

Managing Declines (General)

When declined at point of sale:

Cardholder should ask the sales clerk if they are trying to bypass the expiration date, zip code, or the CVV2 security code

- ❖ Transactions require an accurate expiration date and billing address
- ❖ If the Information is inaccurate or missing, the transaction will decline

Try running the card again with the correct expiration, zip, or CVV2

If this does not resolve the issue:

- Cardholder should immediately turn their card over and call U.S. Bank
- Customer Service will verify that the caller is the cardholder
- If the decline is the result of credit limits of merchant blocking, the cardholder will be referred to their Program Administrator

Managing Declines (Travel) please visit:
<http://caltech-ctp.com>

Contact Information

24 Hour Customer Service

Phone (800) 344-5696
(701) 461-2042 Collect
Fax (701) 461-3463

Fraud Department

Phone (800) 523-9078
(701) 461-2042 Collect