

Business card under control – what can you do when your payment is declined?

A Business Card, like any other corporate tool, should support you reliably in your day-to-day work. When designing our cards, we focused on smooth operation and security.

Nevertheless, there may be situations where your transaction is declined. The reasons for this can vary, so below we'd like to present the most common scenarios along with simple tips on how to handle each one.

When your payment is declined:

- ① Log in to the CitiManager Mobile app – the declined transaction should show up on the first screen
- ② Click on the transaction – in the transaction details you will see the reason it was declined
- ③ Follow the suggested solution (below) and try to make the transaction again

The above information is also available in the CitiManager system (desktop version). If you do not have access, we encourage you to register yourself on citimanager.com/login.

On the CitiManager website, you can also [recover your login and password](#) if you don't remember them and your access has not yet been blocked (if it has been blocked, please contact your Card Program Administrator).

The most frequent reasons for transaction decline and the suggested solution

Reason	How to proceed
Card is over limit	Contact your Card Program Administrator (this may involve different types of limits – e.g., individual card limit or single transaction limit)
Account is blocked	Make sure you are using the most up-to-date card – if needed, contact the bank (contact number is on the back of the card)
Invalid PIN entered	If you don't remember your PIN, you can view it in the CitiManager Mobile app or in the CitiManager system on a desktop device
Card has expired	Make sure you are using the most up-to-date card – if needed, contact your Card Program Administrator
Card not active	Activate your card in the CitiManager Mobile app or in the CitiManager system on a desktop device
Contactless transaction is not possible	Use a contact payment – insert the card into the terminal
Invalid CVV/card details	Try to make the transaction again, ensuring that the card details (number, expiry date, and CVV security code) are correct
MCC (Merchant Category Code) block	Contact your Card Program Administrator
Other	Contact the bank (contact number is on the back of the card)



If you haven't found the answer to your question, please contact your Card Program Administrator or the bank – the contact number is on the back of your card.