



# **Merchant Guide for Mobile Point of Sale Users – Common Error Messages**








## Troubleshooting Issues

Here are some instructions to help you troubleshoot issues.

### Communication Errors

If the card reader shows a communication error message (appearing as **COMM. ERROR**) it means that the card reader detected a communication failure between itself and the device that it was paired/connected to.

First, try turning the card reader off and on again:

1. Make sure that the smart phone or tablet you're using with the card reader has Bluetooth turned on
2. Turn off the card reader by pressing and holding  [power button] for a couple of seconds and pressing  [OK button]
3. Turn the card reader back on by pressing and holding  [power button] for a couple of seconds
4. Wait for the card reader to connect or follow the connection instruction from your app
5. Try to initiate a transaction again.

Secondly try disconnecting the Bluetooth connection and reconnect

1. Make sure that the smart phone or tablet you're using with the card reader has Bluetooth turned on
2. Look for the Bluetooth name in your smart phone or tablet's Bluetooth list and disconnect according to the directions of your device
3. Reconnect the card reader according to the directions of your device
4. Wait for the card reader to connect or follow the connection instruction from your app
5. Try to initiate a transaction again.

Thirdly try removing the card reader from Bluetooth devices and pair again








1. Make sure that the smart phone or tablet you're using with the card reader has Bluetooth turned on
2. Look for the Bluetooth name in your smart phone or tablet's Bluetooth list and remove device/forget device according to the directions of your device
3. Make sure that the card reader is turned on
4. Look for the Bluetooth name in your smart phone or tablet's Bluetooth list and pair according to the directions of your device
5. Wait until you see the Bluetooth icon on the card reader screen. This may take a few seconds. When that icon appears the card reader is connected
6. Try to initiate a transaction again



## Flash Corruption Errors

If the card reader is not working or doing what it is supposed to do, it is always a good idea to reset the flash to see if it fixes the issue. Resetting the flash erases the working memory of the card reader clearing out any corrupted flash. After the flash has been reset on a card reader it needs to fetch the terminal software and terminal configurations again.

Resetting the flash:

1. Press  and  [back button]
2. Enter password: **746723** and press  [OK button]
3. Scroll menu using  [down arrow] to **Config** and press  [OK button]
4. Select "**RESET FLASH**" and press  [OK button]
5. Scroll down to "**Save and Reset**" and press  [OK button]
6. The card reader should now restart

If the problem persists then please contact support [LloydsBankCardnetmPOS@lloydsbanking.com](mailto:LloydsBankCardnetmPOS@lloydsbanking.com)



## Card reader Error Messages

Error Message	When	What does this mean?	Required Action
<b>Transaction Not Processed</b>	During any financial operation	Communication error somewhere between the card reader and the processor.	Communication problem with Phone or Internet.
<b>Send error</b>	During any financial operation	Phone/mobile device not connected to the internet.	Check internet connection.
<b>Response to authorisation request timed out</b>	Sale transaction	Several factors can cause this. Most likely the gateway timed out on communicating with the processor.	Try again, if problem persists contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a>
<b>PROCESSING ERROR</b>	During any operation	An unexpected error was encountered during transaction processing.	Please retry the operation. If the issue persists please contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a>
<b>Network error</b>	During any financial operation	Unable to connect to Handpoint.	Contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a>
<b>Invalid Config</b>	After config download	The configuration file might be corrupt or incorrectly defined.	Contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a>



<p><b>Device not initialized</b></p>	<p>During any financial operation</p>	<p>The device has not been set up.</p>	<p>Contact  <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a></p>
<p><b>503 Service Temporarily Unavailable</b></p>	<p>During any financial operation</p>	<p>Handpoint is unable to connect to the processor.</p>	<p>Contact  <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a></p>
<p><b>Invalid BPK</b></p>	<p>Turning card reader on</p>	<p><b>Critical Error</b>                       Tamper failure/security mechanism in hardware deleted the encryption keys as the battery drained completely and failed to power the tamper sensors.</p>	<p>Replace device.                       Contact  <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a></p>




## Error Transaction Messages

These are messages that can appear during unsuccessful card transactions

Card reader display text	Why it is displayed	Required action
<b>CANCELLED</b>	The current operation was cancelled by either the cardholder or the merchant. Or the card reader timed out while waiting for the card and automatically cancelled the operation.	No further actions are required.
<b>CARD BLOCKED</b>	The card that was used has been blocked.	Please retry the transaction with a non-blocked card.
<b>CARD REMOVED</b>	The card was removed too soon during a transaction operation.	Please restart the operation.
<b>COMM. ERROR CHECK CONNECTION</b>	Indicates that the card reader detected a communication failure between itself and the device that it was paired/connected to.	<p>If a sale or a refund transaction was in progress when this occurred then you must contact your <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a> and verify whether the transaction went through or not (to check with real-time terminal management system data).</p> <p><i>If you fail to do so then you may be liable for any costs incurred due to any double charges.</i></p> <p>Once you have verified that the transaction did not go through then please retry the operation.</p>
<b>FALLBACK TO MSR</b>	The cards chip has failed. The data on the magnetic stripe will be used instead.	Please wait for further instructions on the card reader display.
<b>INCORRECT PIN</b>	An incorrect PIN was entered.	The cardholder must re-enter their PIN.



Card reader display text	Why it is displayed	Required action
<b>INVALID CARD</b>	The card reader could not read any data from the card.	Please retry the operation. If the issue persists the card may be faulty, please try another card. If the issue still persists the card reader may require replacement, please contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a> for assistance.
<b>LAST ATTEMPT</b>	This is the customer's last available attempt for correct PIN entry.	Please do one of the following: <ul style="list-style-type: none"> <li>• Enter the correct PIN.</li> <li>• Press the  [Cancel button] to abort the transaction.</li> </ul>
<b>NOT PROCESSED</b>	This is a generic error message that indicates that the current operation was not completed due to an unexpected error. Reasons can include: <ul style="list-style-type: none"> <li>• Communication failure between the card reader and the back end system during an update operation.</li> <li>• Invalid request object from the app at the start of an operation.</li> <li>• Invalid response object from the app during an operation.</li> </ul>	Please retry the operation. If the issue persists please contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a> for assistance.
<b>PIN IS BLOCKED</b>	The maximum number of PIN entry retries has been reached.	Please wait for further instructions on the card reader display (The card reader may fall back to signature processing).



<b>PROCESSING ERROR</b>	An unexpected error was encountered during transaction processing.	Please retry the operation. If the issue persists please contact <a href="mailto:LloydsBankCardnetmPOS@lloydsbanking.com">LloydsBankCardnetmPOS@lloydsbanking.com</a> for assistance.
<b>READ ERROR</b>	The card reader was unable to establish a valid communication channel with the cards chip.	Please wait for further instructions on the card reader display.
<b>REQUEST INVALID</b>	A transaction was attempted with a magnetic stripe card that is cash only.	No further actions are required.
<b>SALE VOID</b>	Indicates that the current operation is a reversal/voiding of a sale transaction.	No further actions are required.
<b>TRANS. DECLINED</b>	A transaction has been declined.	No further actions are required. Further information may be displayed on the card reader screen or receipt that might indicate why the transaction was declined.
<b>TRANSACTION VOID</b>	A transaction was cancelled due to a cardholder not responding in time to an action or directly, by the cardholder or the merchant or the card itself. Or a signature was rejected by the merchant.	No further actions are required.
<b>UNSUPPORTED CUR.</b>	A currency has been selected in the app that your card reader has not been set up for.	Cardnet MPOS merchants can only take GBP transactions.





<p><b>USING SIGNATURE</b></p>	<p>The card has indicated that cardholder signature is required. This can be either due to fall back (e.g. max PIN retries reached) or because the card is a signature or a signature &amp; PIN card.</p>	<p>Please wait for further instructions on the card reader display.</p>
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