

# Declined Payments

Common reasons for a purchase being declined include:

- There isn't enough money in your account to completely cover the expense. Please note that if the amount swiped exceeds your available account balance, the transaction will be declined. For example, if your purchase total is \$150 and your available balance is \$140, the request will be declined. You can, however, use your benefits card to cover \$140 and pay the remaining \$10 out of your pocket \*\*You can check your account balance online by logging into your account here: <https://sentinelgroup.lh1ondemand.com/Login>
- You included non-qualified expenses with your qualified expenses. (Try the transaction again with the qualified expenses only.)
- The business or service provider is not a qualified location based on its Merchant Code.

If your transaction is being declined for any reason you will need to pay for your transaction with another form of payment and submit a reimbursement claim through your online account.

Regarding over the counter (OTC) items added as eligible by the CARES Act, an updated list of eligible OTC items is expected to be made available to participating merchants on April 15, 2020. While we anticipate that many retailers will start making these updates to their point of sale systems as soon as the new list is available, these updates will take time to implement. If an eligible item is declined when using the benefits card, please use an alternate payment method and [submit a claim for reimbursement](#).

For additional detail on why your transaction may be declined you can contact our Service Center at 888-762-6088