

Rowan University Purchasing Card Program

Guide to Declined Transactions

Bank of America offers two options to Accountholders and Proxy Reconcilers to manage their P-Card accounts: **BoA Works** and **Global Card Access**. The Accountholder is responsible for checking the authorization log prior to contacting the P-Card Program Administrator regarding a declined transaction.

BoA Works

1. Log into your Works account.
2. In the Accounts Dashboard, click on the 4-digit Account ID.
3. Choose “View Auth Log” from the drop-down menu.
4. Locate the Decline Reason from the Auth Log and follow the below guidelines:



Decline Reason	Accountholder Action
Not Enough Available Money	Ensure all transactions from previous months are signed off. Open transactions will hold up your available funds. If more funds are needed, reach out to the Program Administrator to request a temporary credit limit increase.
Decline for Score 1	Suspected fraudulent activity. Call Bank of America at the number on the back of your card. You will be required to provide your Verification ID, which is the Accountholder's Banner ID.
Invalid PIN	Check or change your PIN through the Global Card Access website or app.
Individual MCCG is Excluded	Contact the Program Administrator to request an override. Make sure to forward any applicable approvals (IRT, Entertainment Form, etc.) at the time of the request.
Card Activation	The card has not been activated. Call the number on the back of the card or use the Global Card Access website or app to activate.

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Global Card Access

- Account dashboard — check credit limit, available credit, current balance, recent activity, and payment due date
- Request a card from your Program Administrator
- Activate a new card
- View or change PIN
- Lock and unlock card
- Set up and manage alerts
- Download or view current and past statements



Pro Tips for Preventing Declined Transactions

- Make sure your card is activated.
- Make sure your PIN is set up. You can do this by calling the number on the back of the card. If asked for a Verification ID, it is the Accountholder's Banner ID.
- Monitor your available credit.
- If purchases will be made over the weekend, make sure you have enough credit available before leaving.
- PINs, card activations, and fraudulent activity cannot be addressed by the Program Administrator. Please contact Bank of America at 888-449-2273 for assistance with for these issues.