Due to significant increase in fraudulent transactions for all payment card issuers globally, banks have implemented strict preventive controls to mitigate this fraud risk. You may have already experienced this with your personal consumer credit card. As a result, payment card transactions may be declined more frequently by due to suspicious triggers or activities.

Most of your transactions will be valid of course, and if triggered, may just require the extra step to validate the transaction. The team is here to help and provide you with common triggers of the transaction declines, and recommended actions for cardholders to prevent the declines.

If a decline is triggered, it is recommended to immediately respond to a phone call or email received from BofA’s Fraud team (866-500-8262) in order to:

1) Validate if the transaction is valid or;
2) Reject it if fraudulent or suspicious

The following examples are potential triggers that may result in declined transactions.

**Potential Fraud Triggers / Reasons for Declined Transactions**

- Suspicious or reported compromised vendors
- Transaction does not align with previous spending patterns
- Incorrect address provided for online purchases (address must match EXACTLY)
- Transaction transpires outside of historical region or cardholder’s location
- Numerous transaction attempts within a short period of time
- Numerous transaction attempts with one merchant
- Mismatched expiration date or CVV (the three digit security code on the back of the card)

**Recommendations to Prevent Declined Transactions**

- **Protect** credit card number and PIN data
- **Monitor** transaction and authorization activity frequently
- **Respond** to a phone call or email received from the Bank’s Fraud team immediately
- **Verify** address, phone number and email associated with the account
- **Beware** of suspicious online purchasing sites and phishing emails
  - **Never click on links to validate card data**