

Bank:		Denial of service at ATMs for the quarter ended					
Month	No. of ATMs	ATM transactions Approved	ATM transactions Declined		Total Declines (4+5)	Business Decline* % (4/6*100)	Technical Decline* % (5/6*100)
			Business Decline	Technical Decline			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
M1							
M2							
M3							
Total							
*Indicative list of declines.							

Indicative list of ATM declines

Serial No.	Description	Decline type
1.	Invalid transaction	Business
2.	Card not on file	Business
3.	Expired card	Business
4.	Invalid PIN	Business
5.	Invalid amount field	Business
6.	Invalid response code	Technical
7.	Processor down	Technical
8.	Invalid card number	Business
9.	Module processing error	Technical
10.	Excessive PIN tries	Business
11.	Invalid account	Business
12.	Exceed withdrawal limit	Business
13.	Exceeded number of tries	Business
14.	Invalid message	Technical
15.	Key sync error	Technical
16.	Lost or stolen card	Business
17.	Restricted use	Business
18.	Do not honour	Business
19.	Exceeds funds available	Business
20.	Customer cancel	Business
21.	Full reversal	Technical
22.	Invalid transaction for the card	Business
23.	Hardware fault	Technical
24.	General denial	Business
25.	Unable to process	Technical
26.	Unable to process reversal	Technical
27.	Unable to process Store and Forward	Technical
28.	Suspected fraud	Business
29.	Timeout	Technical
30.	Invalid debit account	Business
31.	Invalid credit account	Business
32.	No routing for institution/network	Technical
33.	Restricted card	Business