Below you will find a list of the most common issues with credit card terminals.

If your screen says...	It means that...
No Line / Waiting for Line / Line Busy / No Carrier	The terminal cannot find a dial tone. Check the phone line and ensure that it is connected to the line port of the terminal. Check to ensure that the phone line is not being shared by any other device, such as a fax machine or another phone. Ensure that you are not using a rollover line for the terminal. If the problem still persists, take the line out of the terminal and plug it into a phone, and check for a dial tone. If you do get a dial tone, please call Tech Support at the number listed at the top of this page. The terminal may require servicing.
NPM / Replace Paper	Either of these messages indicates that there is no paper in the terminal or it has not been installed correctly. Check to ensure that the paper is properly fed into the terminal by pressing the feed button. If the paper does not feed, open the plastic cover on top of the terminal, and take the paper out. Feed the end of the paper in until you hear a beep from the terminal, and the roller should start moving automatically. At this point, keep pushing the paper gently until the paper is pulled out. Replace the plastic cover, making sure that the slip of paper coming out of the terminal stays outside the plastic cover.
Card Not Allowed / Invalid Card Brand / Service Not Allowed	This means that your terminal has not been setup to accept this particular brand (Visa, Mastercard, etc.) of credit card. If this message shows up for Visa or Mastercard, call Technical Support. If you see this message for another card type such as American Express or Discover, and you are certain that you should have been setup with these card types, call Technical Support and a representative will ensure that your request is taken care of.
No Master Key	The most common cause for this message is attempting to connect a pin pad to the terminal without turning the terminal off first. Doing so destroys the encryption on the pin pad. The pin pad will need to be sent in to UBC to be re-encrypted. Contact Technical Support for instructions on how to do this.
Invalid MICR Number	This message appears when a check reader/imager connected to the terminal is not reading the check properly. Ensure that the check is being inserted correctly. For an RDM reader, insert the check facing up with the routing and account number on the right side. For a Magtek, ensure that the check is being inserted with the front of the cheque facing inwards.

On your statement, if you see...	It means that...
Excess Auths	You were charged these fees for swiping a card that came back declined, for forced or voided sales, and for returns.
Non-Qual Fees	These are the percentage amounts added to your regular discount rate, in the event that you key in an entry and the information does not match (i.e., the zip code entered into the terminal does not match the cardholder's zip code on file). This can also occur when a customer uses a corporate, government or business credit card, or if the terminal fails to batch on time. "On time" is defined as batching the terminal out on the evening of the sale. - A "late" batch is defined as batching the terminal more than 24 hours after the sale occurred.
Mid-Qual Fees	This is the percentage amount that is charged when the sale is keyed in, but all of the address verification information matches. This percentage is usually less than the non-qual fees.
AVS	This stands for Address Verification System. You would see an instance of this when manually keying in the transaction, and the terminal prompts you for the cardholder's zip code and street number.
Chargeback Fee	In the event that the customer disputes a sale directly with their bank, you as the merchant are charged back the amount that the customer is disputing plus a $15 fee. This is a chargeback fee.
Retrieval Fee	This is a $16 fee applied when a customer questions a sale and requests documented proof of the sale. United Bank Card has to research the sale and as a result is charged this fee by the cardholder's issuing bank. This cost is then passed onto you as the merchant in the form of a retrieval fee.