

Verifone User Guide



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Keypad layout



- Function keys 1 – 4 used to make selections
- Soft key 1 used to scroll through to display additional menu options
- Soft key 2 allows quick selection of a transaction in the terminal batch
- Soft key 3 logon
- Soft key 4 reports
- Cancel key used to cancel last selection
- Clear key used to: > backspace when entering information into the screen
> reverse direction when scrolling through menus
- Enter key used to enter/confirm information entered or selected

Debit card purchases

1. Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
2. Type in the transaction amount, then press ENTER.
3. The terminal will prompt for cash out amount. If cash out is required enter in the amount, then press Enter. If cash out is not required simply press Enter.
4. The terminal will ask you to select the account type. Select this by pressing F1 for Savings or F2 for Cheque.
5. The terminal will prompt for the PIN. Have the cardholder enter their PIN, then press ENTER.
6. The terminal will then process the transaction and print the merchant's copy of the receipt.
7. The terminal will ask if you want to print the cardholder's copy, press F1 for Yes or F2 for No.

Credit and charge card purchases

We strongly recommend our merchants do not key enter card transactions.

Should you choose to go against our recommendation, in the event of a disputed transaction where there is no physical proof that the card was present at the time of the transaction, the value of the transaction will be debited from your account in the form of a chargeback.

If the card reader will not read the card, seek another form of payment from your customer. As a last resort, you should take an imprint of the card on a fallback voucher, ensuring authorisation is sought for transaction values over your floor limit.

1. Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
2. Type the transaction amount, then press ENTER.
3. The terminal will prompt for cash out amount. Press ENTER.
(Cash out is not permitted on a credit card transaction and will result in the transaction being declined.)
4. The terminal may then ask you to select the account type. Select this by pressing F3 for Credit.
5. The terminal may then prompt for the PIN. Have the cardholder press ENTER, or enter their PIN.
6. The terminal will process the transaction and ask the merchant to check the cardholder's signature. Failure to accept the cardholder's signature within 30 seconds will result in the transaction being processed as if the signature was accepted. The terminal will print the merchant copy.
7. The terminal will ask if you want to print the cardholder's copy. Press F1 for Yes or F2 for No.

Processing a tip (restaurants only)

The following procedure can only be used on **credit and charge card transactions** where a cardholder adds a tip to the merchant's copy of the receipt. **Once a transaction has been tip adjusted the transaction cannot be adjusted in any way.**

1. Press the Soft Key 1 to scroll through the menu options until Tip Adjustment is displayed.
2. Select Tip Adjustment from the menu on the screen.
3. Enter the tip password, then press ENTER.
4. Enter the Server ID, then press ENTER. (Server IDs 1 to 9 are available by default. Please contact the Help Desk for additional server IDs.)
5. Enter the STAN/INV number from the merchant receipt on which the cardholder has written the tip value, then press ENTER.
6. Check the transaction details and if correct press F1 to select Yes.
7. Enter the tip amount, then press ENTER.
8. Check that the new transaction value is correct, then press F1 to select Yes.
9. The terminal will print a receipt detailing the transaction and tip values and will display Approved.
10. The terminal will ask if you want to print the cardholders copy, press F1 for Yes or F2 for No.

Pre-authorisation

(on credit and charge cards at hotel or hire car only)

Check In

The following procedure outlines the steps to be taken when carrying out a pre-authorisation on a credit or charge card.

It should be noted that a pre-authorisation does not mean an actual transaction has been processed on the card. It is simply a way of checking that the card being offered can sustain the expected amount. This way it is known in advance that the cardholder has enough credit to be able to purchase the goods/services.

1. Press the Soft Key 1 to scroll through the menu options.
2. Select Pre-Auth from the menu on the screen and again from the next screen.
3. Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
4. Type in the transaction amount then press ENTER.
5. The terminal may then ask you to select the account type. Select this by pressing F3 for Credit.
6. Check the transaction details and if correct press F1 to select Yes.
7. The terminal will process the transaction and ask the merchant to check the cardholder's signature within 30 seconds. This will result in the transaction being processed as if the signature was accepted. The terminal will print the merchant copy.

Check Out

1. Press the Soft Key 1 to scroll through the menu options.
2. Select Pre-Auth from the menu on the screen.
3. Select completion from the menu on the screen.
4. Select STAN/INV, enter the STAN/INV number from the approved merchant receipt, then press ENTER.
5. Check the transaction details and if correct press F1 to select Yes.
6. Enter the final bill amount and press ENTER.

7. The terminal will process the transaction and ask the merchant to check the cardholder's signature. Failure to accept the cardholder's signature within 30 seconds will result in the transaction being processed as if the signature was accepted. The terminal will print the merchant copy.
8. The terminal will ask if you want to print the cardholder's copy, press F1 for Yes or F2 for No.

Processing a refund

1. Press F3 to select Refund from the menu on the screen. If the Refund option is not displayed on the screen press the Soft Key 1 to scroll through the menu options.
2. Enter the refund password, then press ENTER.
3. Swipe the card down the side of the terminal (the magnetic stripe needs to be inserted into the card reader facing the terminal keypad).
4. Type in the transaction amount, then press ENTER.
5. Select the account type by pressing the button next to the option required.
6. The terminal may prompt for the PIN. Have the cardholder enter this, then press ENTER, or for a credit card transaction, simply ask the cardholder to press ENTER.
7. The terminal will then process the transaction. For credit card transactions, the terminal will ask the merchant to check the cardholder's signature. Failure to accept the cardholder's signature within 30 seconds will result in the transaction being processed as if the signature was accepted. The terminal will print the Merchant receipt.
8. The terminal will ask if you want to print the cardholder's copy, press F1 for Yes or F2 for No.

Reprinting receipts

1. Press the Soft Key 1 to scroll through the menu options until Reprints is displayed on the screen. Select Reprints from the menu on the screen.
2. Select Last Receipt from the menu to immediately reprint the last receipt. Alternatively, you can select Any Receipt to find an earlier receipt.
3. Enter the STAN/INV number from the merchant receipt, then press ENTER.
4. When you locate the required transaction, press F1 to select the transaction. The terminal will print a duplicate copy of the merchant and cardholder (if requested) receipt.

Processing a void transaction

The following procedure can only be used on credit card transactions. A void can only be processed prior to the transaction being settled. Once the transaction has been settled, you must process a refund.

1. Press Soft Key 1 to scroll through the menu options until Void is displayed.
2. Select Void from the menu on the screen.
3. Enter the void password, then press ENTER.
4. Enter the STAN/INV number from the approved merchant receipt, then press ENTER.
5. Confirm if the transaction details are correct and press F1 to select Yes.
6. The terminal will process the void and print a merchant and cardholder (if requested) receipt.

Multi-merchant functions

Our VeriFone terminal supports multi-merchant functionality. This allows multiple merchant facilities within the same premises to reside on the one EFTPOS terminal.

Each individual merchant facility is its own entity and will:

- Carry it's own trading name (which will be reflected on all cardholder receipts)
- Support separate settlements to nominated bank accounts and individual monthly tax invoices to enable easy reconciliation

Terminals running multi-merchant differ slightly to a standard terminal. The procedures outlined in this user guide compliment multi-merchant terminals, with the only changes being the requirement to nominate which merchant you wish to process the transaction against prior to engaging in the transaction.

For terminals running up to four merchants the names will appear on the display.

Terminals supporting more than four businesses will require the operator to scroll forward to view the full list of merchants available.

The Soft Key 1 on the terminal is the scroll button. To register the transaction against the relevant merchant, simply press the button next to the displayed name.

You may be required to enter the password allowing you to use the selected merchant.

Individual settlements may be performed manually, or a terminal initiated auto-settlement may be requested allowing the terminal to settle automatically at a predetermined time each day. If terminal initiated auto-settlement is performed all merchants will be settled one after another and funds will be credited.

Merchant settlement processing

Merchant settlement options

Bendigo Bank is happy to offer alternative settlement options to our merchants.

Each option is slightly different and merchants are required to choose the most suitable for their business. Some of the variants are specific and will only be suitable to particular merchants.

It should be noted that it is preferable that your terminal is plugged in and connected to the network at all times. This is essential to perform settlements.

Terminal initiated auto settlement

The merchant nominates a time to settle which is stored in the terminal. Each day at this time the terminal will dial in to our system and process the settlement automatically. A detailed receipt will be printed for your records.

Manual settlement

The merchant selects an appropriate time to perform a manual settlement on their terminal. To process a manual settlement on your EFTPOS Terminal:

1. Press the Soft Key 1 to scroll through the menu options until Settlement is displayed.
2. Press F3 to select Settlement from the menu on the screen.
3. Enter the settlement password, then press ENTER.
4. Press Enter to confirm the settlement.
5. The terminal will process the settlement and print a detailed settlement receipt.

Forced settlement

If the EFTPOS terminal has not been settled by 11:45pm EST, our system will generate a forced settlement.

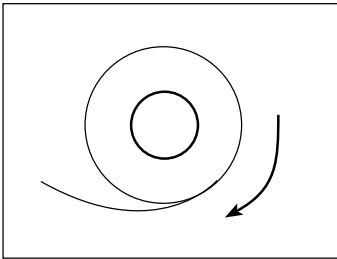
A settlement receipt will be printed when the terminal next connects to the network. The funds will not include any transactions stored in the terminal. For example, tips, reversals and fallback. These will be included in the next day's settlement.

Printing sub-totals

1. Press Soft Key 1 to scroll through the menu options until Subtotals is displayed.
2. The terminal will print a detailed sub-totals report.

Replacing printer paper

1. Open the printer cover by pressing the lever/button on the right hand side of the terminal down to release the printer cover. Remove any existing roll of paper.
2. Lay the new roll in the printer with the paper being fed from the bottom of the roll.



Paper feeds from back to front

3. Replace the printer cover. Ensure the paper has been threaded through the gap between the cover.

EFTPOS merchant fallback process

If you are unable to perform a transaction electronically via your EFTPOS terminal due to a technical error, providing the circumstances are valid, you may choose to continue to accept card transactions by following the procedures below.

This process is referred to as a fallback procedure.

Valid circumstances

You MAY use the fallback procedures when either:

- The EFTPOS terminal is not operational due to a technical error.
- The EFTPOS terminal fails to connect to the network.

- The EFTPOS message displayed is “Issuer Not Available” or “Call For Authorisation” after a transaction has been attempted, or the HelpDesk has advised you to use the fallback procedures.

Invalid circumstances

You MUST NOT use the fallback procedures when:

1. A transaction is declined on the EFTPOS terminal for any reason.
2. The transaction has not been attempted using the EFTPOS terminal.
3. The card has expired.
4. The card is damaged/unreadable in the EFTPOS terminal (ie other cards work in the device).
5. You suspect the card is fraudulent.
6. The card presented is unacceptable to the system - if you are unsure, you can call the HelpDesk for advice on 1800 334 702.
7. The cardholder makes a keying error on the EFTPOS terminal eg the cardholder exceeds PIN tries.
8. The EFTPOS terminal responds “card limit is exceeded”.

You may be responsible for the value of a fallback transaction if the transaction is submitted inaccurately - and the value may be debited from your merchant account.

Floor limits

Your floor limit is the amount up to which you can process a fallback transaction without seeking manual phone authorisation.

Most merchants have a floor limit of zero (\$0) for credit and debit cards. This means you MUST obtain an Authorisation number for all credit card transactions (see process below).

There is no authorisation process for debit cards. All debit card transactions in fallback are accepted at your own risk.

If you have been allowed a credit card fallback floor limit you MUST NOT:

- Reveal your floor limit value or discuss the floor limit process with any cardholder
- Split sales across multiple fallback transactions to avoid your floor limit.

- Knowingly processing multiple fallback transactions, each under the floor limit on the same day for the same cardholder is a breach of the Terms and Conditions of the Merchant Agreement, and can lead to a cancellation of your merchant facility.

Obtaining an authorisation number

Credit Card

When a credit card is acquired whilst in Fallback mode and the transaction does not exceed floor limits, you do not need to obtain authorisation code.

Where the transaction is above your floor limit you DO need to obtain an authorisation code. To obtain an authorisation number you must call the Credit Card Authorisation Centre and provide:

1. The type of merchant your are - either Over the Counter (OTC) or MOTO
2. Your merchant number
3. The card number
4. The card expiry date
5. The total value of the transaction

If the transaction is approved you MUST record the Authorisation Approval Number ready to either enter into the terminal or to record on the fallback voucher.

If the transaction is declined you are not provided with a declined reason. You need only advise the cardholder the transaction has been declined. If the cardholder has any queries, you must advise them to speak to their financial institution.

If you do not obtain an authorisation number but accept the transaction and the transaction is disputed, your account may be debited for the value of the transaction.

Debit Card

Debit cards do not have an authorisation process whilst in fallback mode.

Transactions above your floor limit will display a warning that the transaction will be processed at the merchants risk. If a debit card transaction above the floor limit is disputed, your account may be debited for the value of the transaction.

Fallback process

The fallback process can be used when either:

1. The terminal fails to connect to the network
2. The terminal is damaged.

Failure to connect to the network



Processing a transaction

- Complete the transaction as normal (credit or debit).
- At the end of the transaction the screen will advise the connection has failed and fallback processing will be displayed.
- The terminal will prompt for the entry of your offline password.
- Enter your password.
- The terminal will prompt for the entry of the Authorisation Number/Code.
- Enter the Authorisation Number/Code.
- If you do not have an Authorisation Number/Code to enter you can choose to continue, however, a warning message will be displayed on the screen advising that the transaction is above the floor limit and is accepted at the Merchants risk.
- Debit cards do not have the ability to be authorised - all transactions accepted above the floor limit are processed at the merchants risk.
- The terminal will process the transaction and ask the merchant to check the cardholders signature. Failure to accept the signature in 30 seconds will result in the transaction being processed as if the signature was accepted.
- The terminal will ask you to tear off the merchant's copy of the receipt and will then print the cardholders' copy.
- When the EFTPOS terminal next re-establishes a connection the transactions stored in the EFTPOS terminal will be sent to the network.

Terminal failure



In the event that the EFTPOS terminal is damaged, credit card and debit card transactions can continue to be taken. However, the damaged terminal must be reported to the HelpDesk on 1800 334 702.

Use the Cardholders card and the imprinter provided to imprint the fallback voucher with:

- Card number
- Expiry date
- Cardholder name
- Merchant name, number and location

Complete the following details:

- Date and time
- Description of purchase (eg hair cut, clothing etc)
- Amounts (purchase and total)
- Account type
- Authorisation No/Code
- Obtain the cardholder's signature on the fallback voucher and compare it to the signature on the card
- Ensure all the information on the Fallback Voucher is accurate and legible through all three layers
- Give the cardholder the Cardholder Copy of the fallback voucher

When the EFTPOS terminal is repaired/replaced, the details on the voucher **MUST** be key entered into the terminal following the steps outlined in 'Voucher Entry' below.

Voucher entry

- Press the Soft Key 1 to scroll through the menu options.
- Press F4 to select Voucher Entry from the menu on the screen.
- Enter your offline password.
- Select the transaction type by pressing F2 for Purchase or F3 for Refund.
- Enter the card number and press Enter.
- Enter the card expiry date and press Enter.
- The terminal will prompt for the entry of CVV2. Press Enter to bypass this screen. Press F2 to select not provided as the reason.
- Enter the sale amount.
- Select the account type by pressing F1 for Savings, F2 for Cheque or F3 for Credit.
- Enter the Authorisation Code / Number.
- If you do not have an Authorisation code to enter you can choose to continue however, a warning message will be displayed on the screen advising that the transaction is above the floor limit and is accepted at the Merchants risk. Debit cards do not have the ability to be authorised - all transactions accepted above the floor limit are processed at the merchants risk.
- The terminal will ask the merchant to check the cardholders signature. As the cardholders signature was verified on the fallback voucher by the Merchant, press yes to confirm signature has been verified.
- When the EFTPOS terminal re-establishes a connection, the transactions stored in the EFTPOS terminal will be sent to the network.

Voucher handling:

- You must not bank any vouchers.
- You must keep BOTH the Merchant Copy and the Bank Copy of the fallback vouchers.
- You must store them safely for a minimum of 18 months in a manner that enables prompt retrieval, in case of a disputed transaction investigation.

Important

- You are responsible for assessing the validity of the circumstance for the completion of a fallback transaction. You can call the HelpDesk on 1300 132 741 if you are unsure of the validity of any situation.
- You must use the Imprinter provided by Bendigo Bank to imprint each fallback Voucher. The use of the imprinter ensures the card number is recorded accurately and minimises possible human errors. Use of the imprinter proves that the card was present and offers chargeback protection for you.
- Every transaction must be attempted on the EFTPOS Terminal before a fallback transaction is completed, unless the HelpDesk has advised you otherwise.
- You may be responsible for the value of a fallback transaction if the transaction is submitted inaccurately and the value may be debited from your merchant account.

Fraud prevention for merchants

Listed are some tips to help minimise the risk of your business being affected by fraud. Remember that the best course of action is awareness and prevention.

- Check the name on the card fits the customer (ie a male is not using a female's card).
- Confirm the card number matches the abbreviated number printed on an EFTPOS receipt.
- Keep the card until you check the signature.
- Be wary of unusual shopping behavior and multiple declines.
- Don't split a transaction over multiple cards.
- When the card is present, swipe the card or take a manual imprint – never hand key the card number.
- Check the holograms and validity dates.
- Don't process transactions on unsigned cards or cards with "See ID" in the signature panel.
- Be suspicious of large or unusual phone or internet orders, especially from overseas.

- If the goods are paid for over the phone, when the goods are collected ask for the card and take an imprint.
- Especially for phone and internet orders, deliver goods to a person in a building and ask for ID.
- For internet, phone or mail orders, confirm your customer is the genuine cardholder. Your business will be liable for losses in a dispute situation.
- If you have any reservations or concerns in regards to a transaction, please contact Merchant Services on 1300 132 741 prior to processing.
- Authorisation is not proof of identity or guarantee of payment. It simply confirms funds are available and the card hasn't been reported lost or stolen.
- Never process transactions for someone else. You will be liable in a dispute situation.
- Never fulfill requests for goods that you don't normally trade in or sell.
- Keep your terminal secure at all times and minimise the number of people who know your refund password.
- Protect your customer's PIN - never point cameras at terminals.
- Securely store transaction receipts containing full card details.
- For terminal service or exchange, ask for bank identification.
- If you're not comfortable accepting card payment and the customer won't provide another form of payment, don't proceed with the transaction.
- If you are suspicious call 13 25 15 and ask for extension 500 or code 10.
- Your safety is paramount - never put yourself in danger.

It is your responsibility to ensure that the person placing an order is the authorised owner of the plastic card (refer clause 10(b), clause 13(d) third bullet point, clause 14, and clause 17(f) of the Merchant Terms and Conditions).

In the event of a dispute, the onus is on you to prove the goods or services were provided to the rightful owner. Failure to prove this will result in the full value of the transaction being debited from your account, plus any dispute fee.

The examples provided are not a complete list of measures to minimise fraudulent behaviour or risks associated with merchant facilities. Bendigo Bank Limited is not liable for any loss or damage suffered by you in reliance on this list of examples.

Transaction Declined codes

Code	Transaction status	Description	Action required
100	Declined	Do not honour	Merchant to try and obtain another form of payment from the cardholder. Cardholder to contact their bank for details.
101	Declined	Expired card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
103	Declined	Card acceptor - contact acquirer	Merchant to contact Help Desk on 1800 334 702 for assistance. It is recommended the Merchant arranges alternate form of payment from the cardholder.
104	Declined	Restricted card	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
106	Declined	Exceed PIN tries	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
107	Declined	Refer to card Issuer. Authorisation is required on transaction	Merchant to try and obtain another form of payment from the cardholder for debit cards.
108	Declined	Refer to card Issuer. Special conditions	Merchant to try and obtain another form of payment from the cardholder. Cardholder to contact their bank for details.
109	Declined	Invalid merchant	If the card being used is AMEX/ Diners/ JCB, the terminal has not been linked properly at AMEX/ Diners/ JCB. If the card is an overseas card, another form of payment should be requested.
110	Declined	Invalid account	Attempt transaction again. If it fails again advise the merchant to seek another form of payment. Cardholder should contact their bank for more information.

111	Declined	Invalid card number (no such number)	If manually entering card number, attempt transaction again. Advise merchant to seek another form of payment. Cardholder to contact their Bank for details.
113	Declined	Unacceptable transaction fee	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
114	Declined	No account of requested type	Check correct account type was selected and retry transaction. If this fails, merchant is to seek another form of payment.
115	Declined	Function not supported	Check correct account type was selected and retry transaction. If this fails, merchant is to seek another form of payment.
116	Declined	Insufficient Funds	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
117	Declined	Incorrect PIN	The merchant should retry the transaction. If this fails, obtain another form of payment. Cardholder should contact their bank for details.
118	Declined	No card record	Merchant to seek another form of payment. Cardholder should contact their bank for details.
119	Declined	Transaction not permitted	Merchant to seek another form of payment. Cardholder should contact their bank for details.
120	Declined	Invalid transaction for terminal	If the card being used is AMEX/ Diners/ JCB, the terminal may not be linked properly at AMEX/ Diners/ JCB. The Merchant should seek another form of payment. Cardholder should contact their bank for details.
121	Declined	Exceed max withdrawal limit	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
123	Declined	Exceed withdrawal frequency limit	Merchant to seek another form of payment. Cardholder should contact their bank for details.

Code	Transaction statuses	Description	Action required
124	Declined	Transaction can not be completed	Merchant to contact Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, the merchant should obtain another form of payment from the cardholder.
200	Declined	Do not honour pick-up card	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuer.
201	Declined	Expired card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
202	Declined	Suspected fraud	Merchant to seek another form of payment. Cardholder should contact their bank to check out their card.
203	Declined	Card acceptor - contact acquirer	Merchant to seek another form of payment. Cardholder should contact their bank for details.
204	Declined	Restricted card	Merchant to seek another form of payment. Cardholder should contact their bank for details.
205	Declined	Card acceptor - contact acquirer security	Merchant to seek another form of payment. Cardholder should contact their bank for details.
206	Declined	Exceed PIN tries	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
207	Declined	Pick up card. Special condition	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuing Bank.
208	Declined	Pick-up lost card	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, they need to try and obtain the card # and contact the issuer.
209	Declined	Pick-up stolen card	Merchant to remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not they need to try and obtain the card # and contact the issuer. If they believe fraud is taking place merchant should also contact the police.

301	Declined	File up not supported by receiver	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
302	Declined	No record on file	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
304	Declined	File field edit error	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
305	Declined	File locked out	Merchant to seek another form of payment. Cardholder should contact their bank for details.
306	Declined	File action not successful	Merchant to seek another form of payment. Cardholder should contact their bank for details.
702			
902	Declined	Invalid transactions	If the card used is an overseas card, request another form of payment. If the card was a credit card, ensure no PIN has been entered. Ensure the correct account type was selected for the transaction. If the transaction still fails, obtain another form of payment.
903	Declined	Re-enter transaction	Attempt transaction again
904	Declined	Format error	Reset the device then attempt the transaction again. If this fails, the merchant should seek another form of payment.
905	Declined	Acquirer not supported	The card is not allowed at this terminal. If the card being used is AMEX/ Diners/ JCB, the terminal may not have been linked properly at AMEX/ Diners/ JCB. The Merchant should seek another form of payment.
906	Declined	Cut over in progress	Switch ending a days business and starting the next. The transaction can be retried at a later stage.
907	Declined	Issuer/ switch is inoperative	Retry transaction. If this fails the Merchant needs to process the transaction as per fallback procedures or seek another form of payment.
908	Declined	Financial institution can't be found for routing	Advise merchant to seek another form of payment. Cardholder should contact their bank for details.
909	Declined	Suspected Malfunction	Attempt transaction again

Code	Transaction statuses	Description	Action required
911	Declined	Card issuer timed out	Retry transaction.
915	Declined	Cut over/Reconciliation error	Merchant to contact Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, the merchant should obtain another form of payment from the cardholder.
921	Declined	No Action Required	Attempt transaction again
960	Declined	MAC error	Merchant to contact Help Desk on 1800 334 for assistance. Terminal will be powered off and on again. If the terminal reset fails, Merchant should seek another form of payment from the cardholder or prepare a fallback Voucher as per procedures.



**Bendigo
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business

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