



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2012-13/382

DPSS.CO.PD.No. 1207 / 02.10.002 / 2012-2013

January 17, 2013

The Chairman and Managing Director / Chief Executive Officers
All Scheduled Commercial Banks including RRBs /
Urban Co –operative Banks / State Co-operative Banks /
District Central Co-operative Banks

Madam / Dear Sir

Declines in ATM transactions – reporting of

Please refer to our [circular DPSS.No. 101/02.10.02/2009-2010, dated July 17, 2009](#) on the subject in terms of which banks are required to place a quarterly review of ATM transactions to its Board of Directors, indicating, *inter alia*, the quantum of penalties paid, reasons thereof and the action taken to avoid recurrence of such instances.

2. In addition to the above, banks are advised to simultaneously place a *quarterly review of ATM transactions to its Board of Directors, indicating, inter alia, the denial of services to the customers at ATM sites (broadly in the enclosed format), reasons thereof and the action taken to avoid recurrence of such instances.* Banks are also advised to forward a copy of the report along with the observations of the Board to the Chief General Manager, Reserve Bank of India, Department of Payment & Settlement Systems, Mumbai.

3. The directive is issued under section 18 of Payment and Settlement Systems Act 2007, (Act 51 of 2007). Non-adherence to the provisions of this circular shall attract penalty as prescribed under the Payment and Settlement Systems Act 2007 (Act 51 of 2007).

4. Please arrange to place a copy of this circular before the Board.

5. Kindly acknowledge receipt.

Yours faithfully,

(Vijay Chugh)
Chief General Manager

Enclosures: 2

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