

Card Holder Portal (CHP)

Decline & Balance Inquiries

Card Holder Portal (CHP) – (*individual cardholder*) – allows card holders to view their declines and balances on their individual card. Decline history is available for 12-months.

Cardholder Portal (CHP) - Steps to view Card Declines & Available Balances

(Individual Cardholder)

New User Registration Steps:

1. Open an Internet browser and navigate to <https://commercialcard.53.com>
2. Click on the First Time User? link
3. Enter full 16-digit corporate card number, expiration date, security code, and company ID
4. Create a User ID, a temporary password will be sent to the email address entered

NOTE: If you are unable to register your company may need to be setup with the CHP service, please advise your administrator to contact the CSC 866-475-0729 to have an eform submitted to add the CHP service.

Declines:

1. Open an Internet browser and navigate to <https://commercialcard.53.com>
2. Enter User ID and password, click Log in
3. Account List page will be displayed, click the Details link to view decline posting today
4. Click on **Search Transaction** tab to view declines that posted on a previous day (12-month history)
5. View the **Declined Transactions** under the Search Results

Available Balance:

1. Open an Internet browser and navigate to <https://commercialcard.53.com>
2. Enter User ID and password, click Log in
3. Account List page will be displayed. The following information will be available:
 - Credit Limit
 - Current Balance
 - Pending Transactions
 - **Available Balance**
 - Amount Due
 - Amount Due Date
 - Last Statement Balance
 - Last Statement Date