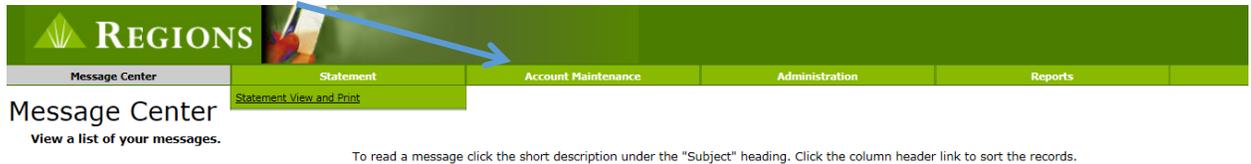
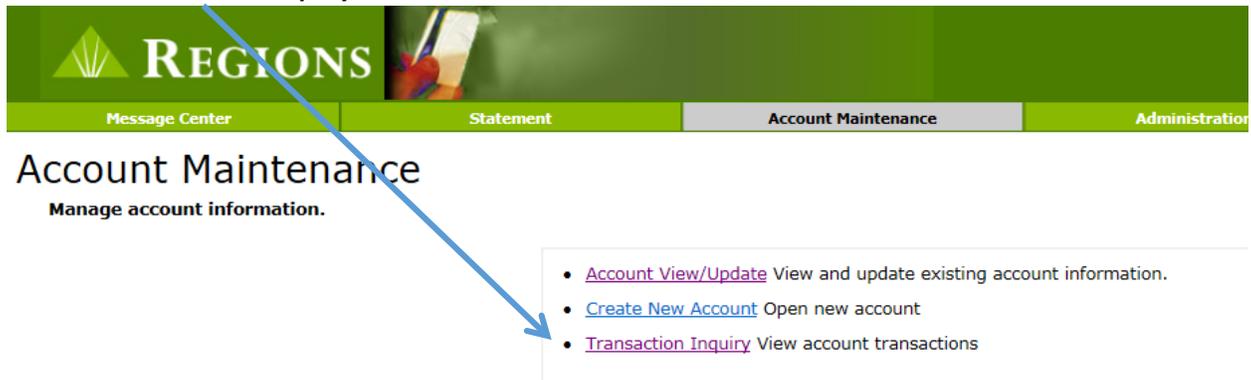


Checking Pending Transactions with Regions

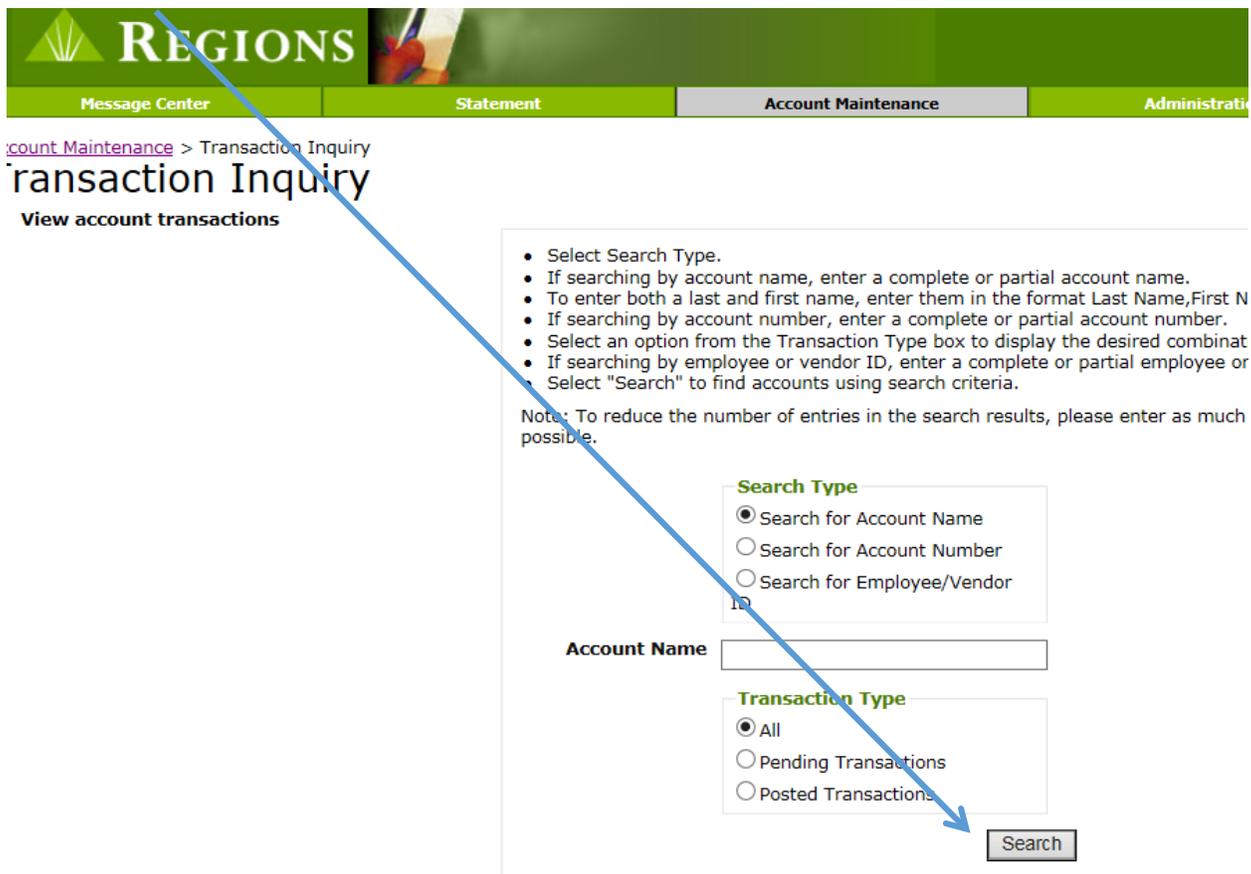
1. Logon to Regions everyday.
2. Click on “Account Maintenance” tab.



3. Click on “Transaction Inquiry”.



4. Press “Search”.



8. Declined charges will have a reason listed after the Merchant. The following are the most common decline messages.
 - a. ACCT DAILY TRANS COUNT EXCEEDED – The cardholder has reached the daily transaction limit.
 - b. ACCT BILLING CYCLE CNT EXCEEDED – The cardholder has reached the monthly transaction limit.
 - c. Mcc Not In Grp When Mcc Ind = I – The Merchant has a MCC code assigned by Visa that is not permitted on that card. Contact Cindy Davison or Kristin Smith to request an override.
 - d. Non-Cash Overline % Or Amount – The cardholder does not have enough monthly credit limit for the purchase.
 - e. Expire Date Indicator Match – The wrong Expiration Date was used.
 - f. Cvv/Cvc 2 Mismatch - Option C – The wrong CVC code was entered. This is the 3 digit code on the back of the card.
 - g. Fraud Criteria Strategy – Regions has declined the transaction because it met a fraud criteria. The following reason could cause a decline.
 - i. The transaction originates outside the United States.
 - ii. An attempt was made for a cash advance.
 - iii. A card was used at one Merchant more than 3 times in a 24-hour period. This pertains to Merchants that Regions has determined to have a high volume of fraudulent activity.
 - h. ACCT SINGLE TRANS AMT EXCEEDED – The transaction is above the cardholder’s single transaction limit.
 - i. MATCHED BLOCK CODE ON PARM – The card has not been activated.
9. Click on **“Posted Transactions”**. Posted Transactions will stay on the screen until the 1st of the next month. After the 1st, the transactions can be viewed on the Statement.

