

PERSONAL FINANCE

MANAGE & PLAN ▾

CREDIT CARDS ▾

BANKING ▾

LOANS ▾

INSURANCE ▾

INVESTING ▾

MORTGAGES ▾

ADVERTISER
DISCLOSURE

PERSONAL FINANCE • CREDIT CARDS

8 Reasons Your Credit Card Was Declined (And What To Do About It)



iStock

Our evaluations and opinions are not influenced by our advertising relationships, but we may earn a commission from our partners' links. This content is created by TIME Stamped, under TIME's direction and produced in accordance with TIME's editorial guidelines and overseen by TIME's editorial staff. [Learn more about it.](#)

BY **DORI ZINN**  UPDATED: OCTOBER 24, 2024

You've loaded up all your groceries onto the belt and the cashier has finished scanning them. They tell you the total and you tap your card. Only instead of getting the typical "approved" message, the cashier tells you the card was declined.

Sometimes, no matter how careful you are, your credit card may be declined. Before you get frustrated and upset, remember that your card didn't get approved for a reason. Here are some of the most common causes for your card being declined and what you can do about it.

Most common reasons your credit card is declined

1. Incorrect payment information provided

Sometimes when you enter your credit card details, you might inadvertently mess up a few of the numbers. This may happen more with online purchases, especially if you have to manually enter your credit card information.

Before hitting the final purchase button, review your credit card details, including the card number, your mailing address, authorization code, and any other information. If you have a virtual wallet, see if the retailer allows you to check out with things like Apple Pay so you don't have to provide all of these details again.

2. Credit limit reached

Most credit cards have a credit limit. If you're new to the credit card game or have a secured credit card, you might have a low limit compared to someone who has had the same credit card for many years. That means after you make a few purchases, you might hit your limit fast.

To avoid this, keep tabs on your limit and spending for that card. A good rule is to keep utilization at 30% or lower. This shows credit bureaus you're not maxing out your credit limits, and it shows your issuer that you're responsible with credit. The higher your credit usage, and if you carry a balance from month to month, the riskier you look to your credit card company. This can cause your score to drop and hurt your chances of increasing your credit limit in the future.

3. Your card is expired

Credit cards have an expiration date and if you attempt to use a card after it's expired, it'll get declined. This also happens if you've received a new card in place of an old one and your old one deactivates. Even if it hasn't expired, your old card will deactivate after a certain amount of time has passed, prohibiting you from using it.

4. You didn't activate your card

Not activating your new card will also result in a declined transaction. Any time you get a new card, you're required to activate it. Check to see how to do this when you get your new card. There's usually a sticker on the card that includes directions, like a number to call or a website to go to. Activate your card now so when you're ready to use it, you don't get declined.

5. Traveling out of the area

Some credit card companies require you to tell them when you're traveling, whether that's to another state or another country. This lets them know that the purchases made in that area are, in fact, by you, and aren't fraudulent.

This isn't required by all credit card companies and in many cases, is only a suggestion. But giving notice to your credit card company means you don't have to experience a declined credit card when traveling.

6. An extra-large purchase

One good thing about transaction history is that it tells your issuer what you regularly purchase. If you're trying to make a large credit card purchase of a kind that you've never made before, your issuer could flag it as potential fraud and decline the purchase.

If you already have plans to make a very large purchase and don't want to experience any setbacks during checkout, you might want to give your credit card company a head's up that you intend to make the purchase.

7. You've made too many late payments

If you fall behind on payments or you're notoriously late on making payments, your credit card issuer could freeze your account, prohibiting you from making any more purchases. Even if you haven't reached your limit, you're required to make at least the minimum monthly payment so your card stays in good standing. Good standing gives you the chance to use your card as you see fit, so falling behind on payments could hold you back.

8. The account is inactive

If you're trying to use a card you haven't used in awhile and the card gets declined, there's a chance your account was closed without your knowledge.

Issuers can close inactive accounts, or accounts that haven't been used in a set amount of months or years. To avoid your account closing without your knowledge, set up the card to auto-pay one or two regular purchases, like a streaming subscription or your phone bill, and then pay off the card in full every month.

Sometimes this happens by mistake but you'll need to contact your issuer to resolve the issue.

What to do when your card is declined

When things don't go according to plan, it's easy to get flustered and uncomfortable. Take these steps to avoid a mess.

1. **Immediately try a new credit card.** If you have one, pull out another credit card to complete your transaction. That way you can get your things and out of a store to call your credit card issuer. If you don't have one or you're purposely paying with this specific card, you might need to abandon your purchase.
2. **Call the credit card company.** Call the number on the back of the card to talk to your credit card company. Tell them you were trying to make a purchase and your card was declined and you're trying to figure out why.
3. **See what you can do.** Ask your issuer what you can do to rectify the situation. This could be making the minimum payment right away or telling your issuer where you're located and letting them know the attempted purchase was really you.

How to prevent your credit card from being declined

Before your card has the chance to be declined, you can set yourself up for success by:

1. **Getting account alerts.** Open your credit card mobile app and set up to receive notifications about your account. Or opt into emails about your card. Getting regular account alerts keeps you up-to-date on your account activity. If you have a popular card like the [Chase Sapphire Preferred® Card](#), you can set up your mobile app to send you alerts.
2. **Make regular payments.** Paying off your balance each month is key to keeping your balance in good standing. But even if you have to carry a balance each month, make sure you're making at least the minimum payment every month. It might help to set up autopay so you're never missing a payment, or add important payment dates to your calendar to get alerts about upcoming deadlines.
3. **Check your credit report.** You can use your credit issuer, bank, or any of the three major credit bureaus through [AnnualCreditReport.com](#) to regularly check your credit report. See if anything shows up that you didn't do and report the fraud right away. Regularly monitor your credit score so you know when something is ever amiss with your cards.

Frequently asked questions (FAQs)

Can a credit card block increase the chances of having my credit card declined?

Car rental companies and hotels often put a block — or hold — on your card as a down payment or deposit. Even if you are going to get that money refunded when you return the car or check out of the hotel room, the hold can reduce the amount of credit left on your card. And when you make a purchase, you may not realize you have less credit available than you thought.

Ask the company you're buying from when the block will be removed and how long you can expect

it to last.

Is it bad if your credit card is declined?

Getting your credit card declined is bad if you don't have any other means to complete your purchase. But getting declined isn't always your fault. Sometimes it's because of the place you're buying from or even the credit card issuer.

The information presented here is created by TIME Stamped and overseen by TIME editorial staff. To learn more, see our [About Us page](#).

Featured Articles

Capital One Savor Card Review 2024

The Capital One SavorOne Rewards card is ideal for those who enjoy dining, entertainment, and travel experiences. Get high cash-back rates with no annual fee.

By Bob Haegle

What Is The United Miles Value And How To Maximize Your Redemptions

The value of United miles is around 1.2 cents each, although how you redeem them will have a major impact on what you actually get.

By Holly Johnson

Best Secured Credit Cards for December 2024

A secured credit card can help you turn around your credit score and set you on the path to financial flexibility and freedom.

By Catherine Hiles

Best Student Credit Cards in December 2024

A student credit card can help you build credit and access beneficial consumer tools and perks. Learn about our picks for the best credit cards for students and how you can start building credit.

By Kevin Payne

[Home](#)

[U.S.](#)

[Politics](#)

[World](#)

[Health](#)

[Business](#)

[Tech](#)

[Personal Finance by TIME Stamped](#)

[Shopping by TIME Stamped](#)

[Future of Work by Charter](#)

[Entertainment](#)

[Ideas](#)

[Science](#)

[History](#)

[Sports](#)

[Magazine](#)

[The TIME Vault](#)

[TIME For Kids](#)

[TIMECO2](#)

[Coupons](#)

[Press Room](#)

[TIME Studios](#)

[U.S. & Canada Customer Care](#)

[Global Help Center](#)

[Contact the Editors](#)

[Reprints and Permissions](#)

[Site Map](#)

[Media Kit](#)

[Supplied Partner Content](#)

[About Us](#)

[TIME Edge](#)

[Video](#)

[Masthead](#)

[Newsletters](#)

[Subscribe](#)

[Digital Magazine](#)

[Give a Gift](#)

[Shop the TIME Store](#)

[Careers](#)

[Modern Slavery Statement](#)

