2

The Card Verification Value 2 (CVV2) or Card Validation Code 2 (CVC2) the merchant input for the attempted transaction did not match the card verification value on file for the account. The cardholder and merchant should check that they are using their most current, activated card account.

0836: Invalid Fleet ID

The attempted transaction has an invalid fleet ID. The cardholder can check their fleet ID and provide the correct value to the merchant.

0837: Invalid Fleet Vehicle

The attempted transaction has an invalid fleet vehicle ID. The cardholder can check their fleet vehicle ID and provide the correct value to the merchant.

0838: Invalid Fleet Driver

The attempted transaction has an invalid fleet driver ID. The cardholder can check their fleet driver ID and provide the correct value to the merchant.

0162: Invalid ICVV

The merchant is truncating the data they send. The merchant needs to retry the transaction. The cardholder can also try swiping the card. If that does not work, the merchant can refer the transaction to merchant services.

0111: Invalid PIN

The cardholder entered an invalid PIN This authorization check applies to corporate cards used for travel purposes. The cardholder should check that they are using the correct PIN. The cardholder can update their PIN in Access Online, if needed.

0831: Invalid Plastic Used

The account the cardholder used for the transaction does not have a plastic card issued, but the authorization request indicates that someone swiped a card. The cardholder should contact their Program Administrator.

0006: Lost Card - Pending Transfer

The account the cardholder used for the transaction is a reported lost or stolen card with a balance that the cardholder has not yet transferred to a new card. The cardholder should check that they are using their most current, activated card account. If they are, they need to contact their Program Administrator to check the status of their account.

0803: Unapproved merchant category

The transaction was with a merchant in a merchant category code group with a control set to exclude transactions. The cardholder can ask their Program Administrator to adjust the control on their account to allow the transaction with this merchant.

0823: Unapproved merchant category

The attempted transaction is with a merchant not in an authorized merchant category code group with a control set to approve only those included merchants. The cardholder can ask their Program Administrator to adjust the control on their account to allow the transaction with this merchant.

0832: No Driver or Vehicle in ISO MSG

The attempted transaction requires the submission of a Driver ID or Vehicle ID and neither was submitted by the merchant system. The cardholder can provide the merchant with their driver ID and/or vehicle ID and retry the transaction.

0048: Not Enough Available Money

The attempted transaction would send the account over the account's available credit limit. The cardholder can ask their Program Administrator for an increase in their account's credit limit.

0092: Nbr Monthly Transactions Exceeded

The attempted transaction would have exceeded the account's allowed number of monthly transactions. The cardholder can ask their Program Administrator to adjust the number of allowed monthly transactions on their account.

0093: Nbr Daily Transaction Exceeded

The attempted transaction would have exceeded the account's allowed number of daily transactions. The cardholder can ask their Program Administrator to adjust the number of allowed daily transactions on their account.

0038: Obtain Positive ID

The account the cardholder used for this transaction has a fraud credit rating because of suspicious activity or potential fraud on the account. The cardholder should contact their Program Administrator to check on the status of their account.

0084: Over Limit

The account the cardholder used for the attempted transaction is already over its allotted limit. The cardholder can ask their Program Administrator to adjust limit for their account.

0004: Account in lost/stolen status (F1)

The account the cardholder 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. If the Program Administrator or the cardholder reported the card as lost, stolen or not received, then the bank issues a new card. The cardholder should contact their Program Administrator to check on their status of their new card.

0091: Single Purchase Limit Exceeded

The attempted transaction exceeds the account's single purchase limit. The cardholder can ask their Program Administrator to increase their account's single purchase limit.

0005: Transferred Account

The account the cardholder 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. The cardholder should check that they are using their new account and not the account they reported as lost or stolen.

0800: Vendor Excluded

The merchant for the attempted transaction is excluded from the organization's preferred vendor list. The cardholder can ask the Program Administrator to include this merchant as a preferred vendor.

Understand update timing parameters

Some requests, such as account closure, happen in real time. Other updates, such as some credit limit increases, require credit review and approval (which make take several hours). All updates depend on data processing and timing on systems outside Access Online.

The Program Administrator should monitor the Request Status Queue to see which requests are in progress and which are complete.

Request Status Queue

- Active Work Queue
- System Administration
- Account Administration
- Event Driven Notification
- Payment Plus
- Order Management
- Transaction Management
- Enhanced Supplier Management
- Account Information
- Reporting
- Data Exchange
- My Personal information

Request Status Queue

Account Requests

[Setup Cardholder Account](#) | [Maintain Cardholder Account](#)
[Maintain Managing Account](#)

Select a request to view the details.

Records 1 - 13 of 13 [Refresh List](#)

Delete Request	Request Status <small>(View Details)</small>	Account Number	Request Type	Start Date	Account Name	Last Update	Update Method
	Pending - Maint CH Acct	*****1080	CARDHOLDER MAINTENANCE	11/10 11:09	WINDOM ,HENRY W	11/10 11:09	Online
	Maint CH Account Complete	*****1072	CARDHOLDER MAINTENANCE	11/10 11:08	ZHANG ,WEI	11/10 11:08	Online
	Maint CH Account Complete	*****1072	CARDHOLDER MAINTENANCE	11/10 11:08	ZHANG ,WEI	11/10 11:08	Online
<input type="checkbox"/>	Data Entry - Setup CH Acct		CARDHOLDER SETUP	11/10 10:48		11/10 10:48	Online
<input type="checkbox"/>	Data Entry - Setup CH Acct		CARDHOLDER SETUP	11/10 10:46		11/10 10:48	Online
<input type="checkbox"/>	Data Entry - Setup CH Acct		CARDHOLDER SETUP	10/12 10:14		10/12 10:14	Online

Records 1 - 13 of 13 [Refresh List](#)

[Delete Request](#)

Learn more: Program Administrators can refer to the *Access Online: Submitted request status* quick reference.

Prevent and manage declines

As a Program Administrator, you can perform several program management tasks to help avoid declined transactions.

Communicate, monitor and update policies and restrictions

You should communicate, monitor and update policies and restrictions:

- **Enforce policies.** Ensure that your travelers know your internal policies and the restrictions on their cards, including their card limits and any restricted merchant types. Check your merchant controls and rules regularly and make sure they still align with your program needs. You can include merchant rule information in your *Account List* report.
- **Update restrictions.** Update any limits or restrictions as you need to for individual cardholders. Learn how to set a temporary limit or modify a merchant control.

For example, Kristin Swenson usually makes short day trips one or two days a month in South Dakota. She usually only buys herself a quick lunch and never stays overnight. She is going on an extended trip to Singapore and Tokyo for three weeks for sales calls on your international clients. You review and update her limits and restrictions for those three weeks to allow for hotel stays, entertainment purchases, and gift purchases. Communicate with Kristin about what her updated limits and restrictions are for those three weeks outside the United States.

Merchant Authorization Control (MAC): 7 of 9 MACs used

Note: Permanent and temporary MAC can't be maintained at the same time. Once a temporary MAC has been scheduled, permanent MAC maintenance isn't allowed until all temporary MACs are deleted.

Permanent MACs				
Control and Description	Single Purchase Limit	Authorization Action	Use Managing Account MAC Values	Action
8111 LEGAL SERVICES AND ATTORNEYS (Standard)	\$0	Approve	No	Undo Changes
MCCG2 CAR RENTAL (Standard)	\$5000	Approve	No	Remove
MCCG1 AIRLINES (Standard)	\$1500	Approve	No	Remove
MCCG7 OTHER TRAVEL II (Standard)	\$5000	Approve	No	Remove
MCCG35 GROCERY AND CONVENIENCE STORES (Standard)	\$200	Approve	No	Remove
MCCG15 ENTERTAINMENT	\$2000	Approve	No	Remove

Monitor and update limits

You should monitor and update limits:

- **Monitor credit limits.** Be sure to monitor and update credit limits and velocity limits. Learn how to put a temporary limit in place and how to track when the updated limits are effective by monitoring the Request Status Queue.
- **Run and/or schedule an *Account List* report.** When you create the *Account List* report, be sure to select to include *Authorization Limits*, *Merchant Authorization Control Details* and *Merchant Authorization Control Limits*. Select **Reporting>Program Management>Account List**.
- **Track updates.** Monitor the Request Status Queue to track account updates (e.g., to see when a temporary credit limit is processed and in effect).

Tip! If you update a cardholder's credit limit, the updated value is effective as soon as you see that the request is finished in the Request Status Queue. The cardholder does not see the updated value in Access Online until after the nightly update or they attempt the transaction again and the authorization takes place (whichever happens first).

For example, Bernard Schwartz is a purchasing manager who buys office supplies for your Sales department. He is going on leave for three months. While he is gone, his colleague Henry Windom will buy supplies for his own Marketing department as well as the Sales department. Review and update the limits and restrictions for Henry's account for the next three months. Monitor the Request Status Queue to make sure the update is complete.

The screenshot displays the 'Account Profile' for 'HENRY W WINDOM'. The account is currently 'Open'. A 'Credit Limit' dialog box is open, showing the current limit as '\$5' and a 'New' limit of '\$1'. The account details include:

- Product:** One Card
- Account:** Unique ID: 03707172 2943 6234, ID: 0000 3160 8071, Number: **1000
- Processing Hierarchy:** Stop All Hierarchy Name: 3750 2470 10000 01001 0000
- Managing Account:** Name: ACME ONECARD LOC 2, Unique ID: 03707172 2943 6910, ID: 0000 3160 8071, Number: **1000

Additional fields include Organization Name (optional): ACO DEMO TEST, and two Optional fields (optional): TEST1 and TEST2.

The 'Account Overview' section shows:

- Summary:** Account status: Open
- Payment Information:** Statement Balance: --, Current Balance: \$0.00
- Credit Limit:** Current: \$5, New: \$1
- Available Credit:** \$5
- Single Purchase Limit:** \$1
- Cash Withdrawal Limit:** 1%
- Expiration Date:** 02/2025

Buttons for 'Send Card Security Code', 'View Financial History', and 'View Statements' are visible. The bottom of the page has 'Cancel' and 'Next' buttons.

Monitor card activation and expiration

You should monitor card activation and expiration:

- Manage card activation.** When you issue a new card, remind the cardholder to activate their card online or by calling the activation number. You can direct them to the *Access Online: Card activation online* quick reference document on the web-based training (WBT) site.
- Track card expiration.** Monitor card expiration and remind cardholders when to expect renewed cards. Schedule an *Account List* report to run every month and review the accounts with approaching expiration dates. Send an email reminder to affected cardholders reminding them to check and update their addresses in Access Online.

For example, you review your scheduled weekly *Account List* report and see that you need to update the mailing addresses for 12 cards in your Portland office that is moving locations next month. By updating the addresses, you ensure that all communications and reissued cards go to the correct address. You also see that you have cards that still need to be activated.

AC	AD	AE	AF	AG	AH	AI
Address 1	Address 2	City	State/Province	Zip/Postal Code	Country	Work Phone/Extension
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
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200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000
200 S 6TH ST	SUITE 100	MINNEAPOLIS	MN	55402-1403		612-973-0000

AW	AX	AY	AZ	Physical Card
	Physical Card	Needs Activation	Number of Cards Outstanding	Physical Card
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss
tic deduction	No	Card needs to be activated		0 Do not Reiss

J	K	L	M	N
Card Type	Setup Method	Update Method	Expiration Date	Acct Admin Custom Field
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Online	2024/08	Employee
ate Card	Manual	Online	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee
ate Card	Manual	Manual	2024/08	Employee

Monitor and manage declines and accounts

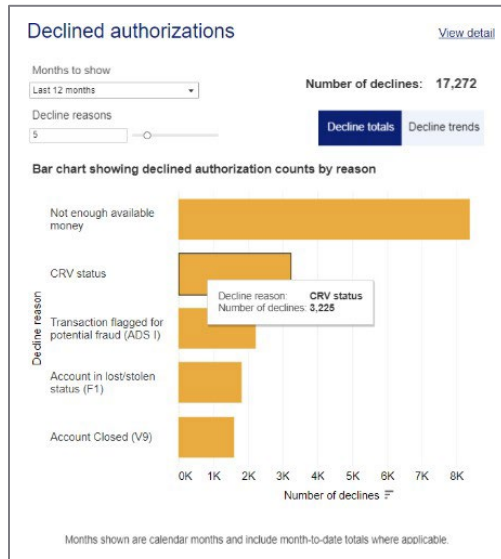
You should monitor and manage declines and accounts:

- **Run and/or schedule a *Real-time Authorizations* report.** This report lets you view authorization details in real time. The report includes current and historical information on approved, declined and reversed monetary authorizations. Select **Reporting>Financial Management>Real-time Authorizations**. For more information, refer to the *Access Online: Real-time Authorizations report* quick reference.
- **Use Payment Analytics.** You can use Payment Analytics to audit and analyze your program's transactions to identify and manage potential problem transactions. Payment Analytics lets you create detailed rules about the transactions you want to review. You can use the information to help identify patterns in transaction declines. For more information, refer to *Access Online: Payment Analytics* user guide.
- **Use Data Analytics.** You can review and use the Data Analytics *Declines* tile to identify decline top decline reasons and trends. With this information, you can adjust your program parameters to reduce the number of declines, such as enabling some merchant category codes for several accounts and adjusting the limits for other accounts. For more information, refer to the *Access Online: Data Analytics* quick start guide.
- **Run the *Declined Transaction Authorizations* report.** This report provides details of declined transaction authorizations along with related account and merchant information. This information can help you monitor program compliance, card usage, and merchant program parameters. Select **Reporting>Program Management>Declined Transaction Authorizations**.

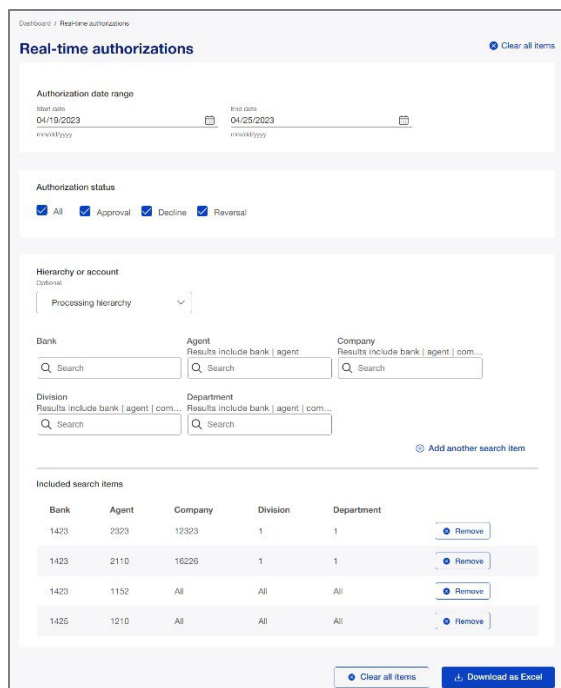
For example, Maryam Ali is a Program Administrator who wants to understand her program's declines. She uses Data Analytics and looks at the *Decline Trends* and *Decline Totals* graph. She narrows the display to the top five decline reasons, views detail, and reviews decline trends over time.

Declined transactions: Version 2-1

She discovers that her top decline reasons include not enough available money and CRV status. She looks at the accounts that most often decline. She discovers that some cardholders have changed job responsibilities. That change means they need higher limits, so she updated their credit limits. Her second decline reason is CRV status, which means that the cards are not yet activated. She uses Data Analytics and the *Account List* report to find and contact the cardholders who still need to activate their cards.



She also uses the *Real-time Authorizations* report over the next few months to track the authorizations, including declines, on these updated accounts to make sure more authorizations go through and their declines decrease.



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Survey

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