Why Did My Card Decline

All cardholders have the ability to lookup credit card declined reasons in PaymentNet 4.

Your user id is your University system logon id. If you have forgotten your password, contact Procurement (Becky Telling at 474-7315 or Denise Moe at 474-7374) for assistance.

Mouse Over Transactions and Click on Authorizations Declines.

If you have a card(s) you will see your name and one (1) card.

If you are a reconciler or you have more than one card you will need to enter the last name of who you are looking for.

Mouse Over New Query and Click on Last Name. Enter the last name of whomever you are looking for. Click on Go (or hit enter/return).

You can now see all the cards for the person that you are looking for.

Click on the account that declined.

You will see any authorizations and declines on the account.

Authorizations tie up your credit until they release (it takes at least three days from when the vendor releases it).

Declines will provide a reason. In this sample the reason is “not enough available money”.

Common Reasons for Declines:

- Account coded M9 – Your account has been flagged by the computer for possible fraud. Contact the bank to verify charges.
- Not enough available money – You will need to work with your approving official to get your limit raised.
• Invalid CVV2/CVC2 value – There was a mistake made in keying your CVC code (on the back of your card). Contact the vendor and verify the number.
• Invalid expiration date – There was a mistake in keying your expiration date. Contact the vendor and verify the date.

This is not the full list of declines, just the most common ones.

If there are no declines on the list and the vendor is telling the cardholder the card declined it means that it was declined before it got to our bank.

• Verify the card number, name on the card and address for the card with the vendor.
• If it still is declining, per the vendor, but not showing on this report; it is a vendor problem.
• Explain to the vendor that there seems to be a problem between them and the processor. That the charge is not being declined by our bank.