PAYMENT TERMINAL: TROUBLESHOOTING GUIDE

This guide is designed to help **you identify common error types** and the best way to resolve them.

Contact details will be included with **your terminal** or found online **at the manufacturer's website.**

COMMON ERRORS AND HOW TO RESOLVE THEM

1. CONNECTIVITY

2. MENU LAYOUT TIPS

3. BAD MAC / INVALID MAC

4. SECURITY ERROR

5. ERROR TYPE: "DO NOT HONOUR"

6. ERROR TYPE: "REFER TO ISSUER"

7. ERROR TYPE: "CARD TYPE NOT ACCEPTED"

8. ERROR TYPE: "RECONCILIATION NOT CLEARING TOTALS"

9. ERROR TYPE: "NOT RECEIVING TRANSACTIONS"

10. TEST TRANSACTION SECURITY

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1. CONNECTIVITY ⌄

Card machines can be REBOOTED to clear the majority of connection failures.

Perform a HARD REBOOT

1. **Remove battery cover**
2. Gently **unclip the battery**
3. **Replace battery** after more than **60 seconds** or longer to allow time for the machine to lose knowledge of the last task it was performing
4. The delay before replacing the battery becomes essential where the screen froze or was stuck 'in a loop'

For Ingenico Models only perform a SOFT REBOOT

5. To **Turn Off**, hold down yellow **CLEAR KEY** and **COMA** (above green key) for more than **4 seconds**
6. To **Turn On**, hold down **green key**

   Note: *You may locate soft reboot options for other brands and models by referring to the user guide received with your card machine.*

Soft reboot may be preferred where you are unable to locate or comfortably remove the battery.

2. MENU LAYOUT TIPS ⌄

1. If you **cannot find function buttons,** look for a **supervisor option**
2. If you **cannot find** the **reset button**, this indicates the terminal is an **offline** machine or software/IPOS. Please contact your provider for assistance.

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3. BAD MAC / INVALID MAC

This error can occur when the MAC key is set to an incorrect or mismatched value between the terminal and the American Express system that can cause it to lock.

1. Perform MAC reset
2. Logon and test terminal

If the problem persists, contact American Express on: **0800 032 7216***, select option 2.

4. SECURITY ERROR

A Security Error occurs when you have manually entered the Card details incorrectly.

The terminal will **lock itself** as part of a security feature to prevent suspected fraud.

1. Perform **MAC reset** on terminal
2. **Logon** to the terminal
3. Perform **test transaction**

5. ERROR TYPE: "DO NOT HONOUR"

This message will appear when a Card is declined.

This is usually due to an issue with the Cardmember's Account and as a result we will not authorise the payment until they call to resolve the issue themselves.

Advise the Cardmember that they need to contact customer service, the number on the back of their Card.

6. ERROR TYPE: "REFER TO ISSUER" ⌄

This message will be displayed when the transaction needs to be authorised by American Express.

This could be as part of a spot security check or can sometimes be asked for with transactions that are over a substantial amount.

You will need to call our Authorisations Department on 0208 551 1111.

7. ERROR TYPE: "CARD TYPE NOT ACCEPTED" ⌄

This message will display when American Express isn't correctly loaded onto the terminal.

Ensure you have performed download, reset, logon and test transaction.

If the problem persists, contact American Express on: 0800 032 7216*, select option 2.

8. ERROR TYPE: "RECONCILIATION NOT CLEARING TOTALS" ⌄

This is when the EOD banking doesn't zero down the totals at the end of each day and the amount carries over to the following day.

1. **Check** how the terminal is connected:
   a. If **Bluetooth** or **Wi-Fi** – make sure it is near router or paired base unit when performing EOD banking as low signal may affect
2. **Perform reconciliation** for American Express on its own
3. If still not working, **contact** your **terminal provider** to troubleshoot.

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9. ERROR TYPE: "NOT RECEIVING TRANSACTIONS" ⌄

For contactless payments, the transactions are stored in the terminal's temporary memory until a chip and pin transaction pushes them all through.

These can build up and fill up the memory causing the terminal to stop working.

Perform the Error 8 type: "Reconciliation not clearing totals" action

1. If still not working, **perform a MAC reset** to clear out terminal memory
   NOTE: this will clear out stored transactions so make sure you have receipts before performing

2. Perform **fresh download**, **reset**, **logon** and **test**

3. If the problem persists, contact American Express or your terminal provider to troubleshoot.

10. TEST TRANSACTION SECURITY ⌄

1. Use the **building number** for **1 John Street** and the numbers within **post code BN88 1YR**

2. If asked for **security code** for customer present, type **4 zeros**

3. If asked for **CVC code** use **3 zeros**

INSIGHTS ⌄

1. If you cannot find a reset button in the terminal guides please reach out to American Express **(0800 032 7216*, select option 2)**

2. IPOS terminals have different buttons and menus, if you cannot set up your terminal, please check IPOS terminals on **Get Started | American Express Merchant UK**

3. If this issue continues please refer to your user guide or contact your terminal provider for assistance to activate American Express.

Recommendation: if this error appears do your banking report before completing the MAC Reset.

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