An account holder’s guide to investigate causes:

What will I learn here?

Bank of America declines some transactions for reason. Transactions with a Result of Declined need corrective action from you. This job aid describes possible causes of declined transactions and the steps you can follow to make corrections.

Please note:

As an account holder, you have complete authority with, and accountability for, your card. You may call the bank at any time to work on issues that you do not understand or to problem solve, such as those described in this job aid.

However, the bank will not permit adding additional funds or making changes to your UA assigned spend profile. For those questions, you must contact the PCard office.

The following presents several Problem/Solution scenarios to assist you resolve a BoA declined transaction.
First, check your account in WORKS. The bank will tell you WHY a transaction was declined.

1. From the Home page > Accounts Dashboard panel
2. Click the last four digits of your account
3. Click **View Auth Log** to view the authorization Log

Look for this, the Authorization Log. (Not actual log data for this account)
Review your most current available funds information. From the Result column:

1. **Authorized** means the transaction went through.

2. **Declined by Score 1**
   - **Problem:** Means there is a mismatch of information, such as a PIN number or Address and the bank suspects fraud.
   - **Solution:** The only way to satisfy the bank's concern is to call the bank directly, using the number on the back of your card.

3. **Not enough available money.**
   - **Problem:** You may not have an open purchase request for the amount you want to spend.
   - **Solution:** Create another purchase request. A purchase request is the only way to add funds to your card.
   
   For example, if you forgot about shipping charges, to ensure adequate funds, you need to create a purchase request that covers the entire amount.

   **Problem:** The purchase request you made is now closed or there is not enough funds to cover the amount you need to pay.
   
   **Solution:** Create another purchase request. Once a purchase request is open, no one can make changes in the amount or extend past the 30 day window that it is open.
**Problem**: Previous transactions have not been signed off properly, therefore, the bank will not release the funds to your card to make another transaction.

**Solution**: Sign off on your transactions or at least attach them to existing purchase requests.

**But...?**

**What if**: My purchase request is closed?
You can attach transactions to closed purchase requests.

**What if**: I cannot see my closed purchase requests to attach my transaction to it?
You can see closed purchase requests. The usual purchase request pop up shows only show open requests. Click (un-check) the blue checkbox at the top of the purchase request pop-up.