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Santander Commercial Card

Virtual card Troubleshooting Guide

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1 Why Did a Virtual Card Decline?


If a supplier or cardholder reports that a virtual card has been declined, follow the steps below to determine the reason the card declined.

1. From the Smart Data homepage, select **Reports > Payment Control**.
2. Select the **Activity Report** from the **Select Report** drop down list.
3. Select **Authorizations** from the **Activity By** drop down list.
4. Select **All Decline** from the **Options** drop down list.
5. Select **Real Card Alias** from the **Search By** drop down list (unless you know the virtual card number, in which case select **Virtual Card (Last 4 digits)**).
6. Enter the **Date Range** that covers the date of the declined transaction (the date range cannot exceed 31 days).

SEARCH CRITERIA					
Select Report:	Activity Report ▼				
Activity By:	Authorizations ▼	Options:	All Decline ▼		
Search By:	Real Card Alias ▼				
Select Issuer:	Santander US ▼	Select Company:	SANTANDER DEMO ▼	Select Alias:	SANTANDER DEMO ▼
Requestor:	User ID ▼	Value:	<input type="text"/>		
Supplier	All ▼	Email	<input type="text"/>		
Date Range:	04/01/2025 	To:	04/30/2025 		
From:	MM/DD/YYYY	To:	MM/DD/YYYY		
Time Range From:	00 ▼ : 00 ▼	To:	23 ▼ : 59 ▼		
Time Zone:	(GMT+0:00) GMT ▼				

A list of all the declined transactions will be given below.

SEARCH RESULTS

Detail	Purchase Request ID	VCN Status	In Control Transaction Date	Transaction Date	Transaction Type	Transaction Sub Type	Billing Amount	Merchant Amount	Merchant Name	Real Card Alias	Virtual Card Number
	214857983	Declined	04/18/2025 23:45:18	04/18 23:45:17	Authorization	Regular	18.83 USD	18.83 USD	DAVES HOT CHICKEN 1192 OCEAN USA	SANTANDER DEMO	XXXX-XXXX-XXXX-7998

- Click on the graph icon to the left of the transaction you want to investigate to see the full authorization transaction details.
- The authorization response due to the *specific virtual card settings* is given under **In Control Response**.
- The authorization response due to the *status of the underlying real card number* is given under **Issuer Response**.

AUTHORIZATION TRANSACTION DETAIL	
Purchase Request ID:	214857983
Real Card Alias:	SANTANDER DEMO
Real Card Number:	XXXX-XXXX-XXXX-8356
Virtual Card Number:	XXXX-XXXX-XXXX-7998
VCN Expiry:	2704
Requestor Name:	Megan Beaulieu
Billing Amount:	18.83
Billing Currency Code:	USD
Billing Currency Code Description:	U.S. DOLLAR
Merchant Amount:	18.83
Merchant Currency Code:	USD
Merchant Currency Code Description:	U.S. DOLLAR
Transaction Exchange Rate:	
In Control Transaction Date:	04/18/2025 23:45:18
Transaction Date:	04/18 23:45:17
Transaction Type:	Authorization
Transaction Sub Type:	Regular
Transaction Environment:	PAYPASS
Issuer Response:	Do not honor
In Control Response:	Amount Range Control Fail
MCC:	5812
MCC Description:	EATING PLACES, RESTAURANTS

2 What Do the Decline Response Codes Mean?

The most common decline responses due to settings on **a specific virtual card** are given in the table below, together with steps to remediate the decline (if possible).

In Control Response	Explanation	Remediation
Status bad	The virtual card is not in an active state.	Create a new virtual card and send to the merchant or cardholder.
Expiry match fail	Expiry date provided for the authorization does not match the virtual card's Expiry date.	Ask the merchant to resubmit the transaction with the correct expiration date.
AVV match fail	CVC2 (3 digits on the 'back of the card') provided for the authorization does not match the virtual card's CVC2.	Ask the merchant to retry using the correct CVC2.
Valid period fail	Transaction falls outside the virtual card's defined validity period.	Extend the validity period for the card and ask the merchant or cardholder to try the card again.
Trans limit fail	Transaction amount is greater than the virtual card's transaction limit.	Increase the transaction limit on the card and ask the merchant or cardholder to try the card again.
Cumul limit fail	Current authorization causes the virtual card to breach its cumulative spend limit.	Increase the cumulative limit on the card and ask the merchant or cardholder to try the card again.
Num usages fail	Current authorization causes the virtual card to breach its usage limit.	Increase the number of transactions permitted on the card and ask the merchant or cardholder to try the card again.
MCC limit fail	Merchant Category Code (MCC) for the authorization does not match the MCC linked to this virtual card.	Create another card using a purchase template which includes the merchant's MCC.
Iss/Netwk decline	Authorization declined by the issuer or card Network.	Refer to the Issuer Response section below for the corresponding decline reason.
Exp. Date of CPN used is expired	The virtual card has expired.	Extend the expiration date on the card and ask the merchant or cardholder to try the card again.
Amount Range Control Fail	Transaction amount falls outside the minimum and maximum amount range set.	Decrease minimum or increase maximum transaction values on the card and ask the merchant or cardholder to try the card again.
Aging Cumul limit fail	Control that tracks the current remaining Available Credit. Approves transactions only if the requested amount is less than or equal to the remaining Available Credit.	Increase the transaction or cumulative limit on the card and ask the merchant to try the card again.

The most common decline reasons due the status of the ***underlying real card number*** (or commercial card program) are given in the table below. In most instances you will need to contact client service to get these resolved.

Issuer Response	Explanation
Application Trans Counter Invalid	The merchant terminal is sending incomplete data, and the merchant needs to retry the transaction, refer the transaction to their merchant services, or swipe the card.
ARQC Invalid	The merchant ran the attempted transaction off-line and needs to run the transaction again on-line.
Card Expired	The Real Card has expired.
Closed Account	The Real Card Account has been closed.
Do Not Honor	Mastercard has stopped the transaction due to a setting on the virtual card or due to suspected fraud.
Exceeds Maximum RFID Amount	Apple and/or the merchant do not permit contactless transactions at or above the transaction attempted.
Individual MCCG Include (No Match)	The merchant is not included on the Merchant Category Code (MCC) Group permitted for the card.
Not Enough Available Money	The Real Card Account, Corporate Account or Supercorp has met credit limit.
Past Due 001 - 030 Currently	The Real Card Account, Corporate or Supercorp is past due.

3 Why Would I Need to Edit an Existing Virtual Card

Virtual cards offer a robust set of controls that allow you to define when, where, how many times, and for how much a card can be used. These parameters can be updated even after the card has been dispatched. You may need to edit a card to adjust spending limits, extend the expiration date, or correct settings that led to a decline.

4 How Do I Edit an Existing Virtual Card

To modify any of the settings of an existing virtual card, follow the steps below:

For Cards Created as Single Purchase Request:

- From the Smart Data homepage, select **Payment Control > Purchase Requests > View Requests**. The **View Purchase Requests** page opens, showing submitted requests.
- If needed, enter filters under **Search Criteria** and click **Search**. The purchase request displays in the **Search Results**.
- Click **the pencil icon** next to the Request ID you want to edit. The **Purchase Request Details** displays.
- Make necessary edits and click **Submit** to resend the virtual card to the supplier (or the mobile cardholder).

Tip: Users can see the requests submitted by all requestors (not just the ones they submitted) by selecting **View All Requests** box, at the bottom of the **View Purchase Requests, Search Criteria** table.

Tip: Any edits that you make to a purchase request sends the request back into the approval workflow, if an approval workflow has been set up.

Tip: Mobile virtual card recipients using the In Control Pay mobile app, may need to log out and log in again to see the parameters on their cards updated.

For Cards Created Via the CSV Batch Process:

- If the card was created via batch upload and there are multiple edits to make, you can make the edits to the batch file and resubmit.
 - Find the CreateApprovedPurchase Request *response file* for the original batch file
 - Replace **CreateApprovedPurchase** with **ModifyApprovedPurchase** in the first column
 - Make sure that the new file includes:
 - The original **Purchase ID**.
 - Any **Custom Data Fields** included in the original purchase request. The fields are otherwise removed from the purchase request.

For Cards Created Via an ERP and Host to Host Connection

- Use the same approach as for a single purchase request, described above.

5 Why Was My Virtual Card Not Received?

If a virtual card is not received by the intended recipient, consider the following possible causes:

1. The Email Went to a Spam or Junk Folder

How to Check:

- The intended recipient should search their inbox, including the junk or spam folder, for emails from *incontrol@mastercard.com*.

Solution:

- Ask the recipient to check their spam or junk folders for emails from **incontrol@mastercard.com**. If found, they should add this email address to their safe sender list.

2. Incorrect or Missing Email Address

The virtual card number is delivered via email. If the supplier or cardholder's email address is incorrect in the system, the virtual card will not be received.

How to Check:

- From the Smart Data homepage, navigate to **Payment Control > Purchase Requests > View Requests**. The **View Purchase Requests** page opens, showing **submitted requests at the bottom of the page**.
- If needed, enter filters under **Search Criteria** and click **Search**. The purchase request displays in the **Search Results**.
- Click the **pencil icon** next to the Request ID you want to edit. The **Purchase Request Details** displays.
- Check and, if necessary, edit the email address. Click **Submit**. The virtual card will be resent to the supplier (or the mobile cardholder).

Tip: Users can see the requests submitted by all requestors (not just the ones they submitted) by selecting **View All Requests** box, at the bottom of the **View Purchase Requests, Search Criteria** table.

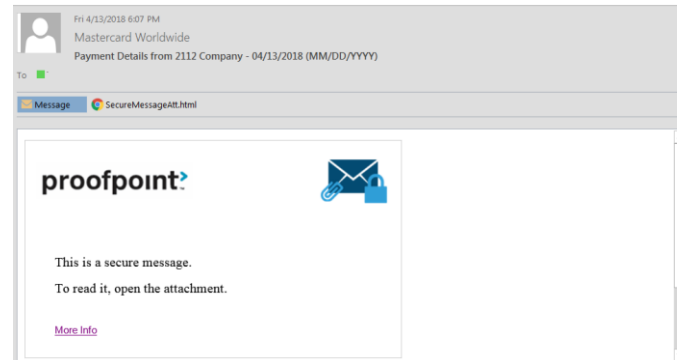
Tip: Any edits that you make to a purchase request sends the request back into the approval workflow, if an approval workflow has been set up.

- If you have suppliers set up in the application, you will need to correct their email address in **Supplier Setup**:
 - From the Smart Data home page, go to **Payment Control > Supplier Setup**. Confirm a valid email is saved under **Supplier Emails**.
 - Add the correct email address and delete the incorrect email address.
- If the card was created via batch upload and multiple edits are needed, you can update the original batch file and resubmit it to apply the changes.
 - Find the CreateApprovedPurchase Request *response file* for the original batch upload.
 - Replace **CreateApprovedPurchase** with **ModifyApprovedPurchase** in the first column
 - Make sure that the new file includes:
 - The original **Purchase ID**.
 - Any **Custom Data Fields** included in the original purchase request. The fields are otherwise removed from the purchase request.

3. Email Encryption or Delivery Issues

Mastercard uses secure industry-standard protocols such as Transport Layer Security (TLS) to secure the electronic transmission of sensitive data through the Internet. If your supplier does not support TLS email, Mastercard sends the virtual card through **Proofpoint**. Your supplier must follow instructions in the Proofpoint email to access the card details.

Solution: Ask the supplier to check their inbox for a Proofpoint email from Mastercard, and follow the directions provided in the email. The email will look like the illustration below.



4. No Approval on Purchase Request

If you have an approval workflow process set up, virtual cards are only generated after the purchase request is approved. If still in **Pending** or **Pending Batch Approval**, it must be approved in Smart Data before the card is issued.

How to Check:

- From the Smart Data homepage, select **Payment Control > Purchase Requests > View Requests**. The **View Purchase Requests** page opens, showing submitted requests at the bottom of the page.
- If you cannot easily find your purchase request, enter some **Search Criteria** and click on **Search**. The purchase request displays in the **Search Results**.
- Confirm the status is "Approved".

Tip: Users can see the requests submitted by all requestors (not just the ones they submitted) by selecting **View All Requests** box, at the bottom of the **View Purchase Requests, Search Criteria** table.

Solution:

- If the status is not “Approved”, have your virtual card approver go into Smart Data and approve the purchase request.

5. Incorrect Purchase Group Configuration

If the approver group isn’t configured correctly, the request may get stuck in the **Exception Approval Group**. This would only happen if a person in the approval chain has been removed, or there is a missing step in the approval workflow.

How to Check:

- From the Smart Data homepage, select **Payment Control > Purchase Requests > View Requests**. The **View Purchase Requests** page opens, showing submitted requests at the bottom of the page.
- If you cannot easily find your purchase request, enter some **Search Criteria** and click on **Search**. The request displays in the **Search Results**.
- The status should be **Approved**.

Solution:

If the status is not **Approved**, the designated exception approver will need to log in and complete the approval. To view who is authorized to approve, navigate to **Payment Control > Purchase Groups**, then click on the **Exception Approval Purchase Group**. All authorized approvers will be listed under the **Users** section.

6. Card Has Been Sent Via Boost Straight Through Processing

If the virtual card utilizes Boost Straight Through Processing, no email with the card details is sent. The payment is routed directly to the supplier's acquirer who deposits the funds in the supplier's DDA. Only a remittance email is sent.

How to Check:

- From the Smart Data homepage, select **Payment Control > Purchase Requests > View Requests**. The **View Purchase Requests** page opens, showing submitted requests at the bottom of the page.
- If you cannot easily find your purchase request, enter some Search Criteria and click on Search. The request displays in the Search Results.
- Check the supplier's email address. If it ends with "@boostintercept" the supplier will not get sent an email with a virtual card. If you have more questions about this process, please contact Client Service.

Tip: Users can see the requests submitted by all requestors (not just the ones they submitted) by selecting **View All Requests** box, at the bottom of the **View Purchase Requests, Search Criteria** table.

6 Where Do I Go for More Help?

For questions about virtual card transactions or your Santander Commercial Card program, please contact the **Client Services team**:



Santander Client Service is open for Program Administrators:

Monday – Friday 7:30 AM – 5:00 PM ET

Email: clientservice@santander.us

Please do not call the number on the back of your card for virtual card queries, as the agents that take those calls are not trained to support virtual card-related questions.