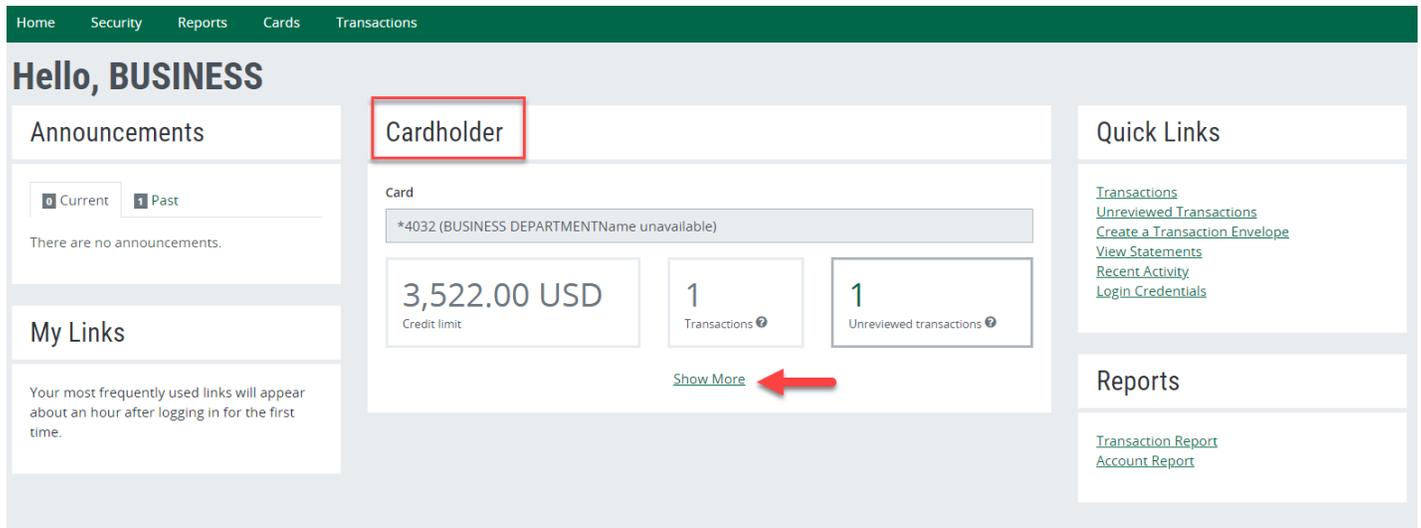


Checking Declines or Available Credit in Commerce Bank (Re-designed Commerce Bank website)

For quick access, follow the below instructions:

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



Home Security Reports Cards Transactions

Hello, BUSINESS

Announcements

Current Past

There are no announcements.

My Links

Your most frequently used links will appear about an hour after logging in for the first time.

Cardholder

Card

*4032 (BUSINESS DEPARTMENTName unavailable)

3,522.00 USD
Credit limit

1
Transactions ?

1
Unreviewed transactions ?

[Show More](#)

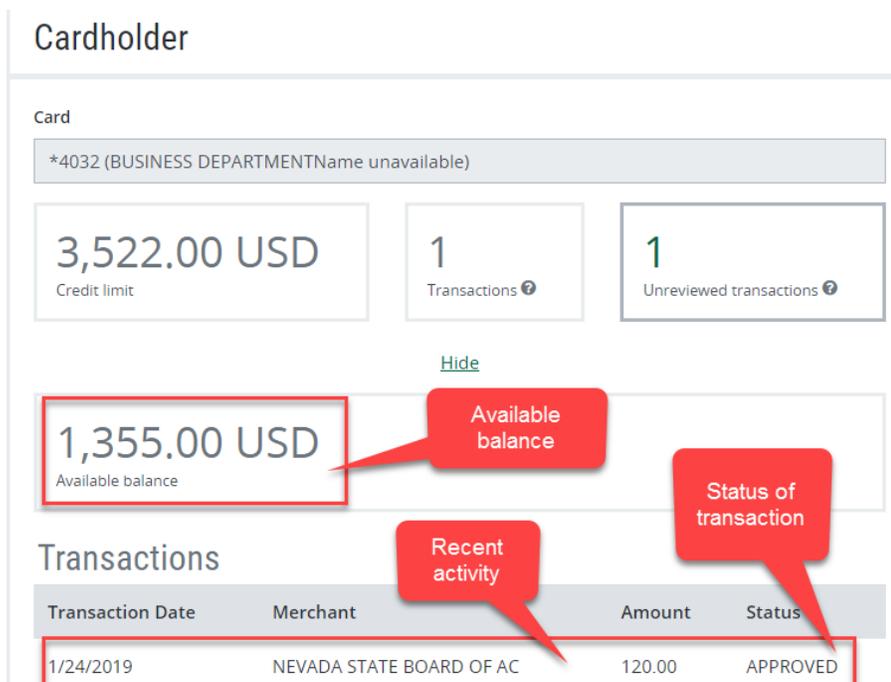
Quick Links

[Transactions](#)
[Unreviewed Transactions](#)
[Create a Transaction Envelope](#)
[View Statements](#)
[Recent Activity](#)
[Login Credentials](#)

Reports

[Transaction Report](#)
[Account Report](#)

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.



Cardholder

Card

*4032 (BUSINESS DEPARTMENTName unavailable)

3,522.00 USD
Credit limit

1
Transactions ?

1
Unreviewed transactions ?

[Hide](#)

1,355.00 USD
Available balance

Available balance

Recent activity

Status of transaction

Transactions

Transaction Date	Merchant	Amount	Status
1/24/2019	NEVADA STATE BOARD OF AC	120.00	APPROVED

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

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

Hello, BUSINESS

Announcements

Current Past

There are no announcements.

Cardholder

Card

*4032 (BUSINESS DEPARTMENTName unavailable)

3,522.00 USD
Credit limit

1
Transactions

1
Unreviewed transactions

Quick Links

- Transactions
- Unreviewed Transactions
- Create a Transaction Envelope
- View Statements
- Recent Activity
- Login Credentials

My Links

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

Recent Activity

Cards

Select a row to perform an action.

< 1 > 10

Card Number	Employee ID	Last Name	First Name	Status	Type	Credit Limit	Transaction Count	Open Date	Expires
*4032		BUSINESS DEPARTMENT		View 13	Individual	3,522.00 USD	6	9/9/2008	May 2019

< 1 > 10

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

Recent Activity

Cards

Recent Authorizations

Merchant Category Code Summary

- 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).

Recent Authorizations

Available Balance: **1,355.00 USD**  You can see your current available balance here

10 Most Recent Authorizations for XXXX-XXXX-XXXX-4032

Select a row to perform an action. 

Format  Excel 2007 - Text Format (.XLSX)  [Export](#)

Status	Date ▲	Merchant	Amount	Authorization Number	Authorization Type
Approved	1/24/2019 6:22:47 PM	NEVADA STATE BOARD OF AC	120.00	030222	Authorization Request

[Back](#) 

[Source Requirements](#) [Contact Us](#) [Privacy Policy](#) [Terms and Conditions](#) [Payment Library](#) [Contact Us/Help Guide](#)

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

Recent Authorizations

Available Balance: **1,355.00 USD**

10 Most Recent Authorizations for XXXX-XXXX-XXXX-4032

[View Status Details](#) 

Format  Excel 2007 - Text Format (.XLSX)  [Export](#)

Status	Date ▲	Merchant	Amount	Authorization Number	Authorization Type
Approved	1/24/2019 6:22:47 PM	NEVADA STATE BOARD OF AC	120.00	030222	Authorization Request

[Back](#)

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.

CommercePayments | Commerce Bank

ControlPay[®] Advanced

Home

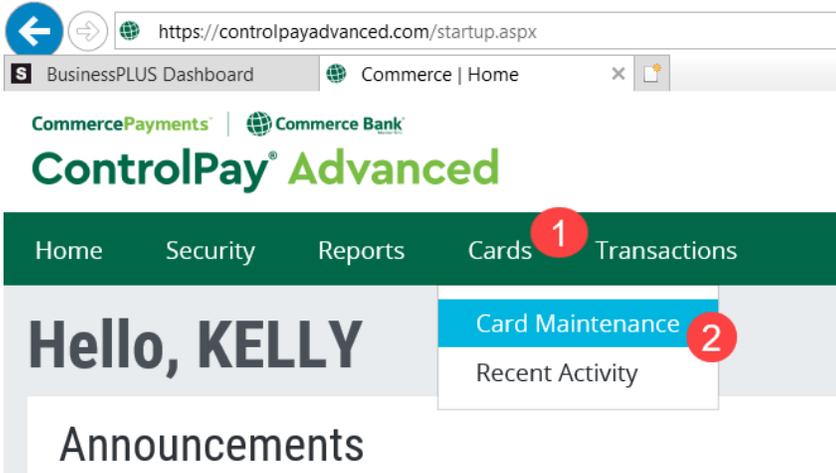
Security

Reports

Cards

Transactions

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).

Cards

Select a row to perform an action. 

Format  Excel 2007 - Text Format (.XLSX)

< 1 > 20

Card Number	Employee ID	Last Name 	First Name	Status	Type	Billing Currency
XXXX-XXXX-XXXX-4032		BUSINESS DEPARTMENT		View  13	Individual	USD

< 1 > 20



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

Cards

Format  Excel 2007 - Text Format (.XLSX)

< 1 > 20

Card Number	Employee ID	Last Name 	First Name	Status	Type	Billing Currency
XXXX-XXXX-XXXX-4032		BUSINESS DEPARTMENT		View  13	Individual	USD

< 1 > 20



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

The screenshot shows the 'Card *4032' profile page. At the top, there are navigation links: Home, Security, Reports, Cards, Transactions. Below the title, there are buttons for 'Back to Search' and 'Card 1 of 1'. The main content area is titled 'Card' and contains several sections: 'Cardholder name' (BUSINESS DEPARTMENT), 'Account type' (Individual), 'Chip enabled' (Yes), 'Account number' (XXXX-XXXX-XXXX-4032), and 'Add account status code' (Select a status code to add). Below this is a table of 'Current Account Status Codes' with columns for Status, Reason, and Description. At the bottom, there are expandable sections for 'Cardholder', 'Limits', and 'Temporary Settings'. A red arrow points to the 'Limits' section.

Status	Reason	Description
AT	Y	ACTIVE TODAY
AV	Y	ACTIVE THIS CYCLE
CV	N	CRV INDICATOR ACTIVE
DC	R1	CLIENT DEFINED STATUS 1
DT	Y	DEBIT ACTIVITY TODAY
FU	PU	FIRST USE WAS PURCHASE
LA	Y	ACTIVE LAST YEAR
MA	Y	ACTIVE THIS MONTH
OA	Y	ACTIVE SINCE OPENED
PG	Y	PRODUCT CHANGE
RO	Y	REISSUE OVERRIDDEN
TA	P	PERSONAL TYPE ACCOUNT
YA	Y	ACTIVE THIS YEAR

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.)

The screenshot shows the 'Limits' section with two input fields. The 'Credit limit' field is set to 5000.00 and the 'Single purchase limit' field is set to 3000.00. Both fields are followed by a 'USD' dropdown menu. The fields are highlighted with red boxes.

Limit Type	Amount	Currency
Credit limit	5000.00	USD
Single purchase limit	3000.00	USD