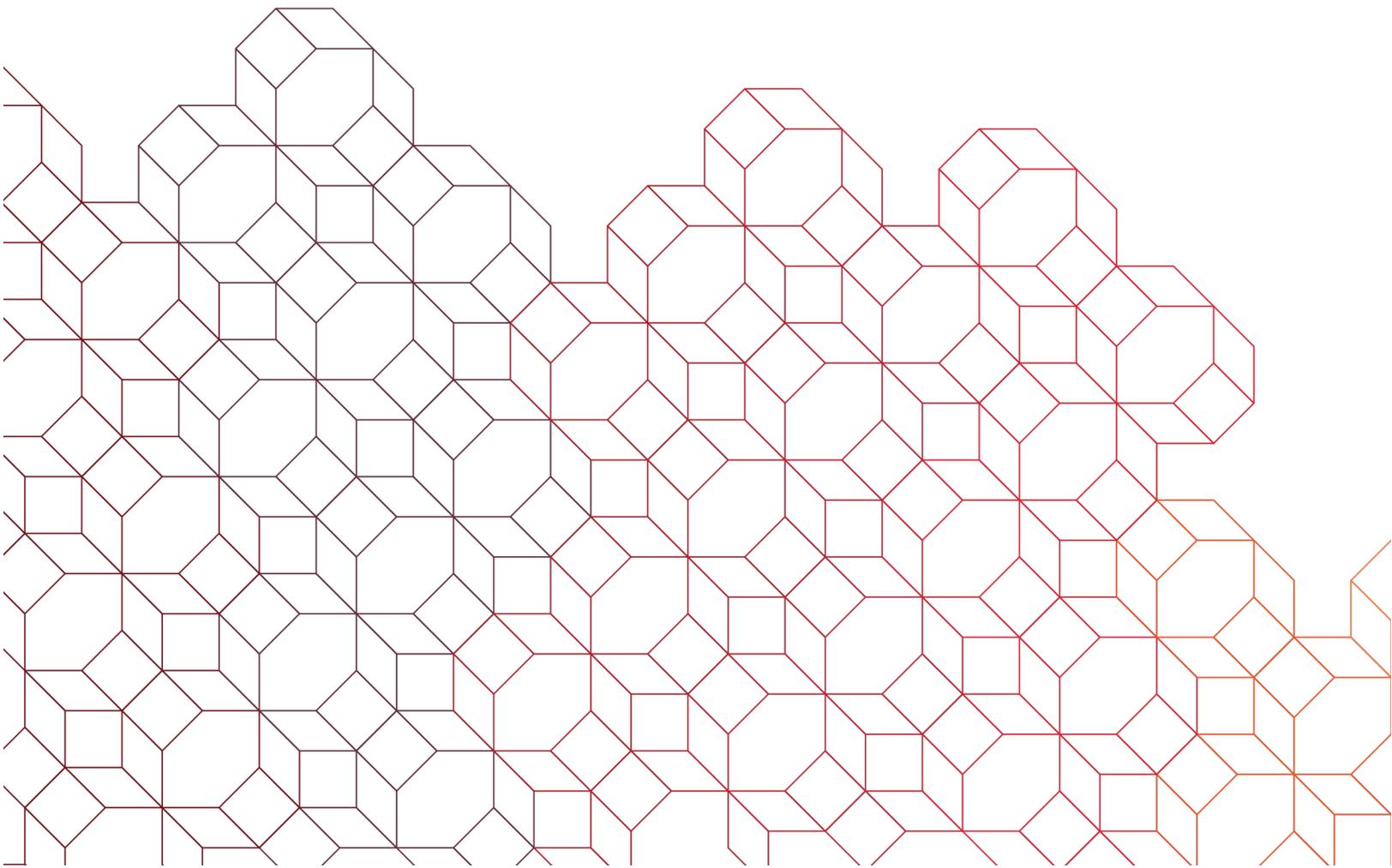




Spend Control

Corporate Card Program
Researching Cardholder Decline Reasons



To Review Decline Reason in Spend Control

Any attempted transactions will appear in real-time within Spend Control. If a cardholder is inquiring about a decline reason, please follow steps below to locate exact reason and if any additional action is required to allow the transaction to process.

In Spend Control, the Program Administrator is to go into Account Manager > Reports > Authorization Activity.

- Click “Advanced Search” button (blue hyperlink).
- Search by: select “All (Account)” > Search to locate and select cardholder in mind.
- Select your date range for last few days and click “Search”.
 - **Note:** older Approved transactions will eventually fall off of this reporting. It is advised you keep search under 30-days.
- You will see each attempted transaction listed. This includes approvals, reversals, and declines. Each decline will include specific decline reason.
- In the event you see a decline reason that is not clear, it is most likely due to a Suspicious Activity block. To have the block removed, the Cardholder or Program Admin will need to contact the Call Center to determine if there are any unauthorized charges on the account.

Call Center Information

The 24/7/365 Call Center may be used to activate cards, check current balance, inquire on declines, report fraud, report card lost/stolen, transaction disputes and many other functions.

- For Program Administrators: **1-877-468-6115**
 - Admins will be asked to provide 16-digit Corporate Account Number, 9-digit corporate Tax ID, corporate zip code and 4-digit admin Security Code. Please contact your Account Manager if you require any of this information.
- For Cardholders: **1-877-473-6364**
 - Cardholders will be asked to verify DOB and last 4-digits of SSN.
- For Fraud: **1-855-605-6278**
 - Calls will not be answered by a BOK Financial representative.

Please note the Call Center does not support Spend Control. If you have any questions related to Spend Control, please contact your Corporate Card Account Manager at CorporateCardSupport@bokf.com.

Common Decline Reasons

The majority of declines can be corrected in real-time, by the Program Admin or Cardholder; allowing for a successful transaction approval:

- Not Enough Available.
- Incorrect Expiration date, CVC code, or fleet code prompts.
- Merchant Category Code restrictions.
- Card has not been activated.



Decline Reason	Description	Action Required
Invalid Expiration Date	Invalid expiration date was entered in at point of sale.	Double check the expiration date input and try again.
Invalid CVV/CVV2 Value	Invalid CVV value was entered at point of sale.	Double check the three-digit CVV value on back of card and try again.
Not Enough Available	The authorization request exceeds the available money on the account. Check for where there is not Enough Available: Individual (cardholder) or Corporate level.	If at the individual cardholder level, then you can give either a permanent or temporary limit increase. If at the corporate level, a payment will need to be made to free up available.
Excessive Declines	The card was declined too many times and 24 hour security block placed.	Cardholder or Program will need to contact Call Center to reset the excessive decline status of the card. If no action taken, block will fall off automatically following day.
ADS Filter I or ADS Filter II	Temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
Declined by Score	Temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
B6 or B8 Credit Rating	Temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
Caution Account	Temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
Bank Request: FR	Temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
Account Closed	Account is not closed. This is a temporary block due to suspicious activity.	Cardholder or Program Admin will need to contact Call Center to validate activity in order to remove block.
MCCG Include/MCCG Exclude	The Merchant (MCC) is not on list of 'Approved' Merchants.	Program Admin can temporarily disable MCC block or contact BOKF Account Manager.
Card Activation	The card has not been activated.	Contact Call Center to Activate card. Cardholder will be asked to verify their DOB and last 4 of SSN.
Account Coded T5	Card suspended by a Program Administrator.	Program Admin can return card back to Active in Spend Control; Account Manager > Account Maintenance.
Account Coded V9	This card was closed by Program Administrator.	No action required. Card has been closed.
Invalid Fleet Driver Code	Incorrect Driver Code was entered at point of sale.	Check with your Program Administrator.
Invalid Fleet Vehicle Code	Incorrect Vehicle Code was entered at point of sale.	Check with your Program Administrator.
Bad PIN	Gas Station POS prompting for PIN.	Attempt to run card again, or purchase inside. Not related to Fleet Driver/Vehicle ID prompts.
Account Spend Limit Exceeded	The cardholder specific spending limit was applied by Program Admin has been exceeded.	Program Admin can update by going to Account Manager > Account Maintenance.



Additional Information

Program Administrators can refer to the Program Administrator Guide with instruction on how to maintain and/or view a cardholder account.

Access the BOK Financial Program Administrator Guide located on our User Guide page [here](#).

Program Administrators can help reduce the number of declines by monitoring these Spend Control reports:

The three reports listed below are available within Spend Control to identify Cardholder accounts that could potentially experience declines.

- **Account Status Report:** This report will list the accounts that have been blocked due to suspicious activity or known fraud. If you see a cardholder has a credit rating of B6, B7 or B8, the Cardholder or Admin will need to contact the Call Center to remove block.
 - Go to Reports > Run > click on the tab called “My Exports” > Select the report called “Account Status” > Skip to Frequency tab where you can run report once or you can schedule the report to run on a daily/weekly/monthly basis (recommended).

- **Monthly Spend Report:** This report can be used to identify which cardholders are close to their individual cardholder credit limit for your billing period. If needed, you can update their limit, with either a temporary or permanent increase.
 - Go to Reports > Run > click on the tab called “Financial and Spending Reports” > Select the report called “Monthly Spend Report” > Skip to Frequency tab where you can run report once or you can schedule the report to run on a daily/weekly/monthly basis (recommended).
 - Please note that cardholder credit limits automatically reset back to original limit on the 1st day of new billing cycle. Making a payment to the corporate account will not increase availability for an individual cardholder limit- that must be manually increased in Spend Control.

- **Authorization Decline Detail Report:** This report will list declines by cardholder. This report is recommended to help identify any recurring issues/trends cardholders be experiencing like running out of available funds, fraud attempts, etc.
 - Go to Reports > Run > click on the tab called “Financial and Spending Reports” > Select the report called “Authorization Decline Detail” > Skip to Frequency tab where you can run report once or you can schedule the report to run on a daily/weekly/monthly basis (recommended).
 - Please note the report is as of previous business day. If you need to review declines that have occurred today, go to Account Manager > Reports > Authorization activity > Advanced Search.

If you have any questions, please contact CorporateCardSupport@bokf.com.

