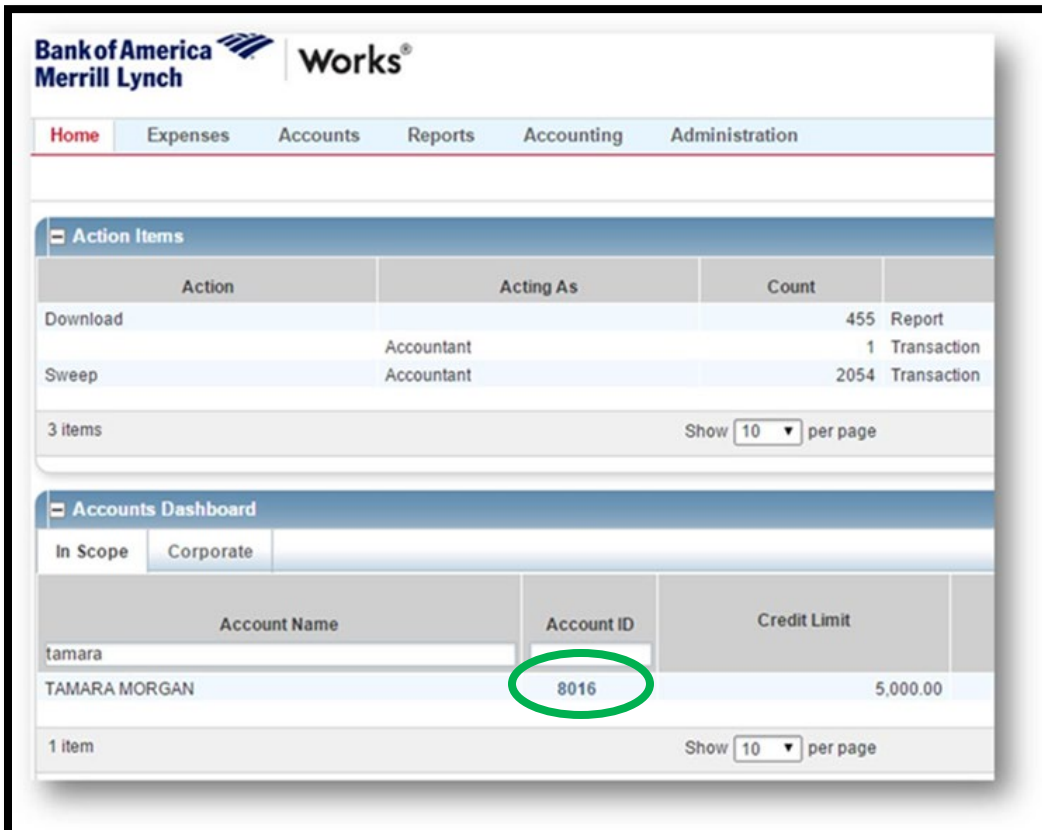


This guide provides step by step instructions to check why a card declined.

The Authorization Log shows recent transactions/declines and the real time balance (includes purchases that have been authorized but not yet posted).

- Declined for *Not Enough Available Funds* - Signoff by both Cardholder & Approver for pending transactions will free up funds.
- Declined for *Score 1* – Bank of America (BOA) suspects fraud on the account. Call BOA at the number on the back of the PCard to verify recent activity on the account.
- Declined for *Invalid PIN* – PINs are established by the Cardholder. PINs can be checked in the BOA Payment Center.
- Declined for *Individual MCCG is Excluded* - Most often, a temporary adjustment can be done to allow a purchase necessary items. Please submit a request using the Temporary Account Maintenance Form on the PCard section of the Procurement Services website with a description of the purchase, the vendor name & the MCC code (to the right of the merchant name in the authorization log).

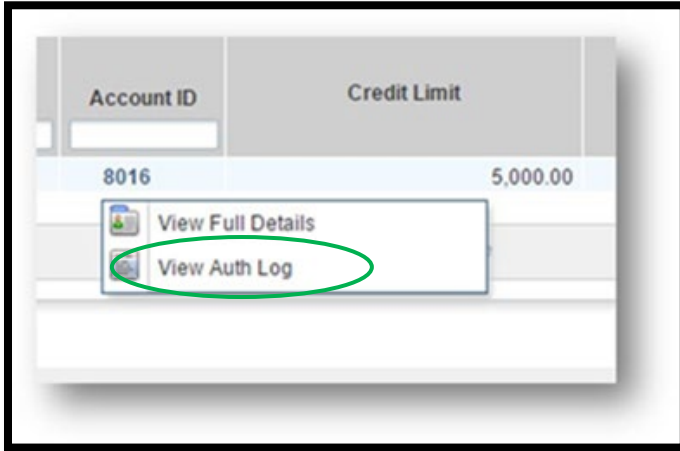
1. From the Works homepage, locate the last 4 digits of the account number (in blue) and click on them.



The screenshot shows the Bank of America Works Accounts Dashboard. The top navigation bar includes Home, Expenses, Accounts, Reports, Accounting, and Administration. Below this is an Action Items table with columns for Action, Acting As, and Count. The Accounts Dashboard section is active, showing a table with columns for Account Name, Account ID, and Credit Limit. The account name is TAMARA MORGAN, and the account ID 8016 is circled in green. The credit limit is 5,000.00.

Account Name	Account ID	Credit Limit
TAMARA MORGAN	8016	5,000.00

2. Click View Auth Log from the dropdown menu.



3. The Decline Reason gives details for a declined transaction. Also, the account's real time balance, which includes authorizations that have not yet posted, shows in the top right Available Funds area.

Current Balance: 99.95		ATM Cash Limit: 0.00		Available Funds: 12,400.00			
Date	Merchant Name	MCC	Amount	Result	Auth/Decline Code	Decline Reason	Amount Avail Before Auth
03/16/15 12:39:46 EDT	BERNSTEINS GALLERY ...	5971	\$99.95	Authorized	083654		
03/13/15 14:03:05 EDT	BERNSTEINS GALLERY ...	5971	\$99.00	Declined	0803	INDIVIDUAL MCCG IS EXCLUDED	\$12,500.35
03/13/15 14:02:23 EDT	BERNSTEINS GALLERY ...	5971	\$99.95	Declined	0803	INDIVIDUAL MCCG IS EXCLUDED	\$12,500.35