PC-EFTPOS

st.george bank

PC-EFTPOS
Reference Guide

| PX328 | I3070 | NPT-710 |

Version 1.05
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PC-EFTPOS Contact Details

PC-EFTPOS office hours are Monday to Friday, 8:30am to 5:30pm EST.
- PC-EFTPOS Reception: Phone (02) 9998 9800
- PC-EFTPOS Website: http://www.pceftpos.com/
- Support Website: http://support.pceftpos.com/
- General Enquiries Email: support@pceftpos.com.au

Introduction

The PC-EFTPOS terminal allows online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Bankcard, Visa and MasterCard) and Charge Cards (American Express, Diners Club and JCB)
The features of PC-EFTPOS include:

- Process Purchases, Cashout, Refunds
- Process Mail/Telephone Order Transactions
- Integrate to POS
- Standalone EFTPOS terminal (model NPT710 only)
- PSTN, Argent ISDN or WAN communications

Using PC-EFTPOS with a POS

When PC-EFTPOS is configured to be used with a POS, all the EFTPOS functionality is initiated through the POS. Consult your POS vendor on the operation of EFTPOS through your POS.

When configured in Standalone Lite Mode PC-EFTPOS offers a limited functionality standalone EFTPOS pinpad. Depending on the model the pinpad can be configured to use the internal modem or an external connection via a PC.

St George Specific Details

- St George help Desk Number: **1300 650 977**
- Requires both terminal ID and merchant ID. The terminal ID is 8 digits and merchant ID is 15 digits.
- Dial-up system uses No headers.

Terminal Functionality Supported by St George

Functionality	st.george
EFTPOS Functionality:	
• Purchase	✓
• Cash Out	✓
• Refund	✓
• MOTO processing	✓
• Pre-Authorisation	✓
• Completion	✓
• Tipping	✓
• Training Mode	✓
• Balance Enquiry	
• Voucher Entry	
• Electronic Fallback (EFB)	✓
• EMV processing	
Settlement Options	
• Settlement	✓
• Pre-Settlement	✓
• Last Settlement	✓
• Sub-Totals	
• Summary Totals	
• Shift Totals	✓
Hardware Options:	
• PX318 Pinpad	✓
• PX328 Pinpad	✓
• PX368 Pinpad	
• NPT Terminal	✓
• I3070 PINpad	✓

PC-EFTPOS Overview

EFT-Client Settings:
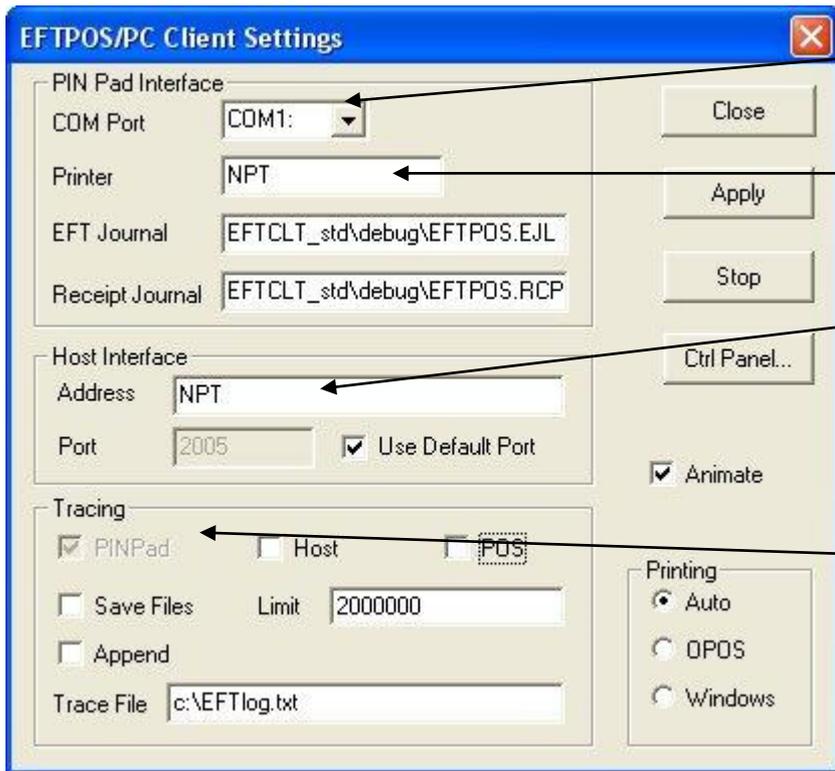
COM port: that the pinpad is plugged into.

Printer: (Not used when POS is printing). NPT denotes using the internal printer of NPT

Host Interface: This is normally blank. It is the IP address of the EFTSRV which is normally on this machine. NPT indicates to use the internal NPT modem.

Tracing: This is enabled by default and records information on the hard-drive to help us track down any issues.
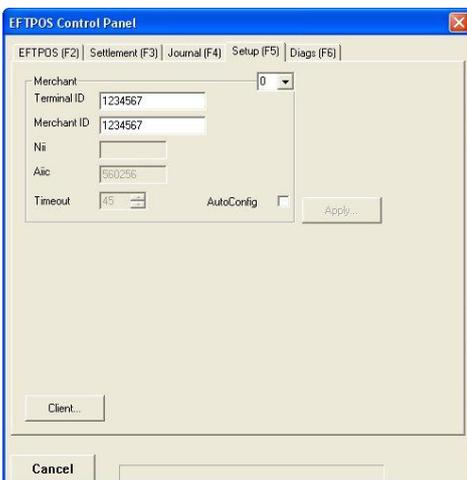
EFTPOS Control Panel
Press the control panel button on the Client settings page (above) to activate the control panel.
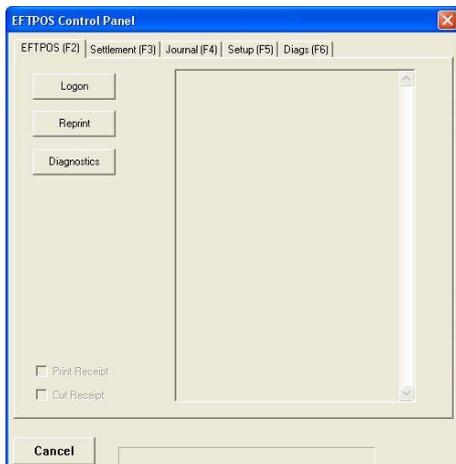
Logon: Performs a logon to the host

Reprint: reprints last receipt

Diagnostics: Provides reports on s/w configuration and version

Setup Page:

Enter terminal details.
Press APPLY and then 7410 as the password

PC-EFTPOS Hardware Installation

PX328 EFTPOS PINpad

Supplied Equipment with terminal:
EFTPOS PINpad
PINpad Power Supply

Installation Steps
1. Plug the supplied power adaptor into a
power point
2. Connect the power supplies DB9 connector
into the PC Com Port that will be used for the
PINpad
3. Plug the PINpad into the RJ45 connector on
the powered adaptor

NPT-710 EFTPOS Terminal

Supplied Equipment with terminal:
NPT-710 Terminal
Power brick and cord
POS connector cable (RS232 Cable)
Dial-up phone cable

Installation Steps
1. Power the terminal. Connect the brick and
cord then plug into a power point.
2. Connect the power adaptor to the power
socket on the back of the terminal
3. Connect the RS232 cable (supplied) to the
COM port on the back of the PC (normally
COM 1)
4. For a terminal integrated to a POS, connect
the other end of the RS232 cable to the RS232
connector on the back of the terminal. (The
slot next to the power supply)
5. If the terminal is using the internal modem,
plug the phone cable in to the phone connector
on the back of the terminal.

I3070 EFTPOS PINpad

Supplied Equipment with terminal:
I3070 PINpad
PINpad power supply
POS connector cable (USB Cable)
POS connector cable (RS232 Cable)

Installation Steps (USB)
1. *Do not connect the PINpad to your PC until instructed to by the PC-EFTPOS installer.*
2. Connect the USB cable directly to your PC. The PINpad is powered via USB.
3. Switch the PINpad to USB mode by press FUNC, 11112227 and using the CHQ key to select USB.
 Installation Steps (RS232)
1. Plug the supplied power adaptor into a power point
2. Connect the power supplies DB9 connector into the PC Com Port that will be used for the PINpad
3. Plug the PINpad into the RJ45 connector on the powered adaptor

P66 Dialup Modem
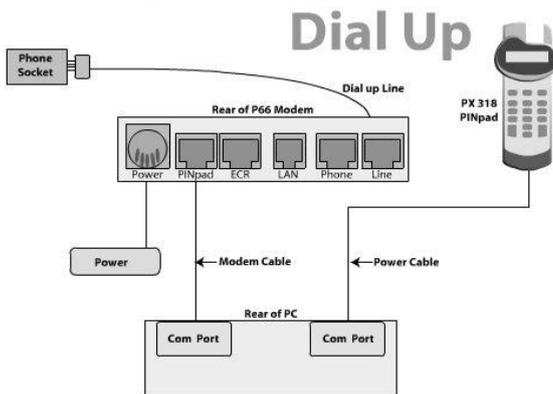
Supplied Equipment:
- P66 Modem
- Power brick and cord
- P60 Load Cable (Modem cable)
- Dial Up Phone Cable

Installation Steps
1. Power the P66 modem
2. Connect the power adaptor to the power socket on the back of the modem, and plug the cord into a power socket.
3. Connect the P60 Load cable (modem cable) into the "PINpad" slot and the other end to the com port on the pc.
4. Connect the Dial Up phone cable into the "Line" slot and the other end into the phone socket in the wall.

Telstra Argent Terminal Adapter

Telstra use an ATA. Optus supply an MTA.
PC-EFTPOS connects to both devices the same way.

Leased Line

- Argent does not need a P66 modem
- The connection from ATA to PC is via a standard 25-pin to 9-pin RS232 modem cable. This is generally not supplied by Telstra and will need to be purchased separately.
- See back-plate of ATA for correct connection of RS232 cable.
- You will need your "POSAME" or "Argent Terminal ID" when installing the Telstra ATA. You can get this number from Telstra or your bank. The Telstra Argent help desk number is 1300137100 option 4. Ensure you have your Argent line number ready when you call.
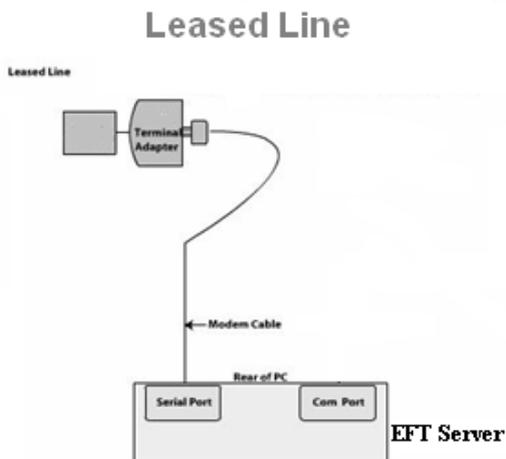
Argent Enhanced Terminal Adaptor Back-plate

RS232 cable connects to here

PC-EFTPOS Software Installation

1. Install Terminal
See Hardware Installation for PINpad.

2. Install Software
If the POS does not have the latest PC-EFTPOS software installed, install the software from the PC-EFTPOS installation CD, or the setup file available for download from our website.
Follow installation wizard closely.

> **I3070**
> Connect the PINpad when instructed to by the PC-EFTPOS installer. Set USB mode if required.

3. Configure Terminal
To configure the terminal, either
- Press FUNC, 7410, ENTER, 1 and then enter the Terminal ID (8 digits) and then 2, ENTER and enter the Merchant ID (15 digits).
- From the Client Control Panel, go to the setup page and enter the details and press APPLY. The confirmation password is 7410

PC-EFTPOS Client icon

OR

Consult your POS provider to see how the details are entered into the POS

5. Bank Logon
Open the PC-EFTPOS EFTPOS Control Panel and click on the "Logon" button.

6. Ready to Go
If the previous steps were successful the PINpad is ready to use.

Function Key Menu's

To access the functions, press the FUNC key on the pinpad when the terminal is in its IDLE mode. The following function menus are available:

11112227 - (Toggle between USB and RS232 Mode – i3070 only)

Terminal Display	Response
CONFIGURE TERMINAL COMMS?	Press [ENTER] to accept, [CLEAR], [CANCEL] to exit.
SERIAL PORT RS 232……………………… USB	Press [CHQ] to scroll between RS232 and USB. Press [ENTER] to accept, [CLEAR], [CANCEL] to exit.
PROTOCOL ASYNC DLE 9600……… VLI 38400	Press [CHQ] to scroll between ASYNC and VLI. Press [ENTER] to accept, [CLEAR], [CANCEL] to exit.

8677 - (TMS Parameters – i3070 only)

Terminal Display	Response
ALTER TMS PARAMETERS?	Press [ENTER] to accept, [CLEAR], [CANCEL] to exit.
TMS ENABLED	Press [0] to disable and [1] to enable. Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
TMS PHONE NUMBER	Default: 1800072624 Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
TMS HOST ID	Default: PCEFTTMS Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
TMS NII	Default: 111 Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
TMS HEADER TYPE	0 = No header 1 = CLNP Header (Default). 2 = TPDU Header. Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
TMS RETRIES	Default: 3 Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
INTERVAL (hh:mm)	Default: 00:00 Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.
INACTIVITY TIME	Default: 10 Press [ENTER] to accept, [CLEAR] to clear, [CANCEL] for next option.

Function Number	Description
3824	View terminal config
7410	Configure Terminal
20493824	Protected Functions
11112222	Switch to standalone mode
11112223	Configure Standalone mode
11112224	Configure Idle Display
11112225	Show or Hide EFTPOS Menu for standalone Mode
11113333	TMS Logon
11113334	TMS Configuration
11114440	Show EFT-Client on POS
11114441	Show EFTSRV on POS
11114442	Show EMS-client on POS
11114455	N-TMS logon only
11114456	Set Date/Time

3824 - (Maintenance Functions - Display Only)

Option	Description
0	Display S/W Version
1	Display TID
2	Display MID
3	Display PPID
4	Tran$end ID
5	SAF count.
7	Refund Password
8	Dallas Version
9	Card Read Test

7410 - (Configuration Functions)

Option	Description
0	Date and Time configuration
1	Terminal ID. Enter up to 8 digits
2	Merchant ID. Enter up to 15 digits
3	If the header type is: CNP: The prompt will be for POS-FME (always 01) TPDU: NII will be prompted
4	Tran$end ID (POS-ame or Telstra ID). 8 digits
5	Alter Comms Parameters. Press Enter to configure: PABX NO. Enter the PABX if the phone needs one. HOST PHONE NO. The default should be used DIAL TYPE – '1' = Tone BLIND DIAL QUICK DIAL
6	Header Type. 0 = No header 1 = CLNP Header. 2 = TPDU Header.
7	Terminal Options array (8 bytes in length)
F3	Maximum Tip percentage

Function	Description
4648	Set Remote Init flag.
5620	0 = Clear reversal. 1 = Reset Memory

11112224 - Configure idle mode

Terminal display	Comment
FUNCTION ********	Press **[FUNC]** then enter **[1] [1] [1] [1] [2] [2] [2] [4]** and press **[ENTER]**.
ENABLE IDLE MODE?	If the operator selects [ENTER], the terminal will revert to Idle mode after a defined timeout when in Standalone-lite mode.
ENABLE IDLE IMG	Pressing [ENTER] will allow the terminal to display its customer logo on the Idle screen.
DISPLAY THE DATE	Pressing [ENTER] will display the current date on the bottom line of the Idle display
DISPLAY THE TIME	Pressing [ENTER] will display the current time on the bottom line of the Idle display
IDLE TIMEOUT **-10 20 +10**	This allows the setting of the Idle Timeout. The middle value indicates the current value (inc seconds). Selecting the function key under -10 decreases the value by 10 and the function key under the +10 increases the value by 10. Pressing [ENTER] selects the new value

11112222 - Invoke Stand-Alone Lite Mode.
This function will switch the terminal to/from standalone mode.

11113333 - Connect to TMS
This function connects the terminal to TMS.

Standalone Mode

The NPT710 and PX328 support a simple standalone mode.

Configure Standalone Mode
1. If using the internal NPT modem, ensure Dial-up parameters are set up.
2. Configure Standalone Mode options (Function 11112223), underline to table below.
3. Switch to Standalone Mode by pressing [Func] button then enter, followed by 11112222 then enter. The terminal will prompt switch to standalone mode, press enter to accept.

| Terminal display	Comment
	The merchant press **[FUNC]**.
FUNCTION ********	The merchant enters **[1] [1] [1] [1] [2] [2] [2] [3]** and press **[ENTER]**.
INTERNAL PRINT?	Pressing [ENTER] will enable the terminal to use the internal printer. Pressing [CLEAR] will allow the terminal to send receipts to the POS to be printed.
USE WINDOWS DEFAULT PRINTER?	If the operator selected [ENTER] from above, this will prompt. Select [ENTER] if the default Windows printer is to be used on the POS. Select [CLEAR] if the POS printer is to be used for printing.
INTERNAL MODEM?	Pressing [ENTER] will enable the terminal to use the internal modem. Pressing [CLEAR] will allow the terminal to use the POS to send messages to and from the bank.
JOURNAL TXNS?	If both Internal Print and Internal modem were both selected, this option will be displayed. It allows the terminal to journal the transactions to the EFT-Client on the POS. It should only be selected if the POS will be connected and the Eft-client is running.
PRINT SECOND RECEIPT?	Selecting [ENTER] will allow the standalone mode to prompt for the printing of a customer receipt after the merchant receipt has been printed. Selecting [CLEAR] will only print the customer copy of debit card receipts.
SWIPE START TRANSACTIONS?	Selecting [ENTER] will allow the standalone mode to start a transaction by the customer swiping a card or selecting the option from the menu, Selecting [CLEAR] will only allow a transaction to be started by the menu.

Using Standalone Mode

Terminal Menu Screens

The menu system represents the user interface for the terminal. The menu allows the operator to access all of the terminal functionality without the need for a POS system.

The terminals functionality is grouped with similar functions and is accessed via menus. A menu contains up to 3 menu items. Each of the menu items allows access to a function or sub menu. If the terminal as other applications installed, these menus will follow on from EFTPOS

Key	Description
ENTER	Cycles clockwise through the menus.
CLEAR	Cycles anti-clockwise through the menus.
CANCEL	Exit from Totals Sub-menu
CHQ	Selects the menu item directly above the soft function key.
SAV	Selects the menu item directly above the soft function key.
CR	Selects the menu item directly above the soft function key.

The diagram below illustrates the terminal's menu structure
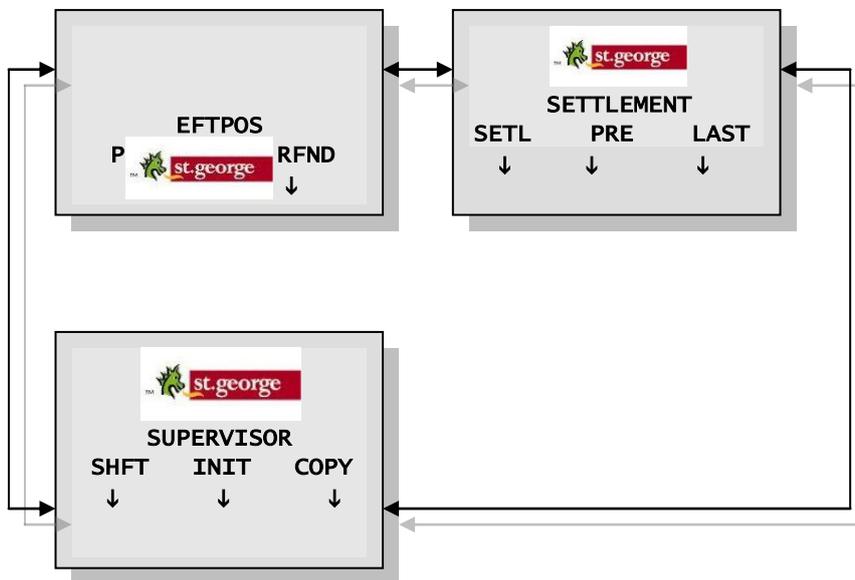
System Timeouts

The PIN pad will support the following 'time outs' for its PCEFTPOS Client and Network interface:

PINPAD TIMEOUT	EVENT
3 seconds	PCEFTPOS Client ACK to PIN pad request
3 seconds	PCEFTPOS Client ACK to send Host message request
10 seconds	PCEFTPOS Client response to display request
10 seconds	PCEFTPOS Client response to print request
45 seconds	Host response to Financial Transaction requests
45 seconds	Host response to administration requests
45 seconds	Host response to Reversals and SAF uploads
60 seconds	Customer response to Card entry prompt
30 seconds	Customer response to Account prompt
60 seconds	Customer response to PIN entry prompt
180 seconds	PCEFTPOS Client response to insert slip request
120 seconds	PCEFTPOS Client response to verify signature request

PC-EFTPOS Generated Response Codes

Code	Terminal Display	Explanation	Action To Be Taken
X0	**TRAN CANCELLED NO RESPONSE**	An answer has not been received from the bank for the transaction request in the required timeout period.	• Retry transaction. • If the terminal has been working correctly and prior to this message and no configuration changes have occurred, verify the network status. • If the network is known to be working or the terminal has been recently configured verify the communications parameters. • If problem persists return terminal for repair.
X4	**TRAN CANCELLED SYSTEM ERROR**	The Terminal has detected a STAN error and is unable to complete the transaction.	• Logon terminal • Retry transaction • If the problem persists return the terminal for a memory reset.
X7	**TRAN CANCELLED SYSTEM ERROR**	The Terminal has received a message from the host that did not pass message authentication.	• Retry transaction • Logon terminal • If problem persists, return terminal to be re-initialised.
X8	**TRAN CANCELLED SYSTEM ERROR**	An error code has been returned from the Tran$end network.	• If error is '601-008' (Bank is not available) - Retry EFT Logon periodically. • Verify the communication parameters • Retry transaction • Verify the network status (See section Tran$end initiated errors)
X9	**TRAN CANCELLED SYSTEN ERROR**	An invalid length message has been received	• Try again.
XA	**TRAN CANCELLED SYSTEM ERROR**	The destination of the response from the bank was invalid	• Try again.

Code	Terminal Display	Explanation	Action To Be Taken
XB	**TRAN CANCELLED SYSTEM ERROR**	A message with an invalid format has been received from the EFTPOS network. (Invalid Response Code)	• Check the terminal configuration and logon Terminal. • Verify the network status • If problem persists return terminal for repair
XC	**TRAN CANCELLED SYSTEM ERROR**	A message with an invalid format has been received from the EFTPOS network. (Message Type Error)	• Check the terminal configuration and logon Terminal. • Verify the network status • If problem persists return terminal for repair
XD	**TRAN CANCELLED CARD NOT VALID**	LUHN check has failed on the card	• Try another card. Or type the number in more carefully.
XE	**TRAN CANCELLED INVALID MONTH**	The card entered has an invalid month	• Try another card.
XF	**DECLINED INVALID TRANS**	The transaction type is not supported by this bank.	• Try another transaction
XG	**TRAN CANCELLED INVALID TRANS**	The transaction attempted is not allowed on this terminal	• Try another transaction
XH	**TRAN CANCELLED INVALID TRACE#**	The RRN sent to the pinpad for a tip-adjust is not valid	• Use a valid RRN
T0		Returned by the Terminal as a response to a status request, indicating that the Terminal is ready for transactions.	None.
T5	**TRAN CANCELLED SYSTEM ERROR T5**	The terminal has not been key-loaded	Return to manufacturer for key loading
T8	**TRAN CANCELLED INVALID AMOUNT**	An invalid amount has been sent from the POS	• Consult POS vendor.
TB	**TRAN CANCELLED CARD NOT VALID**	This card is either not valid to the store or not accepted by the Bank. Not found in CPAT	• Seek a different form of tender.
			•
TE	**DECLINED NO CASH ON CR**	Cash out is not permitted for a Credit account.	• Ask customer to select a Cheque or Savings account.
TF		Pinpad is not logged on. This is the result in a status response	•
TH	**TRAN CANCELLED PRINTER ERROR**	The PC-EFTPOS system has had an error during printing	• Fix printer and retry
TI	**TRAN CANCELLED OPERATOR TIMEOUT**	A request has timed out.	• Retry
TJ	**TRAN CANCELLED SYSTEM ERROR**	No Master Keys in pinpad	• Return pinpad to Manufacturer for key loading.
TK	**TRAN DECLINED NO MANUAL ENTRY**	A card has been manually entered when the Bank does not permit this.	• Seek another form of tender from the customer.

Code	Terminal Display	Explanation	Action To Be Taken
TL	**TRAN DECLINED SIGNATURE ERROR**	The operator has pressed the **[NO]** key in response to a "SIGNATURE REQD" prompt.	• Seek another form of tender from the customer.
TM	**TRAN CANCELLED BY OPERATOR**	The operator has cancelled the transaction when a PIN or Account retry prompt is being displayed to the customer.	• Retry transaction or seek another form of tender.
TN	**INVALID PASSWORD**	Refund Password rejected. This can only occur in Standalone-Lite mode	• Enter the correct Refund password
TP	**TRAN CANCELLED OFFLINE ERROR**	The Terminal has stored the maximum number of transactions. The Terminal will upload the transactions as soon as the host is available. (Off-line Terminal only)	• Save sale & move to other terminal. • Periodically attempt online transactions PRE-SETTLMENTS to clear the offline transactions.
TQ	**TRAN CANCELLED EXPIRED CARD**	Expiry date failed in batch. The expiry date was less or equal to the date held in the Terminal.	• Check the expiry date printed on the receipt.
TR	**TRAN CANCELLED OVER FLOOR LIMIT**	Transaction is over the floor limit. (Off-line Terminal only)	• Fill out a manual voucher. Obtain Authority Number for any manual voucher over the customer's card limit.
TT	**TERMINAL FULL CALL HELP DESK**	Terminal SAF is full	• Contact help desk.
			•
			•
TX	**TRAN CANCELLED CANNOT PROCESS**	The terminal is unable to complete the transaction as there are transactions stored in the batch which must be finalized with the host	• Periodically attempt Pre-Settlement's to clear the batch. • Verify communication parameters. • Verify network status.
TY	**TRAN CANCELLED CARD REJECTED**	The card has been rejected by the CPAT	• Try another card
TZ	**TRAN CANCELLED ACCOUNT ERROR**	The account that was selected is not allowed for this transaction	• Try another account.
Z0	**TRAN CANCELLED MODEM ERROR**	An error has occurred with the terminals modem	• Retry transaction. • Confirm the terminal communication parameters. • Replace terminal.
Z1	**TRAN CANCELLED NO DIAL TONE**	The modem has failed to find a dial tone on the attached phone line	• Check phone line connection. Check the PABX settings.
Z2	**TRAN CANCELLED NO ANSWER**	The number being dialled by the terminal is not answering.	• Check the PABX and Phone number settings. • Check the phone line connection
Z3	**TRAN CANCELLED LINE BUSY**	The number dialled by the terminal in engaged	• Check the Phone number settings.
Z5	**TRAN CANCELLED POWER FAIL**	The terminal lost power during a transaction. This receipt is printed upon reboot.	• **Make sure the power pack is securely connected to the wall socket and the terminal.** • If problem persists replace power pack and or terminal.

Code	Terminal Display	Explanation	Action To Be Taken
Z6	**TRAN CANCELLED NO CARRIER**	The number dialled or connected line does not have a carrier on the other end.	*PSTN* • Retry transaction • Confirm that the phone line is correctly connected. • Check the phone number •
Z7	**TRAN CANCELLED NO EFTSRV**	There is no link from the PC-EFTPOS client to the EFTSRV software	• Check if the EFTSRV is running. • Check PC network for errors

Bank Generated Response Codes

*For assistance with the following codes, contact your Bank.

CODE	DESCRIPTION	PRINTED MESSAGE	TERMINAL DISPLAY
00	Approved or completed successfully	APPROVED 00	TRANSACTION APPROVED
01	Declined - Contact Card Issuer	DECLINED 01 CUST CONTACT THEIR BANK	TRAN DECLINED NOT AUTHORISED
02	Declined - Contact Card Issuer, special conditions	DECLINED 02 CUST CONTACT THEIR BANK	TRAN DECLINED NOT AUTHORISED
03	Declined - Invalid Merchant	DECLINED 03 CONTACT BANK	TRAN DECLINED SYSTEM ERROR
04	Declined - Pick up card	DECLINED 04 CONTACT BANK	TRAN DECLINED CONTACT BANK
06	Declined - Invalid STAN	DECLINED 06 CONTACT BANK	TRAN DECLINED SYSTEM ERROR
08	Approved - Pay on signature verification	APPROVED 08	CUSTOMER TO SIGN
11	Approved or Completed successfully	APPROVED 11	TRANSACTION APPROVED
12	Declined - Invalid transaction	DECLINED 12 INVALID TRANSACTION	TRAN DECLINED INVALID
13	Declined - Invalid Amount	DECLINED 13 INVALID AMOUNT	TRAN DECLINED INVALID AMOUNT
14	Declined - Invalid card number	DECLINED 14 CARD NO INVALID	TRAN DECLINED INVALID CARD NO
19	Declined - Re-enter transaction	DECLINED 19 RETRY TRANSACTION	PLEASE RETRY TRANSACTION
21	Reversal accepted - Original transaction not received		
30	Declined - Format error	DECLINED 30 FORMAT ERROR	PLEASE RETRY TRANSACTION

CODE	DESCRIPTION	PRINTED MESSAGE	TERMINAL DISPLAY
31	Declined - Card Issuer not supported by switch	DECLINED 31 CARD NOT VALID	TRAN DECLINED CARD NOT VALID
33	Declined - Card expired	DECLINED 33 EXPIRED CARD	TRAN DECLINED EXPIRED CARD
39	Declined - No credit account	DECLINED 39 NO CREDIT ACCOUNT	DECLINED NO CREDIT ACCT
41	Declined - Card lost	DECLINED 41 CONTACT BANK	TRAN DECLINED CONTACT BANK
43	Declined - Card stolen	DECLINED 43 CONTACT BANK	TRAN DECLINED CONTACT BANK
51	Declined - Insufficient funds	DECLINED 51 CUST CONTACT THEIR BANK	TRAN DECLINED NOT AUTHORISED
52	Declined - No cheque account	DECLINED 52 NO CHEQUE ACCOUNT	DECLINED NO CHEQUE ACCT
53	Declined - No savings account	DECLINED 53 NO SAVING ACCOUNT	DECLINED NO SAVING ACCT
54	Declined - Card expired	DECLINED 54 EXPIRED CARD	TRAN DECLINED EXPIRED CARD
55	Retry - Incorrect PIN	DECLINED 55 INVALID PIN	INVALID PIN PRESS CLEAR
56	Declined - No card record	DECLINED 56 CUST CONTACT THEIR BANK	TRAN DECLINED NOT AUTHORISED
57	Declined - Transaction not permitted to cardholder	DECLINED 57 INVALID TRANSACTION	TRAN DECLINED INVALID
58	Declined - Transaction not permitted at terminal	DECLINED 58 TRAN NOT ALLOWED	TRAN DECLINED NOT ALLOWED
59	Declined - Suspected fraud	DECLINED 59 CONTACT BANK	TRAN DECLINED CONTACT BANK
60	Declined - Merchant to contact Bank	DECLINED 60 CONTACT BANK	TRAN DECLINED CONTACT BANK
61	Declined - Bank daily amount Limit exceeded	DECLINED 61 DAILY AMOUNT EXCEEDED	TRAN DECLINED NOT AUTHORISED
62	Declined - Restricted card	DECLINED 62 TRAN NOT ALLOWED	TRAN DECLINED NOT ALLOWED
63	Declined - Security violation	CANCELLED 63 SYSTEM ERROR	TRAN CANCELLED CONTACT BANK
65	Declined - Bank daily frequency Limit exceeded	DECLINED 65 DAILY TRANS EXCEEDED	TRAN DECLINED NOT AUTHORISED
67	Declined - Pick up card	DECLINED 67 CONTACT BANK	TRAN DECLINED CONTACT BANK

CODE	DESCRIPTION	PRINTED MESSAGE	TERMINAL DISPLAY
75	Declined - PIN tries limit exceeded	DECLINED 75 EXCEED PIN TRIES	TRAN DECLINED EXCEED PIN TRIES
76	Approved - key change required	APPROVED 76	TRANSACTION APPROVED
88	Declined - Use Fallback for this transactions	DECLINED 88 USE FALLBACK VCHR	USE FALLBACK FOR THIS TRANS
91	Declined - Card Issuer not available	DECLINED 91 BANK-NOT AVAILABLE	TRAN DECLINED BANK NOT AVAIL
95	Declined - Reconciliation Error (out of Settlement window)	CANCELLED 95 SETTLEMENT ERROR	TRAN CANCELLED SETTLE ERROR
96	Declined - System malfunction	CANCELLED 96 SYSTEM ERROR	TRAN CANCELLED SYSTEM ERROR
97	Reconciliation totals have been reset	CANCELLED 97 SETTLEMENT RESET	TRAN CANCELLED ALREADY SETTLED
98	Declined - MAC error, system synchronisation required	CANCELLED 98 SYSTEM ERROR	TRAN CANCELLED SYSTEM ERROR
N0	CPAT Error - Host detected an error when processing a CPAT download request.	CANCELLED N0 SYSTEM ERROR	TRAN CANCELLED SYSTEM ERROR
N1	Logon Successful - Further action required e.g. CPAT download.	APPROVED 00	LOGON SUCCESSFUL
N2	Terminal Identification number is not known to the Bank.	DECLINED N2 PINPAD ID ERROR	TRAN CANCELLED SYSTEM ERROR
N3	Logon unsuccessful, further action required	CANCELLED N3 INVALID RESPONSE	TRAN CANCELLED SYSTEM ERROR

Argent Error Codes

Argent Basics

The seven segment display on the Argent Terminal Adaptor will light up and will move through a sequence of numbers on start-up. The numbers displayed will be steady when the call is progressing and the configuration downloading normally on the D-channel during start-up. The display will flash continuously if call progress encounters an error condition during start-up.

The table below provides a list of "start-up status codes" that the ATA will display in order of sequence when the power is being applied, the call is being set up and the configuration is being downloaded by the Argent Network Management System (NMS).

Argent Error Codes

Display Interpretation

Building Bars..........Program decompressing into memory
Steady 1 ....Power-on test executing. Dot will pulse on/off
Steady 2 ....D-channel interface active for EFTPOS
Steady 3 ....Pre-configuration in progress, learning identity
Steady 4.................Remote management in progress, configuration
Steady 5 ....Software download in progress
Steady 6 ....Reserved
Steady 7 ....Reserved
Steady 8 ....Reserved
Steady 9 ....Reserved
Steady 0 ....Reserved
Steady dot..............Normal Operation (no fault)

ATA Seven Segment Display Start-up Status Codes

Display Interpretation

Flashing 1...............Power up test fails
Flashing 2...............ISDN connection down
Flashing 3..............No carrier on EFTPOS port
Flashing 4..............Data overrun/underrun on Serial V.24 port
Flashing 5 ....No stations responding to polls on EFTPOS port
Flashing 6 ....Last call attempt failed-Channel
(X.25 fault or Argent server or NMS unavailable)
Flashing 7 ....Not applicable
Flashing 8 ....NMS has no pre-configuration to download
Flashing 9 ....NMS main configuration failure
Flashing 0 ....Not applicable

CLNP error codes

CLNP error codes are reported as XX/YY where XX =Information code and YY=Error code
as below:

Info Code Meaning
0 Unspecified
1 Validation failure on incoming Terminal message
2 Not Supported
3 Reserved
4 Reserved
5 Validation failure on sign-on command
6 Successful sign-on
7 Validation failure on sign-off command
8 Successful sign-off

Error Code Meaning
0 No Error
1 Unknown terminal ID
2 Invalid AME
3 Not Supported
4 Not Supported
5 Unknown Host reference
6 (Reserved)
7 Not Supported
8 Destination unreachable
9 Not Supported
10 Not Supported
11-16 (Reserved)
17 Not Supported
18 Not Supported
19 (Reserved)
20 Not Supported
21 Not Supported
22 Undefined Symbolic Host Address
23 Invalid Station for Terminal
24 Invalid Command from Terminal
25 Not Supported
26 Not Supported
27-29 (Reserved)
30 No Data in PDU
31 Not Supported
32 Unknown Host
33 Not Supported

Settlement Receipts and Options

Settlement Receipt

```
------------------------
     TRIPLE DES POS
  INGENICO TRIPLE DES
  SYDNEY          AU

MERCH.ID:057998201904788
TERMINAL ID:    03333340

SETTLEMENT      10/03/05

PURCHASE  000     $0.00
CASH OUT  000     $0.00
REFUND    000     $0.00
   NET            $0.00

CANCELLED            97
SETTLEMENT RESET
09/03/05  18:34   000085
------------------------
```

Pre-Settlement Receipt

```
------------------------
     TRIPLE DES POS
  INGENICO TRIPLE DES
 SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:    03333340

PRE-SETTLE      10/03/05

PURCHASE  002     $2.00
CASH OUT  000     $0.00
REFUND    000     $0.00
   NET            $2.00

APPROVED             00

09/03/05  18:33   000084
------------------------
```

Last Settlement Receipt

```
------------------------
      TRIPLE DES POS
   INGENICO TRIPLE DES
   SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:   03333340


HIST SETTLE    11/03/05


PURCHASE  000     $0.00
CASH OUT  000     $0.00
REFUND    000     $0.00
   NET            $0.00


APPROVED            00


15/03/05  09:38   000023
------------------------
```

Shift Totals Receipt

```
------------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

SHIFT TOTALS

DD/MM/YY  HH:MM   999999


TERMINAL ID      tttttttttttt


SHIFT TOTAL
SUMMARY

PURCHASE nnn    $$$$$$$.cc
CASH OUT nnn    $$$$$$$.cc
TIPS     nnn    $$$$$$$.cc
REFUND   nnn    $$$$$$$.cc


NET      nnn    $$$$$$$.cc


OFFLINE  nnn    $$$$$$$.cc

------------------------
```

Totals calculated by terminal

Receipt Layouts

Initialisation Receipt

```
------------------------
      TRIPLE DES POS
          LOGON

MERCH.ID:057998201904788
TERMINAL ID:    03333340
TRAN$END TID:
ACTIVE S/W:         4.75
CPAT VERS:          3730
PPID:   0207030333333333
APPROVED            00


09/03/05  18:24   000078
------------------------
```

Purchase, cash out and refund transaction records
Merchant Record - Signature Required

```
------------------------
      TRIPLE DES POS
   INGENICO TRIPLE DES
   SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:    03333340
CARD:      489982   537        Partial card number
CARD EXPIRY(MM/YY):07/06
VISA                           Type of card used
CREDIT ACCOUNT                 Account selected
AUTH NO: 400806


PURCHASE         $1.00         Indicates txn type. PURCHASE, CASHOUT, REFUND, PRE-Auth etc
                ---------
TOTAL     AUD    $1.00

SIGNATURE:


------------------------
                               I
09/03/05  18:26   000081
------------------------
```

Customer Record

```
------------------------
     TRIPLE DES POS
  INGENICO TRIPLE DES
  SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:   03333340
CARD:      489982   537        Partial card number
CARD EXPIRY(MM/YY):07/06
VISA                           Type of card used
CREDIT ACCOUNT                 Account selected
AUTH NO: 400806

PURCHASE          $1.00        Indicates txn type. PURCHASE, CASHOUT, REFUND, PRE-Auth etc
                ---------
TOTAL     AUD     $1.00

APPROVED             08

09/03/05  18:26   000081
------------------------
```

Declined Transaction Records

```
------------------------
     TRIPLE DES POS
  INGENICO TRIPLE DES
  SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:   03333340
CARD:      489982   537        Partial card number
CARD EXPIRY(MM/YY):07/06
VISA                           Type of card used
CREDIT ACCOUNT                 Account selected
AUTH NO: 400806

PURCHASE          $1.00        Indicates txn type. PURCHASE, CASHOUT, REFUND, PRE-Auth etc
                ---------
TOTAL     AUD     $1.00

DECLINED             91        Response code for the transaction being declined
BANK NOT AVAILABLE             Text description of reason
09/03/05  18:26   000081
------------------------
```

SAF transaction

If the terminal attempts to send a Reversal or Trickle feed an EFB or Tip transaction and this is unsuccessful due to No Response the transaction record layout is as follows:

Merchant Copy

```
-------------------------
      TRIPLE DES POS
   INGENICO TRIPLE DES
   SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:   03333340
CARD:       489982   537
CARD EXPIRY(MM/YY):07/06
VISA
CREDIT ACCOUNT
AUTH NO: 400806

PURCHASE          $1.00
                ---------
TOTAL     AUD     $1.00

SIGNATURE:


-------------------------

09/03/05  18:26   000081
-------------------------
```

Customer Copy

```
-------------------------
      TRIPLE DES POS
   INGENICO TRIPLE DES
   SYDNEY           AU

MERCH.ID:057998201904788
TERMINAL ID:   03333340
CARD:       489982   537
CARD EXPIRY(MM/YY):07/06
VISA
CREDIT ACCOUNT
AUTH NO: 400806

PURCHASE          $1.00
                ---------
TOTAL     AUD     $1.00

APPROVED            08

09/03/05  18:26   000081
-------------------------
```

Trouble Shooting

Installation Problems

PINpad offline
The most common reason for this error message is that the PINpad is not connected to the PC correctly.

- Check the power to the PINpad. The PINpad should be showing something on its display screen.
- Check the PINpad is connected to the COM port on the PC
- Check that the PC-EFTPOS Client Settings is configured to use the correct COM port, usually COM1.

No Response from bank to logon
- Check the terminal and merchant ID from the logon receipt
- Have the bank verify that the terminal ID being used is setup on the bank system
- If the TID is correct at the bank, check the EFTSRV settings to ensure the message is being sent to the correct bank.

Client Offline
This error means that one of the following has occurred:
- The most common cause of this error on a correctly installed machine is that there are more than one application running that uses our EFTPOS system. Examples are the POS system and our test POS system. There can only be one POS running. Shutdown any other applications that may also use EFTPOS.
- The EFT client is not running (or installed). Check if the client icon (little cents sign) is on the task bar near the clock. (Warning…. Not all POS system shows the task bar). Start client by rebooting POS.

Certain cards won't process
If the EFTPOS system only fails on Refunds, American Express or Diners cards or Cash Out the bank may have disabled them. Check with the bank to see if they are enabled on your terminal settings.

Hardware Problems

Hardware error troubleshooting
- Try to access one of the supported functions by pressing the function key
- If the PINpad goes into maintenance functions the PINpad hardware is working
- If the PINpad will not respond, it is probably broken
- Check power & cables
- If possible try another PINpad on this power point
- If there is still no activity on the PINpad screen the PINpad is probably broken

PINpad issues that may require a replacement
- Card reader fails card reading on call cards
- PINpad has been dropped and the display is smashed
- Missing keys on keyboard
- Non-responsive keys on keyboard. Re-power on PINpad and try keys again before replacing
- If the PINpad display contains the text APPLI NOT OK, then the PINpad has lost its software. Return the PINpad for repair
- If the terminal response code 63 or 96 after an RSA logon, the PINpad has lost its keys. Return the PINpad for repair.

Communication Problems

The most common reason for a **P66 modem** line to fail is that it is not communicating to the PC. All parameters can be altered manually but if any are wrong it's advised to re-run the installation wizard and answer the questions correctly.

- Ensure all cables are plugged in correctly
- Check that the modem is getting power. The power indicator on the power pack is on. The modem will click while connecting & disconnecting to the power supply
- Check that the modem is connected to a COM port on the PC
- Ensure the correct COM port is configured in EFT server (Lines tab)
- If you are using a PABX line (ie dial 0 for outside line) the number dialled will need to be prefixed eg 0,1800032027

Common Dial-up Errors
No Dial Tone ~ Check the phone is connected
Line Busy   ~ Check phone number and PABX
No Answer   ~ Check phone number and PABX
No Carrier   ~ Check modem settings to see if correct for this bank

Argent Line
An Argent line needs to be configured to run the AABP Protocol at 9600bps. Ensure that Telstra installs this type of line. Telstra will provide an Argent Terminal Adaptor (ATA) and an ISDN line.

Argent Terminal Adaptor Connection to the PC
The Argent TA must be connected to the PC

- Via a 25-pin (V.24 port on TA) to 9-pin (COM port on PC) standard RS-232 modem cable (available from any PC or Electronics Store)

This connection will fail if….
- The cable is incorrect, you CANNOT use a null-modem cable (type 1), and you must use a standard RS232 modem cable.
- The incorrect COM port is configured for the Argent line in EFT server (lines tab)

If the Argent ATA display is a steady dot, then the Argent ATA is configured for AABP and is ready to be connected to the PC running the EFTSRV software.

CLNP Errors
If the EFTSRV can communicate with the ATA, then errors will be reported via CLNP error codes on the display receipt. (Refer to error codes on page 25)

The most common errors are:
X8 CNP 01 08 ~ this means that the Argent systems can't communicate with the bank. Check the POS ame and the Host Address, and then call Telstra.

X8 CNP 01 01 ~ this means that the POSAME is wrong. Confirm it with Telstra.

Who to Contact for Help

For a financial Transaction enquiry:
St George Help Desk
1300 650 977

For hardware and software assistance:
Your POS vendor

Credit Card Authorisations
Visa MasterCard 1800 999205
Amex & JCB 1300 363 614
Diners 1800 331 112

For assistance with Argent:
Telstra Argent Help Desk
1300 137 100 option 4

PC-EFTPOS
(02) 9998 9800
Monday to Friday 9am to 5pm
Email: support@pceftpos.com.au
Web: www.pceftpos.com.au
The web site contains full installation diagrams and instructions.