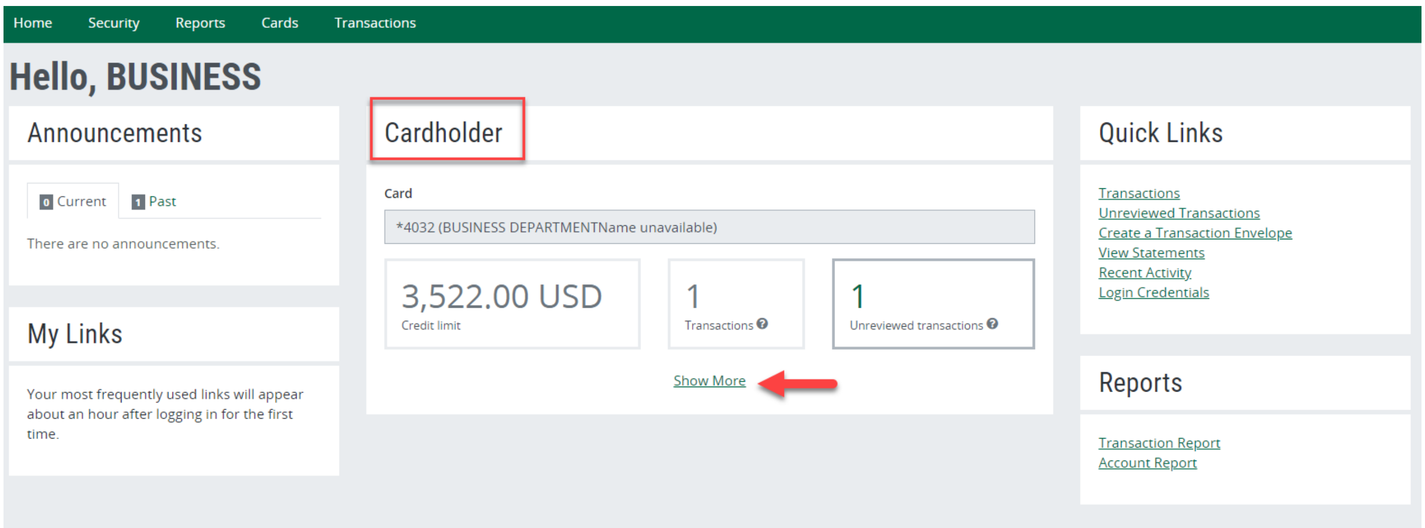
Checking Declines or Available Credit in Commerce Bank

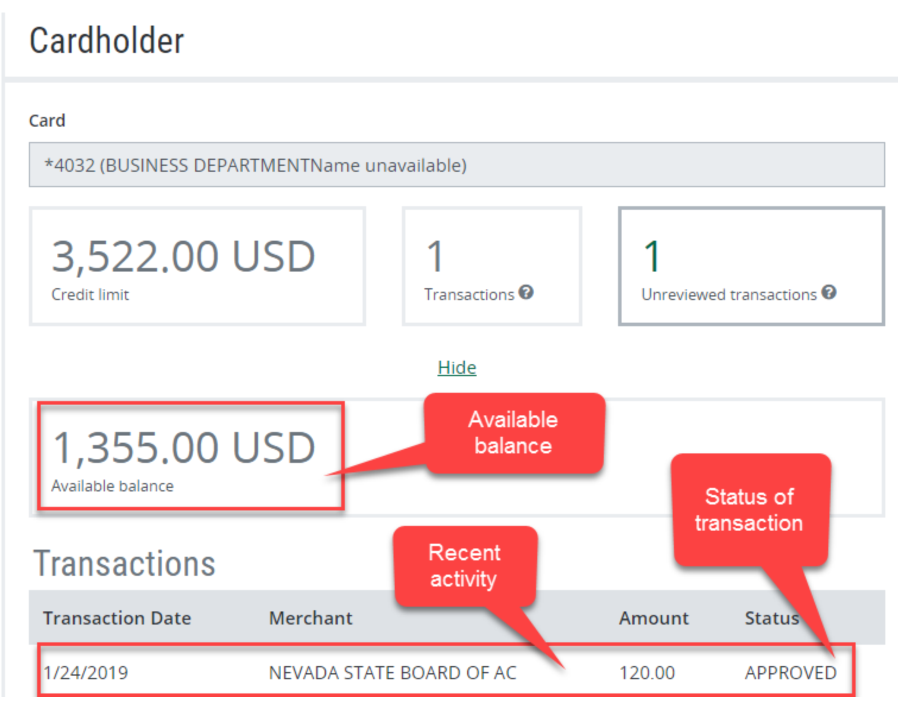
(Re-designed Commerce Bank website)

For quick access, follow the below instructions:

1. From your Home Page, look for the Cardholder section and click on the link **Show More**.

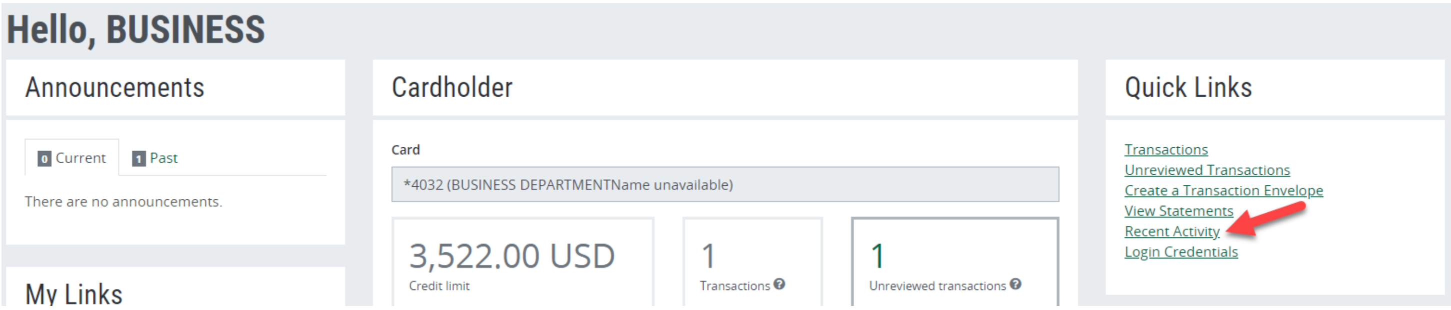


2. The page will expand and you can see your current Available Balance as well as any Recent Activity, which could include declines. This is a static page, so refer to #3 for instructions on finding the Recent Activity with interactive action icons.

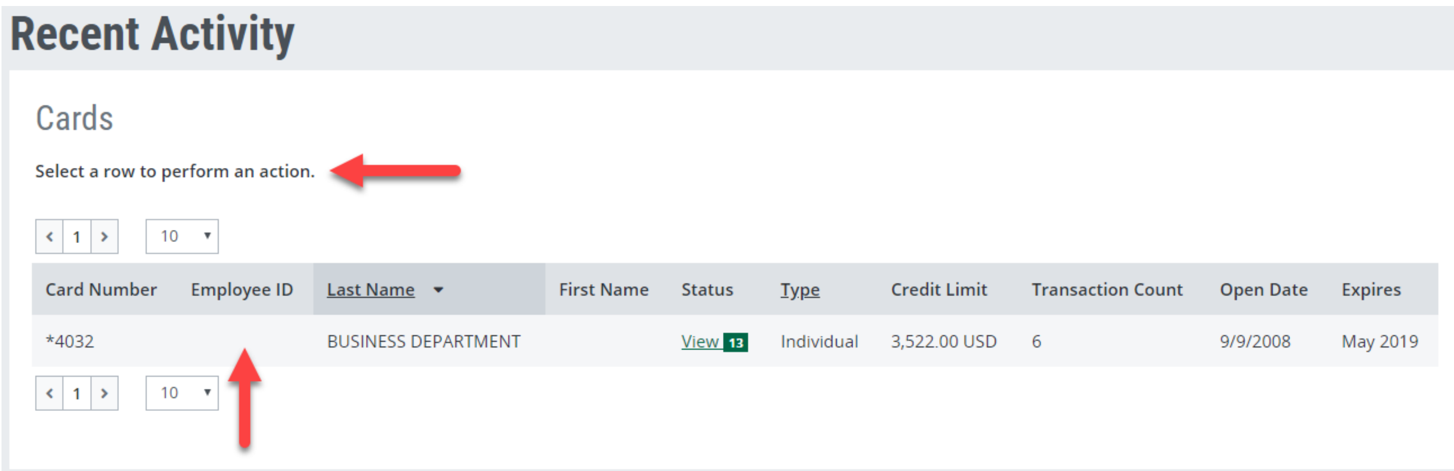


For a more detailed look into Recent Activity, follow the below instructions:

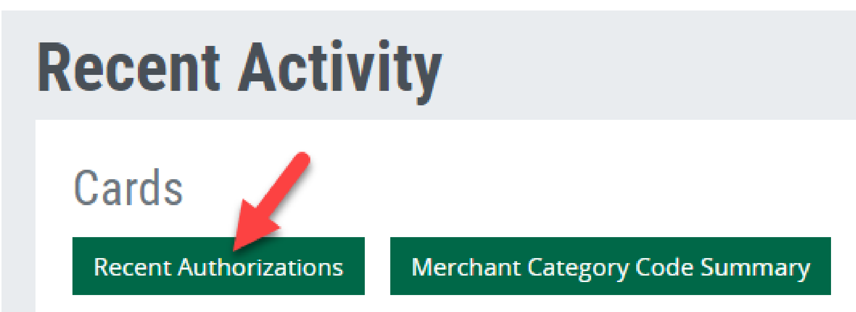
3. From the Home Page/Quick Links, click on **Recent Activity.**



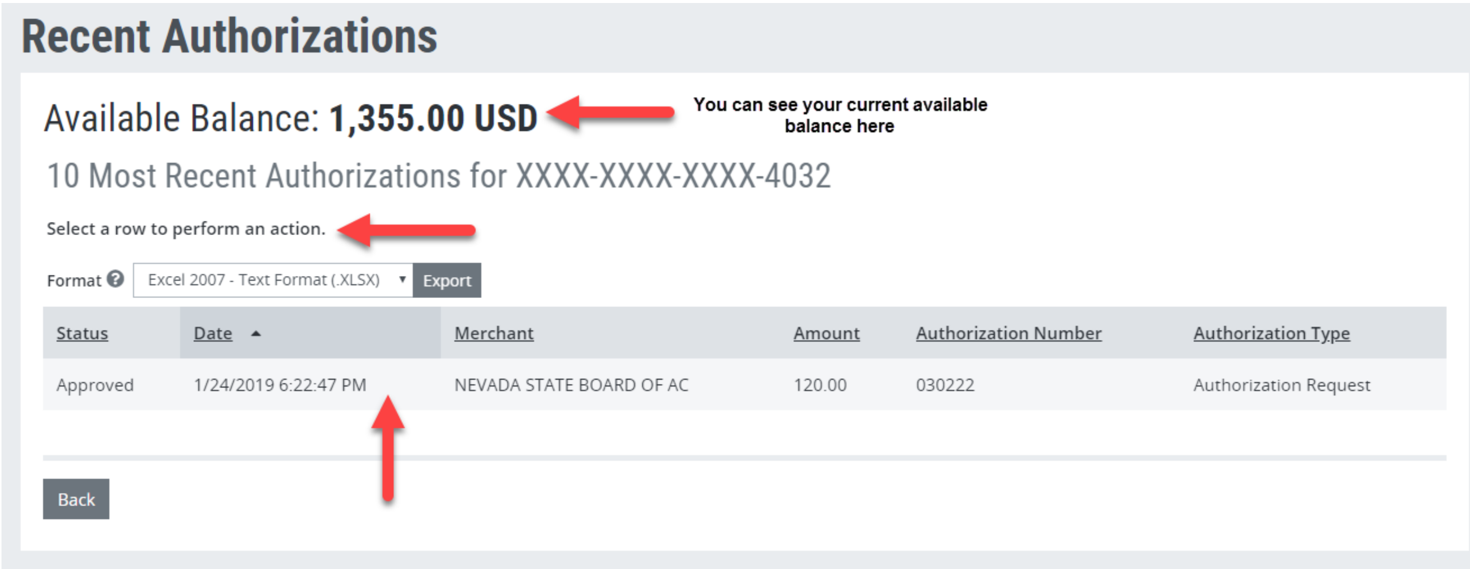
4. Click on the row that contains your active card (Select a row to perform an action).



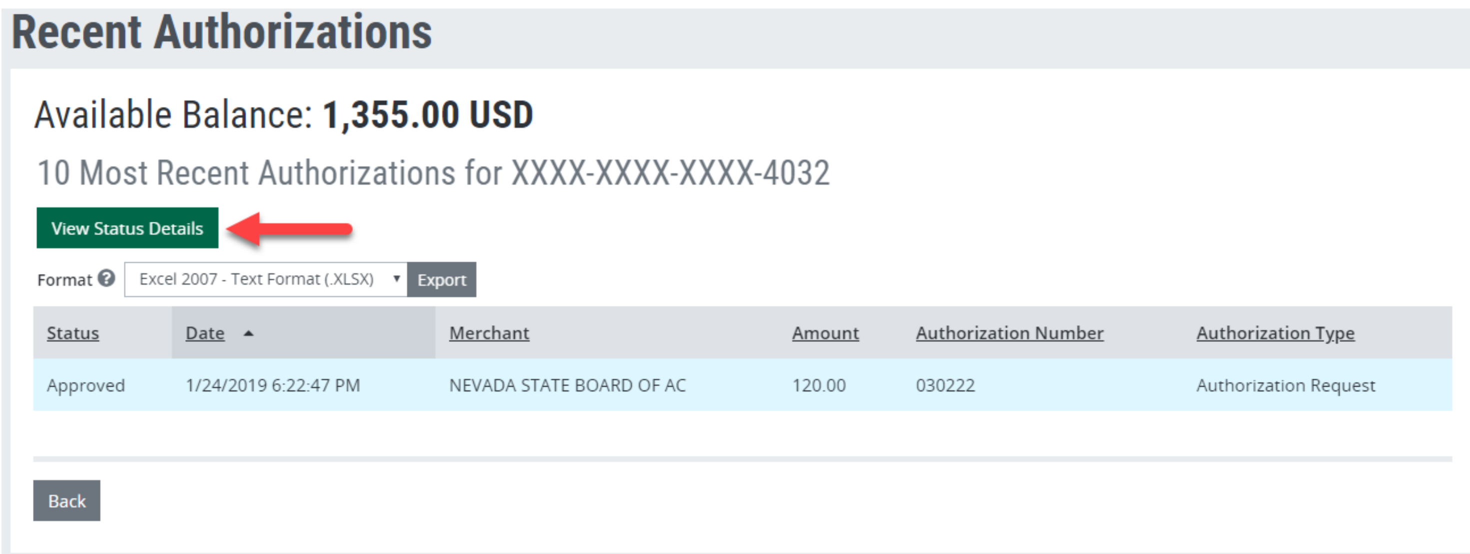
5. Click on the action icon, **Recent Authorizations**.



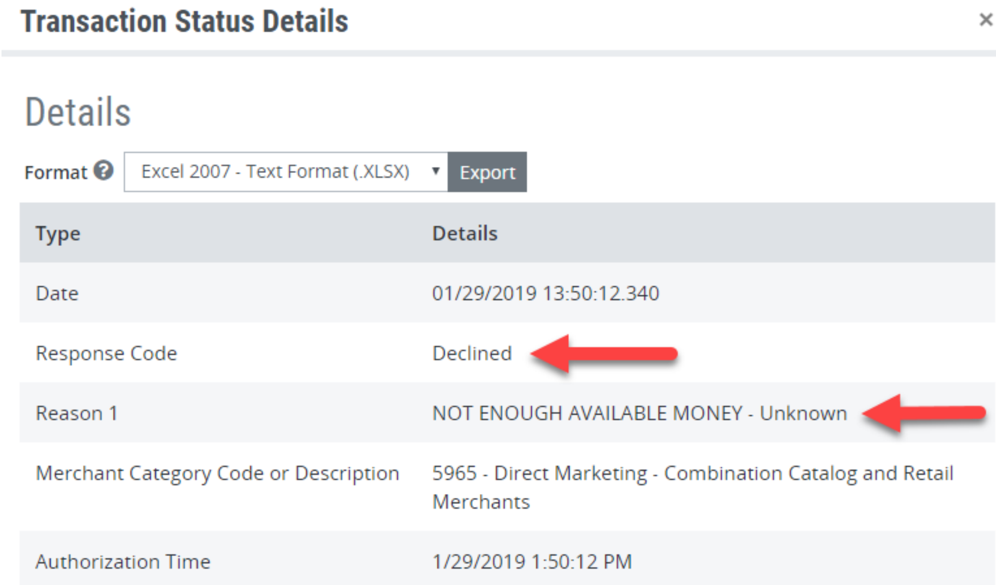
6. You can view your current available balance from this screen, or choose any row to view the details of the declined or approved transactions (Select a row to perform an action).



7. Click **View Status Details** to see the information regarding a declined or approved transaction.



a) Sample of declined transaction details:



Transaction Status Details

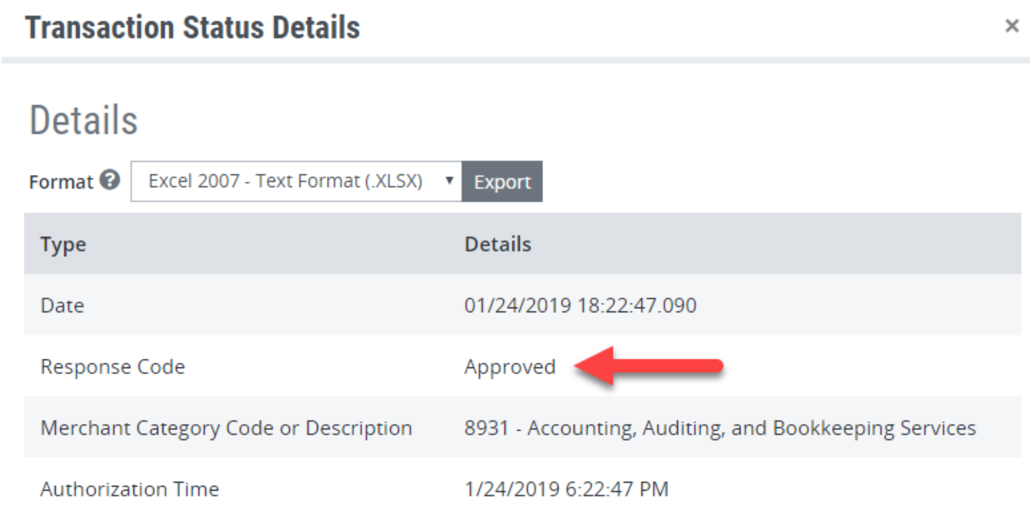
Details

Format: Excel 2007 - Text Format (.XLSX) | Export

Type	Details
Date	01/29/2019 13:50:12.340
Response Code	Declined
Reason 1	NOT ENOUGH AVAILABLE MONEY - Unknown
Merchant Category Code or Description	5965 - Direct Marketing - Combination Catalog and Retail Merchants
Authorization Time	1/29/2019 1:50:12 PM

b) If the decline reason is not something you can fix on your own, contact the P Card Administrator for assistance.

c) Sample of approved transaction details:



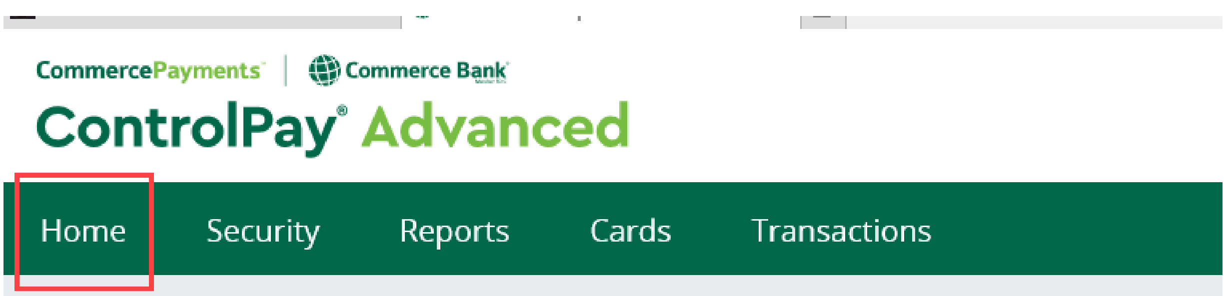
Transaction Status Details

Details

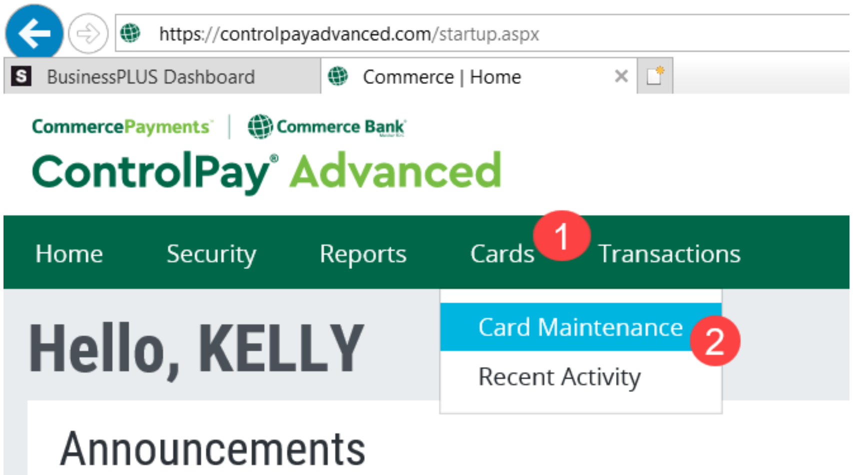
Format: Excel 2007 - Text Format (.XLSX) | Export

Type	Details
Date	01/24/2019 18:22:47.090
Response Code	Approved
Merchant Category Code or Description	8931 - Accounting, Auditing, and Bookkeeping Services
Authorization Time	1/24/2019 6:22:47 PM

8. To see your static credit limits (credit and single purchase), return **Home** first.

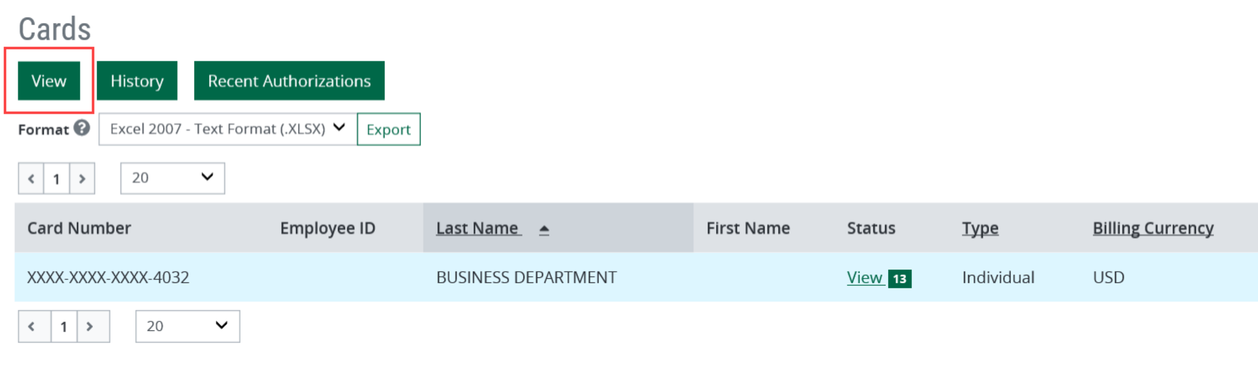


9. From the Green Menu Bar, click on **Cards**, then **Card Maintenance**.

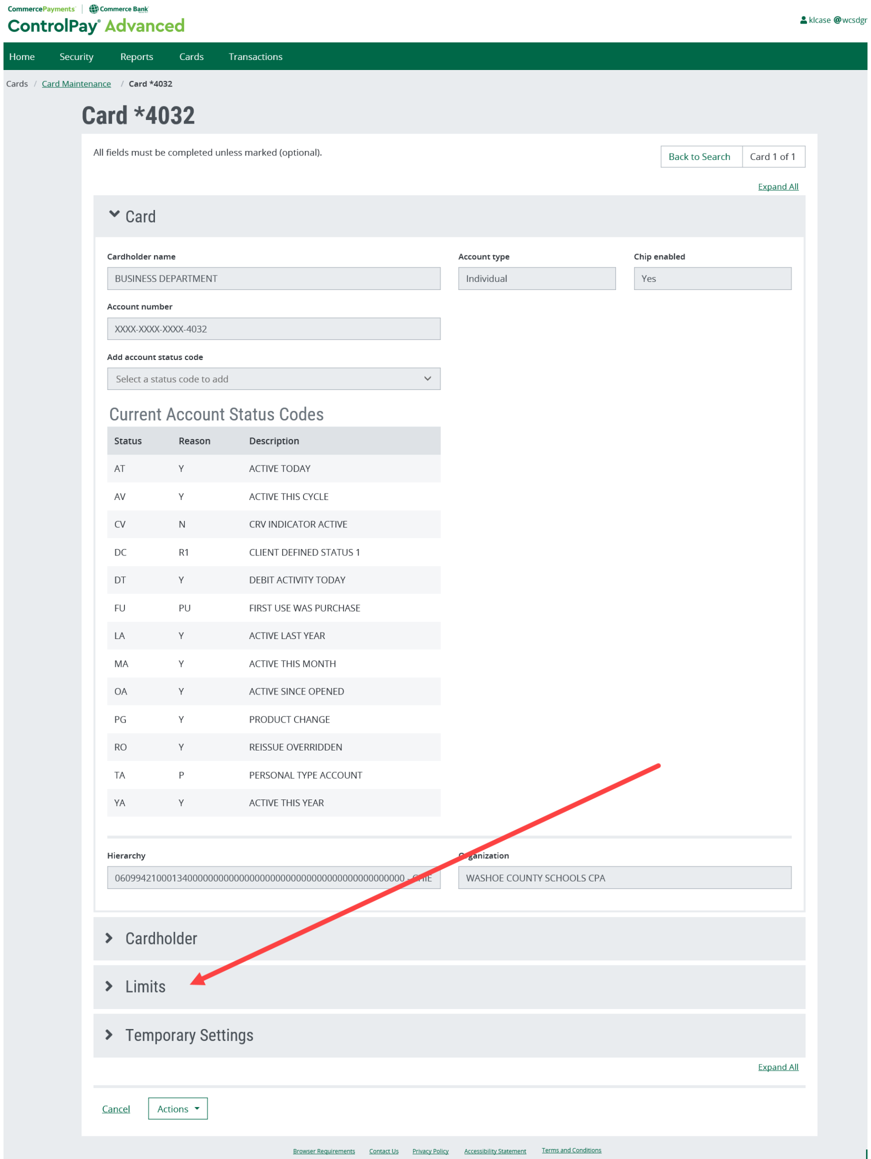


10. Click on the row that contains your card info (Select a row to perform an action).

11. This will bring up your action icons, click on the **View** icon.



12. From this screen, you will see your entire card profile, click on **Limits** to expand this section.



13. You will always see two limits: **Credit Limit** (meaning the static credit limit you have weekly) and **Single Purchase Limit** (meaning the amount you can spend in any one single transaction). There may be a 3rd limit, **Credit Pending Return**. This is the amount of funds being held back due to the credit control feature on all cards. Remember that all review and approval must be completed each week by the new cycle start date (Wednesday) for the credit to fully refresh. Any funds related to transactions not fully reviewed and approved, will be held back until these duties are completed. (Only applies to general fund and grant cards, not to SAF cards.)