

VERIFONE VX 520



VERIFONE VX 680



QUICK REFERENCE GUIDE

Verifone VX

Review this Quick Reference Guide to learn how to run a sale, settle your batch, and troubleshoot terminal responses.

INDUSTRY

Retail and Restaurant

APPLICATION

XEPA441

TERMINALS

Verifone VX Series

**SOFTWARE
SECURITY**

The software on this terminal has been secured. This will protect it from both inadvertent overwriting and malicious tampering. If you need help with changes or updates, please contact a representative at our service desk.

CONTENTS

GETTING STARTED

VX 520 Hot Key Functions	4
Operating Your Terminal	4
Transaction Types	6
Integrated Contactless and Chip Payments	8
Available Reports	10
Gift Card Transaction Types (Optional)	12
Settling the Batch	14
Clerk/Server Setup	15

REFERENCE

Prompt Q&A	16
AVS Response Codes	18
Common Error Codes	19
Integrated Contactless and Chip Technology	20
Chip Technology Q&A	21
Chip Technology Quick Tips	22

VX 520 HOT KEY FUNCTIONS

Press the hot keys beneath the display to navigate your terminal's menus.

LOCATION	FUNCTION
First Hot Key Far Left	Down Arrow – Press to scroll down to the next menu.
Second Hot Key Middle Left	Tip Adjust – Press to change the tip amount for a transaction in the current batch. This feature is optional and may not be supported on your terminal.
Third Hot Key Middle Right	Gift Card – Press to initiate a gift card transaction.
Fourth Hot Key Far Right	Reports – Press to access available reports.

OPERATING YOUR TERMINAL

Your terminal supports EMV chip and magnetic stripe cards. Refer to this section for information on what transactions are available, when to use them, and how to begin the transaction or function you wish to use.

For magnetic stripe payments, the customer should swipe their card, and then specify credit or debit.

For chip card payments, the customer should insert their card and leave it inserted for the entire transaction. If the chip card is swiped, the terminal will prompt the customer to insert their card in the chip reader slot.

For contactless payments, the customer should tap their card on or in close proximity to the terminal.

OPERATING YOUR TERMINAL

ACTION	TO EXECUTE
Begin a Sale	<ul style="list-style-type: none"> Select Sale to begin a sale transaction Enter the Amount Tap/Insert/Swipe or Key Card and press [ENTER]. Your terminal will guide you through the process.
Begin other Transactions (see section on transaction types for more information)	<ul style="list-style-type: none"> Use the [ARROW] hot key at the main menu or idle prompt to navigate to the transaction type you wish to perform. Scroll through the menu Press the corresponding [F] key when your desired transaction appears on the terminal display.
Reprint a Receipt	<ul style="list-style-type: none"> Use the [ARROW] hot key at the main menu to navigate to the Reprint option. You will be prompted to select the most recent receipt, or enter criteria to search for another receipt to reprint.
Access Clerk/Server Setup	<ul style="list-style-type: none"> Use the [ARROW] hot key at the main menu to navigate to the Clerk/Server Setup option.
Access Reports	<ul style="list-style-type: none"> Press [REPORTS] to access the Reports menu. Scroll to the desired report or report category Press the corresponding [F] key and follow the prompts to view or print your report.
Access Tip Functions	<ul style="list-style-type: none"> Press [TIP ADJUST] to access the Tip menu. Scroll to the desired function Press the corresponding [F] key and follow the prompts.
Edit Auto Shift Times	<ul style="list-style-type: none"> If you are in auto shift mode, use this procedure to edit the start and end shift times. Press [1] at idle to access the Shift menu.
Manual Shift Close	<ul style="list-style-type: none"> If you are in manual shift mode, use this procedure to close the current shift and start a new shift. Press [1] at idle to access the Shift menu.

TRANSACTION TYPES

CREDIT AND DEBIT TRANSACTIONS	TO INITIATE
Credit/Debit Sale* – A sale transaction using a credit or debit card.	Select Sale .
<i>When clients pay with a U.S.-issued debit card, they will be presented with two choices. Selecting the top choice, the client will not be asked to enter a PIN. The bottom choice is similar to choosing “Debit” and they will be prompted to enter their PIN.</i>	
Credit Void* – Perform a void to reverse a credit sale, force, or refund transaction and prevent any funds from transferring from the cardholder’s account. Only available for transactions in the current batch (in other words, same day).	Select Void .
Credit/Debit Refund* – Perform a refund to return money to a cardholder’s account from a credit or debit sale completed in a closed batch (in other words, previous day).	Select Refund .
Credit Auth Only* – An authorization-only transaction provides an approval, but does not charge the consumer until the transaction has been added to the batch by way of a force transaction.	Select Auth Only .
Credit Force* – Perform a force sale when the terminal cannot reach the host (Chase) to authorize a transaction, or to finalize an auth only transaction. Contact your Voice Authorization Center for an authorization code, then force the transaction once communication is restored.	Select Force .
Phone Order* – A credit sale transaction in which the card is not present.	Select Phone Order .

*Purchase and Commercial cards are supported for this transaction type.

TRANSACTION TYPES

CREDIT TRANSACTIONS	TO INITIATE
Open Tab (restaurant only) – A pre-authorization transaction for a specific, predetermined dollar amount.	Select Tab and then select Open Tab .
Close Tab (restaurant only) – Perform a close tab on an open tab, and place it in the settlement batch file.	Select Tab and then select Close Tab .
Add Tip – Add an amount to an existing sale transaction total, if tip processing is enabled.	Press the Tip Adjust hot key.
EBT TRANSACTIONS (RETAIL ONLY)	TO INITIATE
EBT Sale – An Electronic Benefits Transfer (EBT) card is a government-issued card tied to a specific government-assistance account. EBT transactions require PIN entry, as well as a trace number and balance amount printed on receipts. An EBT sale transaction may be a food stamp sale, or a cash benefit sale. The card must be present.	Swipe the card or select Sale . Select Cash for cash benefits or Food for a food stamp sale.
EBT Force – A force is a sale transaction performed when the terminal cannot reach the host to authorize the transaction. Contact your Voice Authorization Center for an authorization code, then perform a force sale transaction with the EBT card.	Select Force .
EBT Refund – Available only for food stamp transactions.	Select Refund .
EBT Balance Inquiry – Obtain a customer’s remaining EBT account balance. Available for both food stamp and cash benefit.	Select EBT Bal Inq .

WHAT'S NEW ABOUT THIS TERMINAL

Your Verifone device supports chip card technology. More information on chip card technology and how to process those payment transactions can be found on page 20.

INTEGRATED CONTACTLESS AND CHIP PAYMENTS

WHAT ABOUT MAGNETIC STRIPE CARDS?

Your terminal will still have the capability to process magnetic stripe cards. If a chip enabled card is swiped, the terminal will prompt for the card to be inserted into the chip reader. Do not attempt to force a chip card to process as swiped.

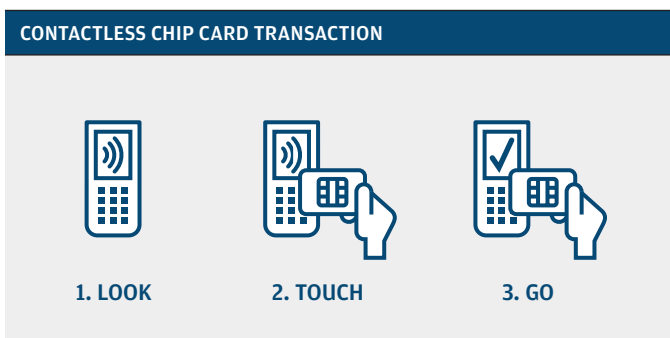
CONTACTLESS PAYMENTS

For added convenience for both you and your customers, certain Verifone VX Evolution devices are equipped to automatically support contactless payments. In many cases, a separate PIN pad can be attached to your terminal, to allow your business to begin processing chip cards and contactless payments. Your customers can tap and hold



contactless symbol

1. **LOOK:** Look out for the contactless symbol at the terminal.
2. **TOUCH:** There's no need to enter a PIN. Just hold your card flat against the reader.
3. **GO:** Wait for the green light or the beep to confirm your payment and go!



INTEGRATED CONTACTLESS AND CHIP PAYMENTS

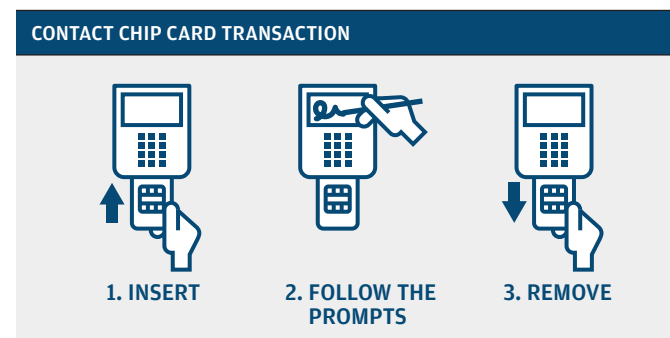
their contactless payment method (cards, fobs, mobile phones, etc.) on the device to submit payment account information to the terminal, removing the need to swipe, insert or manually key.

During a sale transaction, the terminal will display the "Tap/Insert/Swipe/Key Card" prompt and the contactless symbol. At this time, customers with contactless-enabled payment method should touch or "tap" them to the terminal. Your terminal will process contactless payment transactions as if a card were swiped or inserted.

As an added security measure, transaction amounts over a pre-set threshold will require a card swipe.

CHIP CARD TECHNOLOGY

When a customer presents a chip card, you should initiate a sale and then pass the POS device to the customer (if you do not have an external PIN pad). The customer inserts their card into the chip reader at the bottom of the terminal or PIN pad, where it should remain until the transaction completes. Your terminal will instruct the customer when to remove their card. This ensures that the card never leaves the customer's possession and that your business does not accept counterfeit plastics.



1. **INSERT** the card into the slot with chip toward the terminal, facing up, and keep it there for the entire transaction.
2. **FOLLOW THE PROMPTS** displayed on the terminal; customer may be asked to enter a PIN or signature.
3. **REMOVE** the card when the transaction is complete.

AVAILABLE REPORTS

Your terminal includes a variety of transaction and batch reports. Use this data to help you make crucial business decisions.

Press **[REPORTS]** to launch the Reports menu.

REPORTS: MAIN MENU	
Totals Report	Prints totals by card issuer.
Detail Report	Prints detail information for each transaction.
Clerk/Server Reports	Launches Clerk/Server Reports menu options. (See Reports: Clerk/Server Reports Menu.)
Batch Review	Launches Batch Review menu options. (See Reports: Batch Review Menu.)
Batch History	Prints a series of settlement reports by date.
Terminal Reports	Launches Terminal Reports menu options, which are used by the Help Desk Associate to troubleshoot your terminal.
Merchant Reports	Displays merchant names if terminal is set up for multi-merchant processing.
Host Totals	Prints host totals by transaction, batch or merchant.

REPORTS: CLERK/SERVER REPORTS MENU	
Totals Report	Prints totals for all clerks/servers.
Detail Report	Prints detail information on all transactions performed by all clerks/servers, or a specific clerk/server.
Shift Report	Prints transaction totals per shift.
Clerk/Server Table	Prints all clerks/servers, clerk/server passwords and indicates whether the clerk/server is logged in, if enabled.
Unadjusted Report	Prints a series of settlement reports by date.

AVAILABLE REPORTS

REPORTS: CLERK/SERVER REPORTS MENU <i>CONTINUED</i>	
IRS Tip Report	Calculates and displays the percentage of tips for each clerk/server, including cash tips. Use this report to enter cash tips for IRS reporting.
Discount Tip Report	Your terminal can be configured to compute the fee amount that the clerk/server should pay for tips on credit card sales. This report prints the transaction and discount amounts.

REPORTS: BATCH REVIEW MENU	
Totals Review	Displays Total Sales, Total Refunds and Net Sale Totals.
Detail Review	Allows you to view details on all transactions in the current batch. Enter search criteria to retrieve transactions in the current batch, and then you may void the transaction.

REPORTS: TAB MENU	
Open Tab Report	Prints the transaction information for the current open tabs in the terminal. Access via the Tab option on the main menu.

REPORTS: GIFT CARD REPORTS MENU	
Totals Report	Prints totals for all gift card transactions in the current batch.
Detail Report	Prints details on all gift card transactions in the current batch.
Clerk/Server Reports	Displays menu to print totals report, detail report or cashout report by Clerk ID.
Cashout Report	Prints a totals or detail list of cashed-out gift card redemptions by clerk/server.

Press **[GIFT CARD]** and then select **Reports** to launch the Gift Card Reports menu.

← | Table of Contents

← Back | Forward →

GIFT CARD TRANSACTION TYPES (OPT.)

Refer to this section for information on what gift card transactions are available and when to use them.

Press **[GIFT CARD]** to launch the Gift Card menu.

Note: Press **[ARROW]** to scroll to view additional options.

GIFT CARD TRANSACTIONS (OPTIONAL)	TO INITIATE
Issuance/Add Value – Adds value to the gift card account. This transaction can be used to issue and activate a new card, or to reload an active card with incremental value.	Select Issue Add Value .
Activation/Block Activation – Create a consumer's gift card account by assigning value to a card. One or more gift cards can be activated at one time. Activations can only be performed on cards that have not been previously activated.	Select Activation or Block Activate .
Redemption – Decreases the value stored on the consumer's gift card account. This transaction is performed when a consumer uses the card to purchase goods or services.	Select Redemption .
Void – Remove a gift card transaction from the terminal's open batch. The void will communicate to the gift card host that the transaction is being reversed.	From the main menu, select Void .
Balance Inquiry – Print a receipt that displays the customer's available gift card balance (without changing it).	Select Balance Inquiry .
Force – Perform a force redemption, activation or issuance when the terminal cannot reach the gift card host.	Select Force Issuance, Force Redempt or Force Activate .

GIFT CARD TRANSACTION TYPES (OPT.)

GIFT CARD TRANSACTIONS (OPTIONAL)	TO INITIATE
Add Tip – A gift card redemption transaction for the amount of the tip, if tip processing is enabled.	Select Add Tip (from Gift Card Menu).
Deactivation – When enabled, change the status of a card from active to inactive. Inactive cards may not be used for redemptions.	Select Deactivation .
Reactivation – When enabled, this transaction allows the merchant to change the status of a card from inactive to active. This transaction can only be used to activate "deactivated" cards.	Select Reactivation .
Clear Gift Card – Clears all gift card transactions from the terminal. This will only delete the transactions on the terminal and will not delete the gift card transactions from the host.	Select Clear Gift Card .

SETTLING THE BATCH

Your transactions must be “settled” daily. Read this section to ensure the settlement process operates smoothly.

ABOUT SETTLEMENT

A Settlement operation is used to close the current batch and open a new batch for logging and accumulating transactions.

Your Verifone terminal stores transactions throughout the day and sends batch totals of sales and refunds to the host (Chase) after the close of business.

There are two settlement options: Manual Settlement and Auto Settlement.

1 – MANUAL SETTLEMENT

If your terminal is set to manually settle, select **Settlement** from the main menu and follow the prompts displayed.

2 – AUTO SETTLEMENT

If your terminal is set to automatically settle, it will automatically settle transactions in the current batch at a specific, predetermined time, within a 24-hour period. When configured, auto settlement begins any time after the set time occurs if there are transactions in the batch.

For example, if auto settlement time is set to 22:30:00 (10:30 p.m.) then auto settlement occurs any time after 22:30:00. If the terminal is turned off before the set time, and turned on again (usually the next morning), auto settlement occurs at that time.

OPEN BATCH INDICATOR

When a batch is open, the VX 520 terminal displays **OPEN** on the menu screen, and the VX 680 terminal displays **\$** on the menu screen.

CLERK/SERVER SETUP

LOG ON/OFF CLERK/SERVER

Used to log on clerks/servers as their shifts begin, and log them off at the end of their shifts.

ADD CLERK/SERVER

Adds new clerks/servers to your terminal. You will be prompted to create an ID and a password for each new clerk/server.

The clerk/server ID may be up to 4 digits in length and the password may be 5-10 digits in length.

MODIFY CLERK/SERVER

Allows modification of a clerk's/server's password.

DELETE CLERK/SERVER

Removes a single clerk/server from the terminal.

CLEAR CLERK/SERVER

This option is used to clear clerk/server totals from the clerk/server's internal totals file.

Accessible through the main menu, the clerk/server setup feature allows you to manage IDs and passwords.

PROMPT Q&A

PROMPT VERIFICATION

While navigating through transactions, you'll find that some prompts aren't as clear as others. This section clarifies those prompts.

PROMPT	DESCRIPTION/ACTION
1= [Merchant 1] Prev [F1] Next [F2] Slct [F3] Exit [F4]	Displayed when more than one merchant is programmed into your terminal. Scroll to your merchant name using the [F] keys to the right of the display, and press [ENTER].
Web Sale Encrypted? Yes [F1] No [F2]	May display while performing a web sale. Select Yes or No in regard to whether the card number was collected via encrypted means (such as, HTTPS web page, PGP email, etc.).
Imprint Card Press Enter Key	May display while performing a manually entered transaction. Imprint the card using a manual imprint machine to prove the card was present during the transaction.

PROMPT Q&A

PROMPT	DESCRIPTION/ACTION
V-Code:	Enter the CVC (card verification code), typically the last 3 or 4 digits found on the back of the card on the signature line. CVC codes are designed to reduce payment card fraud.
Code Present? Xavail [F1] Xread [F2] No [F3]	Select Xavail if data is not available on the card. Select Xread when the V-Code is on the card but can't be read. Select No when the V-Code value was not provided (skipped intentionally).
Send Duplicate? Yes [F1] No [F2]	Displays if you are attempting a transaction with an account number that has already been used in the current batch. Select Yes to confirm that this transaction should be processed. Select No to cancel the transaction.
Appr Code:	Displays during a force transaction. Key in the approval code you received from the Voice Authorization Center, and press [ENTER].
Amt Due: Enter to Confirm	x.xx Press [ENTER] to continue with another transaction for the amount due.

AVS RESPONSE CODES

The Address Verification System (AVS) is a feature that adds fraud protection on card-not-present transactions. The numeric portion of the customer's street address and the ZIP code are compared against the information on file with the card-issuing bank.

Use this chart to interpret domestic AVS Response Codes by card type.

CODE	DESCRIPTION	VISA	MC	AMEX	DISC
X	Match – Address and 9-digit ZIP code	✘	✔	✘	✔
Y	Match – Address and ZIP code (for Discover, address only matches)	✔	✔	✔	✔
A	Partial – Address matches, ZIP code does not (for Discover, both address and ZIP match)	✔	✔	✔	✔
W	Partial – 9-digit ZIP code matches, address does not (for Discover, no data from issuer)	✘	✔	✘	✔
Z	Partial – ZIP code matches, address does not	✔	✔	✔	✔
N	No match – Neither address nor ZIP code match	✔	✔	✔	✔
U	Unavailable – AVS system unavailable or issuer does not support AVS	✔	✔	✔	✔
R	Retry – Issuer's system unavailable or timed out	✔	✔	✔	✘
S	Not supported – AVS not supported by issuer at this time	✔	✔	✔	✘

COMMON ERROR CODES

ERROR CODE	DESCRIPTION	ACTION
BAD ACCNT #	The card number being used for the current transaction does not pass the LUHN check.	Retry. If error persists, ask for another form of payment as the card may be fraudulent.
BATCH FULL	The terminal has reached batch transaction capacity.	Perform batch settlement.
CLOSE BATCH	The batch is more than 90% full.	Perform batch settlement.
EMPTY BATCH	Cannot perform requested function – batch is empty.	No action.
EXPIRED CARD	The card's expiration date has passed.	Retry. If error persists, ask for another form of payment.
INVALID ACCNT NO	The 4 digits keyed do not match the account number from the card's magnetic stripe.	Re-key the last 4 digits. If error persists, ask for another form of payment as the card may be fraudulent.
INVALID AMOUNT	The amount entered is invalid.	Re-key the dollar amount.
INVALID CLRK ID	The clerk number keyed has not been logged in.	Login the clerk through Clerk Setup.
SETTLE NEG BATCH	Terminal is prompting for confirmation to settle a negative batch.	Press [ENTER] to confirm that the negative batch should be settled, or press [CANCEL] and print a report, which should be used to verify that the negative batch total is correct.
VOID NOT ALLOWED	The user tried to void an already voided transaction.	No action.

In the event that your terminal displays an error, refer to these error codes to troubleshoot your terminal.

If the code you are experiencing is not shown, retry the transaction, or if possible, manually enter the account number. If the error persists, contact your Help Desk for support.

INTEGRATED CONTACTLESS AND CHIP TECHNOLOGY

CONTACTLESS PAYMENTS

For added convenience for both you and your customers, certain Verifone VX Evolution devices are equipped to automatically support contactless payments. In many cases, a separate PIN pad can be attached to your terminal, to allow your business to begin processing chip cards and contactless payments. Your customers could tap or hold their contactless payment method (cards, fobs, mobile phones, etc.) on the device to submit account information to the terminal, removing the need to swipe, insert or manually key.

During a sale transaction, the terminal will display the “Tap/Insert/Swipe/Key Card” prompt and the contactless symbol. At this time, customers with contactless-enabled payment methods should touch or tap them on the terminal’s screen. Your terminal will process contactless payment transactions as if a card were swiped or inserted. As an added security measure, transaction amounts over a pre-set threshold will require a card swipe.

EMBEDDED CHIP CARD TECHNOLOGY

Your Verifone device may also support chip card technology. A chip payment card looks just like a regular card but has an embedded chip on the front in addition to the standard magnetic stripe on the back. What you see on the front of the card is not the actual microchip, but a protective overlay. The microchip provides an additional level of authenticity for the transaction.

When a customer presents a chip card, you should initiate a sale and then pass the terminal POS device to the customer (if you do not have an external PIN pad). The customer inserts their card into the chip reader at the bottom of the terminal or PIN pad, where it should remain until the transaction completes. Your terminal will instruct the customer when to remove their card. This ensures that the card never leaves the customer’s possession and that your business does not accept counterfeit plastics.

CHIP TECHNOLOGY Q&A

WHAT IS CHIP TECHNOLOGY?

Chip technology is an evolution in our payment system that will help increase security, reduce fraud and enable the use of future value-added applications. Chip cards are embedded with a micro computer chip. Some may require a PIN instead of a signature to complete the transaction process.

WHAT ABOUT MAGNETIC STRIPE CARDS?

Your terminal will still have the capability to process magnetic stripe cards. Chip cards will still have a magnetic stripe in order to be compatible with other international and regional standards so that customers will be able to use their cards on your terminal.

WHAT ARE THE TRANSACTION PROCESSES AND NEW PROMPTS?

Your terminal can process EMV transactions for chip cards that have been issued in the U.S. or from other countries. In addition, your terminal will continue accepting all non-chip payment cards. Simply use the magnetic stripe for those transactions.

To process a chip card transaction, follow these five steps:

1. Initiate the transaction on your terminal by pressing [0], selecting **Sale** or **[Enter]**, and following any additional prompts.
2. Ensure the customer has access to the payment device by passing it to them if necessary.
3. The customer inserts the chip card into the chip card reader (slot on the bottom-front of the terminal) and leaves it there until the transaction completes.
4. Follow the prompts displayed on the terminal.
5. Let the customer complete the transaction by keying in a PIN or signing the receipt.

continued on next page

CHIP TECHNOLOGY Q&A CONTINUED

WHAT ARE THE BENEFITS FOR MY BUSINESS?

Fraud Protection – Chip technology is virtually impossible to copy, and combining its use with a PIN helps reduce fraud due to lost, stolen or counterfeit cards.

Reduced Chargeback Risks – As fraud decreases, so will the amount of customers who dispute transactions.

CHIP TECHNOLOGY QUICK TIPS

CUSTOMERS USING THEIR CHIP CARD FOR THE FIRST TIME

Make sure the card stays in the terminal's chip reader slot for the duration of the transaction, which ends when the receipt is being printed. If the card is removed before the end of a transaction, the payment will not be processed.

INSERTING THE CARD

The card can be inserted into the terminal's chip reader slot. Make sure the card is inserted face up, with the chip first.

FOLLOW THE TERMINAL PROMPTS

When processing any type of card, follow the prompts on the terminal display. The terminal will tell you what to do.

CHIP TECHNOLOGY QUICK TIPS

CUSTOMER VERIFICATION METHODS

Some customers will carry a chip card that requires a PIN for identity verification, while others may require only a signature. Your terminal will recognize the card and prompt you and the customer to follow the required verification process.

FORGOTTEN OR UNKNOWN PINS

If a customer can't remember their PIN, they should contact their bank or card issuer to reset the PIN. Ask for another payment method.

DEALING WITH A LOCKED PIN

If a PIN is locked, then the wrong PIN has been entered too many times in a row, rendering the card temporarily unusable. The terminal prompt will tell you whether payment on this card will be accepted using a signature, or whether the customer needs to provide a different method of payment. The customer needs to contact their bank or card company to unlock the PIN. Customer service contact telephone numbers are on the back of most payment cards and on account statements.

DECLINED TRANSACTIONS

There is no change to procedures for declined transactions.

REFUNDS

To process a refund, simply insert the card and proceed with the refund.

FOR MORE INFORMATION

www.chase.com/commercesolutions

[← | Table of Contents](#)

[← | Back](#)