

LIST OF COMMON ERRORS

CARD NOT SUPPORTED

The card offered is not supported by the bank. The transaction is declined. Seek another form of payment.

DECLINED 01 CARD ERROR REFER

The customer's card has been invalidated by their bank. Seek another form of payment and refer the cardholder to their bank.

DECLINED 12 TRAN NOT ALLOWED

The transaction is not allowed. Seek another form of payment.

DECLINED 30 SYSTEM ERROR

The Card Verification Code is incorrect. Confirm the number with the cardholder and retry the transaction. If the error occurs again, refer cardholder to their bank.

DECLINED 51 NOT AUTHORISED

The transaction has been denied by the cardholder's bank. Seek another form of payment and refer the cardholder to their bank.

DECLINED 52 ACCOUNT TYPE ERROR

The card is not linked to the account selected, e.g. credit card used on a cheque or savings account.

DECLINED 54 CARD EXPIRED

The card has expired. Refer the cardholder to their bank. Seek another form of payment.

DECLINED 55 PIN INCORRECT

The customer PIN was keyed incorrectly. Advise the customer to re-enter the PIN.

DECLINED 75 PIN ERROR REFER

The customer has incorrectly keyed the PIN three times. Seek another form of payment and refer the cardholder to their bank.

NO ANSWER / NO RESPONSE

There has been no response to the transaction. Retry the transaction, and if this fails, refer to the Quick Reference Guide

located at anz.com/merchantconnect or alternatively call 1800 039 025 for further assistance.

NUMBER BUSY

The number dialled by the terminal is busy. Ensure no one else is using the telephone line at your location. Retry the transaction, and if this fails, refer to the Quick Reference Guide located at anz.com/merchantconnect or alternatively call ANZ Merchant Services Support on 1800 039 025 for further assistance.

SYSTEM ERROR 13

The transaction is over the refund limit. Call Merchant Services Support on 1800 039 025 for further assistance.

SYSTEM ERROR 061

The cardholder has exceeded their daily or weekly limit, or is trying to draw on uncleared funds. The cardholder may try the transaction again using a smaller amount. If still declined, seek another form of payment.

SYSTEM ERROR 91

The transaction is unsuccessful. Retry the transaction, and if this fails call Merchant Services Support on 1800 039 025 for further assistance.

SYSTEM ERROR 96

The transaction is unsuccessful. Retry the transaction, and if this fails call Merchant Services Support on 1800 039 025 for further assistance.

TERMINAL DISPLAYING: AUTH?

If the transaction amount exceeds your EFB (Electronic Fall Back) authorisation limit, phone the authorisation centre. Key in the authorisation number and press ENTER.

Authorisation Centre Contact Numbers

Debit Cards (CHQ & SAV Accounts):	1800 039 025
Credit Cards (Visa & MasterCard):	1800 999 205
American Express/JCB:	1300 363 614
Diners Club/Discover:	1800 331 112

TRAN CANCELLED CHIP DECLINED

The transaction has been declined by the card. Refer the cardholder to their bank.

If you are experiencing any other error message, refer to your Merchant Operating Guide (anz.com/merchantconnect) or call ANZ Merchant Services Support on 1800 039 025 for assistance.

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