

Common EFTPoS error codes & terminal troubleshooting

If you receive an error code on your terminal while processing an EFTPoS transaction, it codes, what they mean and the recommend steps to take.

Common error codes

Code	Description	Response
01	Declined call card issuer	Advise cardholder to contact their bank
02	Declined invalid transaction	Advise cardholder to contact their bank
03	Declined Call Card Issuer	Advise cardholder to contact their bank
03	Declined Call Auth Centre	Advise cardholder to contact their bank
05	Declined Do not honor	Advise cardholder to contact their bank
06	Declined Transaction Error	Advise customer to try again
38 or 75	Declined PIN incorrect	Ask customer to re-enter PIN
44	Declined System Error	Contact Merchant Support
52	Declined no cheque a/c	Advise cardholder to select Savings Account
53	Declined No Savings A/c	Advise cardholder to select Cheque Account
55	Declined PIN Invalid	Advise cardholder to press correct PIN
61	Declined over card limit	Advise cardholder to transact the next day
91	Declined Issuer not available	Advise cardholder to contact their bank
TB	Declined Card unsupported	Contact Merchant Support
T1	Operator Time Out	Try transaction again or Contact Merchant Support
TJ	TMS Init Required	Contact Merchant Support
TZ	Account not available	Card not linked to account -Advise cardholder to contact their bank
XO	Declined no response	Try transaction again or Contact Merchant Support
X1	Declined communication error	No communication – Initiate Log On again
X2	Declined Bluetooth error	Terminal not connecting toBase - Contact Merchant Support
XH	Settlement unsuccessful	Settle Terminal again
XK	Declined batch Totals	Settlement already performed – see floor supervisor
XL	Batch Cleared	Settlement already performed – see floor supervisor
XT	Config terminal or	Contact Merchant Support
U5	Declined invalid code	Press correct code
VO	Declined Modem error	No communication with Bank - Contact Merchant Support
V1	Decline No dial tone	No communication with Bank - Contact Merchant Support
V2	Declined no	No communication with Bank - Contact Merchant Support
V3	Declined line busy	No communication with Bank - Contact Merchant Support
YG	MOTO tran not allowed	Device not allowed for MOTO transaction
VC	Declined no signal	No communication with Bank - Contact Merchant Support
VD	Declined no sim present	Confirm SIM signal on EFTPoS terminal screen and conduct Log On
03	Invalid Pinpad	Terminal not registered - Contact Merchant Support
VG	Network error	No communication with Bank - Contact Merchant Support
VK	Declined Print failed	Check Receipt Printer
LB	Warning low battery	Charge Terminal
AF	No printer paper tran no allowed	Printer paper depleted – Insert new paper roll
75	Declined Excess PIN tries	Advise customer to transact the next day
21	Declined card declined	Advise cardholder to contact their bank
VM	Declined no comms server	No communication with Bank - Contact Merchant Support
VP	Declined card blocked	Advise cardholder to contact their bank