

Managing Credit Card Declines

“General Declines”

As you are aware you often get a credit card decline that says, “General Decline”. This is a generic decline code that banks across the country are using inappropriately. The banks should be classifying the declines more specifically which would help us notify you as to the “exact” reason for the decline.

We have found that a majority of the “General Declines” are for the specific reasons listed below:

1. Banks are “tightening down” on the Address Verification Service (AVS) to mitigate credit card fraud. When they do this the address you have in Tuition Express may no longer “match exactly” the address the card issuing bank has on record. The two most important components are the “Submitted Value for the Street”, (The street address such as “123 Elm St”) and the “Submitted Value for the Zip Code” (e.g. 97504). Make sure you typed in the complete address and confirm with the cardholder that the address is correct. Remember, the correct address is the address that the monthly statement is mailed to which is often different from the cardholders home address.
2. The cardholder doesn’t have sufficient availability on the card to transact the request or they are currently over their allowable limit. The banks are supposed to notify you that they are “Over Limit”, however many of them are using the General Decline code to mask the reason for the decline. If the address is known to be correct then it is likely the cardholder is over limit.

These are not the only two reasons a General Decline would be issued. There are banks that will use this category for all “soft” declines. Addressing the above two conditions should however eliminate a majority of your declines or failed re-submittals.