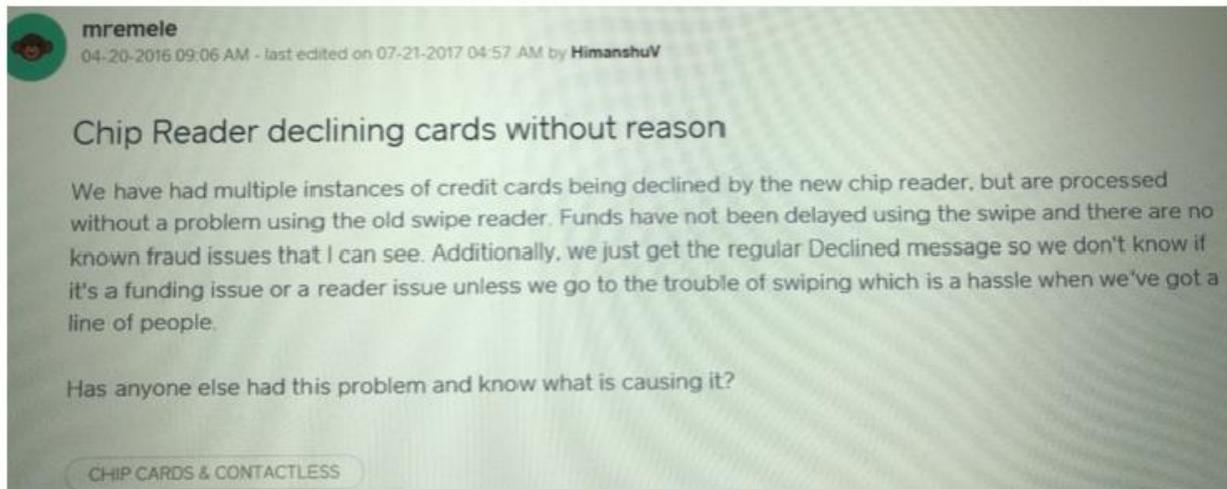
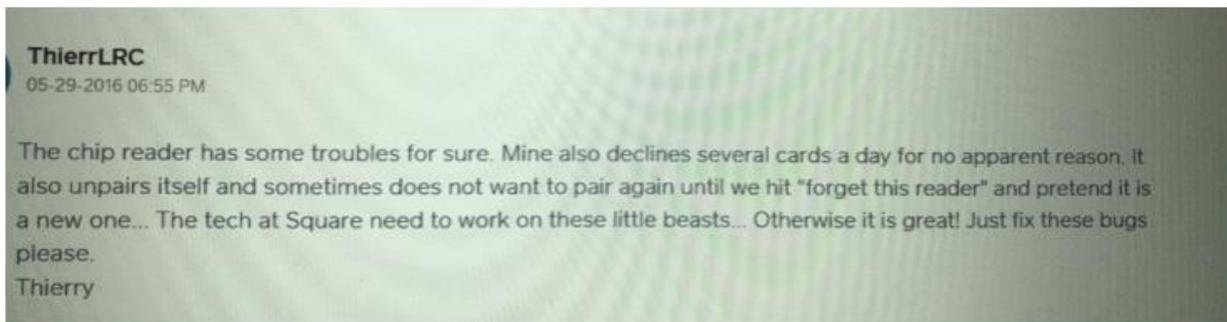


PHOENIX CARDNET,INC
13170 SW 128th St. STE 103
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Subject: transaction decline on new terminals

Online discussion on the issue of new terminals declining certain cards.

- We can learn that new **machines from late 2018 ,including different models and different banks** shows certain chip cards decline, being not up to date, however they can be accepted by manual entry.
- Worldpay machines shipped before August,2018 show no problem with these transactions, however that may be under risk of growing number of declines of newly issued cards.
- Some Cards may cause terminals to shut down and or restart. Please do not insert card again in terminal but instead after restarting terminal, we may enter card numbers and expiration date manually on main terminal, if still decline such card shall not be honored.
- **Attached hereunder is some online discussions about the issue**
- **Please forward any further concerns or inquiries to : support@phoenixcardnet.com**



newsun wrote: 

Does any one have issues using the Royal Bank Credit Chip Card? When the RBC chip card is inserted into the card reader, it would display "Chip Malfunction" or "Chip Error" depending on the card reader. It would be quite impossible to complete the transaction because some terminals do not allow the swiping of the magnetic stripe when the card has a chip.

I have encountered this chip malfunction error on my RBC chip Master card in the past few days, curious if anyone else has this issue with RBC chip cards. I noticed the look of the chip from RBC is different from CIBC's chip. Could it be RBC used a cheaper chip for their credit cards? I've experienced this chip malfunction issue in various terminals/stores in different cities.

Go to any royal bank and check the card. The chip has gone bad.



 Reply

 Reply with quote

#4

I don't have an RBC card. However my MBNA MasterCard gave me lots of chip errors at different merchants. It just suddenly fixed itself one day, and I haven't had a problem with it in about 6 months or so. Never had any issues with any of my other cards.

Can you believe it? They sent my income tax return forms back to me! In response to question # 4, "Do you have any dependants?" I replied - "2.1 million illegal immigrants, 1.1 million crack heads, 4.4 million unemployable people, 901 thousand people in over 85 prisons, and 650 idiots in Parliament. Apparently, this was NOT an acceptable answer.

Phoenix Cardnet, Inc 02/15/2019