

**00 -Approved**

Approved. The transaction completed successfully  
 The transaction was approved

**Who to Contact**  
**Contact Details**  
**Related Files**

**01 -Contact Bank**

Declined-refer to card issuer. Unable to obtain electronic authorisation.  
 Call for authorisation from appropriate card issuer.  
 This is a bank generated response, contact the bank

**Who to Contact**  
 Contact the Westpac Help Desk  
**Contact Details**  
 1800 029 749  
**Related Files**

**02 -Contact Bank**

Declined-issuers special conditions  
 This is a bank generated response, contact the bank

**Who to Contact**  
 Contact the Westpac Help Desk  
**Contact Details**  
 1800 029 749  
**Related Files**

**03 -Contact Bank**

Invalid sequence number  
 Check that Westpac have the correct Pinpad ID (PPID) on file for your  
 Terminal ID. You will need to call the Technical area on the Westpac  
 Help Desk

**Who to Contact**  
 Contact the Westpac Help Desk  
**Contact Details**  
 1800 029 749  
**Related Files**

**04 -Contact Card Issuer**

EFTPOS cannot be completed on this card.  
 Try another form of payment. The card holder should contact their bank.

**Who to Contact**  
 Contact the Westpac Help Desk  
**Contact Details**  
 1800 029 749  
**Related Files**

### 05 -Cannot Pay

Do not honour

Try another form of payment. The card holder should contact their bank.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 06 -Cannot Pay

System Error

Try another form of payment. The card holder should contact their bank.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 08 -Approved

Honour with identification

The transaction was approved with signature

#### Who to Contact

#### Contact Details

#### Related Files

### 12 -Tran not allowed

Transaction type not accepted

Retry the transaction using a different account or obtain another form of payment if the problem continues

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 13 -Invalid Amount

Invalid Amount

Retry the transaction, if the error continues contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 14 -Card Number Invalid

Card number does not exist

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 15 -No Such Issuer

There is no such issuer of the card

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 30 -Format Error

An error has occurred on the host

Power reset the Pinpad and then retry the transaction

Retry the transaction, if the error continues contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 31 -Card Unsupported

The card type is not supported by this bank, the merchant will have to seek payment by another means, cash or another card.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 33 -Expired Card

The card is expired.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 34 -System Error

There is suspected fraud

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 36 -Restricted Card

There has been an error with the card, it is restricted

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 38 -PIN Error Refer

The allowable PIN tries has been exceeded

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 39 -Account Type Error

Account type doesn't exist. The customer probably selected the wrong account accidentally, try again.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 41 -Card Error Refer

There has been an error with the card it has been reported lost.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 43 -Card Error Refer

There has been an error with the card, it has been reported stolen.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 51 -Cannot Pay

Insufficient funds to complete this transaction.  
Obtain another form of payment

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 52 -No Cheque Account

A cheque account doesn't exist on this card.

Try the transaction again with another account type.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 53 -No Savings Account

A savings account doesn't exist on this card.

Try the transaction again with another account type.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 54 -Card Expired

The card has expired.

The customer will have to get a new card, the merchant will have to seek payment by another means.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 55 -PIN Incorrect

The PIN is wrong. The PIN has to be re-tried.

The cardholder has entered the wrong PIN

Retry transaction with different PIN

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 56 -No Card Record

The bank cannot accept payment on this card.

Retry the transaction on another card, if the error continues contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 57 -System Error

This transaction is not permitted to the card holder.

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 58 -Invalid Trans

This transaction is not permitted to the terminal.

Obtain another form of payment

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 61 -Limit Exceeded

The withdrawal amount has reached it's limit  
Obtain another form of payment

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 62 -Card Error Refer

There has been an error with the card, the card is restricted  
Obtain another form of payment

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 63 -Keys Incorrect

The security keys in the pinpad are not correct.

Ensure that another PINpad is not using the same terminal ID. Log the PINpad on. If the error continues contact your hardware provided as the terminal may need to be replaced.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 75 -PIN Error Refer

The allowable number of PIN tries has been exceeded  
Obtain another form of payment if the problem continues

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### 77 -Approved

Transaction has been approved

The transaction was approved

#### Who to Contact

#### Contact Details

1800 029 749

#### Related Files

### 91 -ISS Not Available

The bank is not available.

Retry the transaction, if the error continues contact the bank, or call for authorisation and process as a manual (e.g voucher) transaction.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

#### 94 -Cannot Pay

There has been a duplicate transaction.  
Obtain another form of payment

This is a bank generated response, contact the bank

##### Who to Contact

Contact the Westpac Help Desk

##### Contact Details

1800 029 749

##### Related Files

#### 96 -System Error

System malfunction, this is a general error.  
Retry the transaction

This is a bank generated response, contact the bank, call them if the error continues.

##### Who to Contact

Contact the Westpac Help Desk

##### Contact Details

1800 029 749

##### Related Files

#### 97 -Approved

Settlement only. The reconciliation totals have been reset.

The settlement was successful

##### Who to Contact

##### Contact Details

1800 029 749

##### Related Files

#### 98 -MAC Error

MAC Error detected by Westpac.

Ensure that another PINpad is not using the same terminal ID. Log the PINpad on. If the error continues contact your hardware provider as the terminal may need to be replaced.

##### Who to Contact

Contact the Westpac Help Desk

##### Contact Details

1800 029 749

##### Related Files

#### A1 -Recursive Call

This error can only occur if the POS System has attempted to use the PC EFTPOS system whilst it is already processing a request from the POS.

This is normally a development problem. The POS Vendor will have to check their system.

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

ActiveX Control Overview.pdf

#### A2 -General Failure

Windows Error. This should never occur. Check to see if the computer is functioning normally.

This is a development problem. The POS Vendor will have to check their system.

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

#### A4 -Invalid Merchant

This error occurs when the POS system attempts a transaction for a merchant number that does not exist.

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

#### A7 -Internal Buffer

This error is sent if the ActiveX control receives a message from the EFTPOS system that is smaller than is expected.

Have your POS Vendor enquire with PC-EFTPOS to ensure that the correct versions of the ActiveX control and EFT Client are being used.

Reinstall the latest versions.

##### Who to Contact

Contact PC EFTPOS

##### Contact Details

02 9998 9800

##### Related Files

#### B2 -Unsupported Operation

The operation that was attempted by the POS is not supported in this version of software.

This is a development problem. The POS Vendor will have to check their system.

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

#### B3 -Client Offline

The EFT Client is not running. This could be from the service being stopped or another program using the EFT Client.

Check that only one version of the software is running. Also check that the generic POS is not running. Close all applications and reboot

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

Installation Files.

#### B4 -Internal Buffer

This error is sent if the ActiveX control receives a message from the EFTPOS system that is larger than expected.

Enquire with Ingenico to ensure that the correct versions of the ActiveX control and EFT Client are being used.

Reinstall the latest versions.

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files

#### B5 -Invalid Amount

The POS has sent an invalid amount to the PC EFTPOS system.

Since the amount was invalid, check for:

- The Purchase or Cashout amount being too large.
- A cash out of \$0.00 as a transaction.
- The amount is zero for the purchase.
- Check the transaction

##### Who to Contact

Contact your POS Vendor

##### Contact Details

##### Related Files



**B6 -Invalid Dialog**

The POS has set up invalid dialog parameters.

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****B7 -Invalid TXNTYPE**

The POS has sent an invalid Transaction type. It could either be an invalid settlement option or an invalid transaction type.

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****B8 -Invalid TXNREF**

The POS has sent an invalid transaction type. It may be too large or non-ASCII

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****BY -PINpad Busy**

The PINpad has reported that it is currently Busy processing a transaction. This transaction may be a reversal or some other housekeeping task that the PINpad performs.

The operator should wait (up to 30 seconds) and try again.

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files****D0 -Invalid AuthCode**

The POS has sent an invalid authority code. The length is too long

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****E2 -No Previous Txn**

No previous transaction results when the PINpad tries to retrieve a transaction that hasn't occurred. This may happen when the PINpad is old, or has just been replaced.

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files**

### P2 -System Error

Software deletion failure

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### P3 -System Error P3

Invalid software

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### P6 -System Error P6

Invalid module, version number, or checksum received

This is a bank generated response, contact the bank

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### P7 -System Error

Parameter download aborted by terminal re-logout

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### P8 -System Error P8

Invalid Software at the bank

This is a common problem with the Westpac with new installs or upgrades. There is a configuration wrong at the bank. It will be either that the software version is wrong, or that the system has been set up to receive a transaction from a Supertrack device. Inform the bank and they will change it.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### PF -PINpad Offline

The PINpad is not responding. The possible causes could be a lack of power or it is attached to the wrong com port. There is something set up incorrectly in the PC Bios affecting the PINpad. The PINpad is damaged.

Check the power and the com ports. This is the main reason for this error. Ensure all cables are plugged in correctly.

See if the PINpad is damaged. Check the screen display, if it is blank it may indicate damage to the PINPad.

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

Installation Files.

**T0 -Approved**

PINpad is idle awaiting a PC-EFTPOS Client request. The transaction was successful.

**Who to Contact****Contact Details****Related Files****T4 -System Error**

System Error

There has been a corrupt logon RCV from the bank

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files****T8 -Invalid Amount**

An invalid amount was entered into the PINpad

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****TB -No CPAT**

A CPAT entry doesn't exist for the swiped card

Try another payment method

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files****TE -No Cash On Credit**

A cashout transaction was attempted on a credit account

Retry the transaction on a debit account

**Who to Contact****Contact Details****Related Files****TF -Init Required**

PINpad requires logging on to the bank.

This is not an error. The PINpad requires a logon which it will do next time it contacts the bank

Again this is not an error.

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files**

**TG -Display Error**

POS display error

There has been a communication problem between the PINpad and the POS. Check the cabling of the PC to the PINpad, arrange to replace the PINpad and cables if this continues to occur.

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****TH -Printer Error**

POS printer error

The printer is not responding. Check the printer connections, the printer power and the printer paper

**Who to Contact**

Contact your POS Vendor

**Contact Details****Related Files****TI -Operator Timeout**

The transaction timed out

The POS operator has cancelled the transaction at either the "enter card", "select account" or "enter pin" prompts

**Who to Contact**

See the operator

**Contact Details****Related Files****TJ -System Error**

System Error

**Who to Contact**

Contact PC EFTPOS

**Contact Details**

02 9998 9800

**Related Files****TL -Signature Error**

The signature was declined by the operator

The transaction was declined on a signature request by pressing no on the dialog screen

**Who to Contact**

See the operator

**Contact Details****Related Files****TM -Operator Cancelled**

The operator cancelled the transaction when a card of PIN or Account Retry prompt is being displayed

Retry the transaction

**Who to Contact****Contact Details****Related Files**

**TQ -Expiry Error**

The card is expired

Retry the transaction using a card which has not expired

**Who to Contact**

**Contact Details**

**Related Files**

**TV -Reversal Pending**

The terminal has a reversal waiting to be uploaded to the bank. The terminal cannot be configured until this reversal has been uploaded

Log the PINpad on. This will force the reversal to be sent to the bank.

**Who to Contact**

**Contact Details**

**Related Files**

**TX -Cannot Process**

The PINpad is unable to process the request because it is not ready or the host has rejected a reversal or Payment advice transaction.

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files**

**TY -Card Rejected**

There is an error with the card.

Retry the transaction on another card.

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files**

**TZ -Invalid Account**

The selected account is not valid for the swiped card, for example SAVINGS was selected on a credit only card.

Retry the transaction and select a valid account for the card, or try a different card.

**Who to Contact**

**Contact Details**

**Related Files**

#### X0 -No Response

The Transaction timed out at the bank.

Check the following

- That the merchant and terminal ID's are correct. Westpac has 8 digit Merchant ID and 8 digit Terminal ID.
- The EFT SRV may have been set up for the wrong bank, check the EFT Server Control Panel
- Ensure that the Argent terminal adapter cable is a standard RS232 cable, not a null modem cable.
- Also ensure that the bank has programmed the terminal ID's and enabled them to their system.

**Who to Contact**

**Contact Details**

**Related Files**

#### X2 -Error 09

No polls from NAC, there is no carrier

Re install the EFT SRV software

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files**

#### X3 -Error 01

No carrier from NAC

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files**

#### X4 -System Error

STAN error detected by PINpad

The PINpad has detected a mismatch on the STAN returned from the bank. Perform a manual logon if possible

**Who to Contact**

Contact PC EFTPOS

**Contact Details**

02 9998 9800

**Related Files**

#### X6 -Invalid Terminal ID

The PINpad has received a host message with the incorrect terminal id

**Who to Contact**

Contact the Westpac Help Desk

**Contact Details**

1800 029 749

**Related Files**

### X7 -MAC Error

MAC error detected by PINpad. Check the cables

The PINpad has detected a fault with the message authentication error returned from the bank. The transaction will retry the PINpad with a logon to correct the issues.

#### Who to Contact

Contact PC EFTPOS

#### Contact Details

02 9998 9800

#### Related Files

### X8 -System Error

Info PDU Error

The transaction has failed due to an error at the Telstra NAC. The PDU error Number will give an indication of what has failed

#### Who to Contact

Contact the Argent Help Desk

#### Contact Details

1300 137 100 Option 4

#### Related Files

### X9 -System Error

CNP Length error

#### Who to Contact

Contact PC EFTPOS

#### Contact Details

02 9998 9800

#### Related Files

### XA -System Error

CNP Error

#### Who to Contact

Contact PC EFTPOS

#### Contact Details

02 9998 9800

#### Related Files

### XB -System Error

CNP Error

An invalid response code was received from the bank

#### Who to Contact

Contact PC EFTPOS

#### Contact Details

02 9998 9800

#### Related Files

### XC -Message Error

Invalid message type

An invalid message type was received from the bank

#### Who to Contact

Contact PC EFTPOS

#### Contact Details

02 9998 9800

#### Related Files

#### **XD -Luhn Check Error**

The LUHN check failed on the card. Either the card is invalid or the terminal has been corrupted.

Retry the transaction on another card

#### **Who to Contact**

Contact the Westpac Help Desk

#### **Contact Details**

1800 029 749

#### **Related Files**

#### **XE -Invalid Month**

The month value in the expiry date is invalid

If the card was swiped you should try another card, if the card number was entered into the terminal you should re-enter a valid expiry date.

#### **Who to Contact**

#### **Contact Details**

#### **Related Files**

#### **XG -Unsupported Transaction**

The transaction type attempted is not supported by this PINpad.

#### **Who to Contact**

Contact your POS Vendor

#### **Contact Details**

#### **Related Files**

#### **XN -Txn Not Allowed**

The attempted transaction is not allowed on this PINpad.

#### **Who to Contact**

Contact your POS Vendor

#### **Contact Details**

#### **Related Files**

#### **XT -Config Required**

The terminal needs to be configured before a transaction can be attempted.

Configure the PINpad and attempt the transaction again. Refer to your EFTPOS manual or POS vendor for details on configuring your PINpad.

#### **Who to Contact**

Contact your POS Vendor

#### **Contact Details**

#### **Related Files**

#### **XU -No Cashout Allowed**

Cashout has been disabled on this terminal.

Contact your bank helpdesk to get cashouts enabled, and then retry the transaction

#### **Who to Contact**

Contact the Westpac Help Desk

#### **Contact Details**

1800 029 749

#### **Related Files**



### XV -No Refund Allowed

Refund has been disabled on this terminal.

Contact your bank helpdesk to get refunds enabled, and then retry the transaction

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### XW -No Pre-Auth Allowed

Pre-Auth has been disabled on this terminal.

Contact your bank helpdesk to get pre-auths enabled, and then retry the transaction

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### Z0 -Modem Error

General problem with the modem

This is a general modem error.

- Check the connections and the POS AME.
- The dial may have taken more than 40 seconds.
- The com port and the modem may not be communicating.
- Check that another program is not using the com port
- Check the BIOS Settings to ensure they are correct

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

### Z1 -No Dial Tone

The EFTPOS modem has reported that there is no phone line connected to it.

Check the phone line, and PABX extension (as there is no answer), check the phone number.

Try plugging a normal phone into the socket and dialling the number. A modem sound should happen on the other end.

Check that the modem line is not sharing a fax.

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

Installation Files.

### Z2 -No Host Answer

The modem has dialled the number but has not got a response

Check the phone line, and PABX extension (as there is no answer), check the phone number.

Try plugging a normal phone into the socket and dialling the number. A modem sound should occur on the other end. The possible other explanations are the modem has failed

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

Installation Files.

### Z3 -Line Busy

The modems at the bank are busy

The EFTPOS modem has reported that the number it has tried to call is busy. Retry the transaction.

#### Who to Contact

Contact the Westpac Help Desk

#### Contact Details

1800 029 749

#### Related Files

### Z4 -No Host Number

The phone number is not configured

Check the EFT SRV installation.

Reinstall the EFT SRV software

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

Installation Files.

### Z5 -Power Fail

The POS has a power fail, transaction declined

The power failed and the transaction did not complete. Retry the transaction

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

### Z6 -No Carrier

Modem Error

The was a synchronisation failure with the bank. The possible causes are the phone line, the bank modems or the EFTPOS modem.

Retry the transaction if the problem persists contact the phone company, bank and PC-EFTPOS.

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

### Z7 -Link Error

The EFT Client application cannot communicate with the EFT SRV.

Check the following to ensure that the connection is being made.

- The Client Icon in the system tray should be green, not red.
- A red icon means it cannot see the EFT SRV.
- The POS has TCP/IP installed and is operational.
- The POS is connected to the LAN.
- The EFT SRV is running on the machine that is connected to the bank

#### Who to Contact

Contact your POS Vendor

#### Contact Details

#### Related Files

Installation Files.