

VERIFONE

VX520

INDUSTRY
RETAIL AND RESTAURANT
APPLICATION
FT431EV



This Quick Reference Guide will help you navigate your terminal.



SMART CHIP CARD

This device supports smart chip card technology. A chip payment card looks just like a magnetic stripe card with a chip in addition to the standard magnetic stripe on the back of the card. The microchip provides an additional level of authenticity for the transaction.

Stand-alone Terminal

When a customer presents a chip card, initiate a sale and then pass the terminal to the customer. The customer inserts their card into the chip reader at the bottom of the terminal, where it should remain until the transaction completes. This ensures that the card never leaves the customer's possession and that your business does not accept counterfeit plastics.

Terminal with Smart Chip Card PIN Pad

When a customer presents a chip card, initiate a sale and have the customer insert their card into the chip reader at the bottom of the PIN pad. The card should remain in the PIN pad until the transaction completes. This ensures that the card never leaves the customer's possession and that your business does not accept counterfeit plastics.

CONTACTLESS PAYMENTS

During a sale transaction, the terminal/PIN pad will display the "Insert, Tap or Swipe Card" prompt and the contactless symbol shown below. A contactless enabled card or mobile phone device should be held right above the terminal/PIN pad screen in order for the terminal/PIN pad to read the device. Once the card is read, the terminal/PIN pad will beep and four lights will illuminate once the card is read successfully. The terminal will then process the contactless payment transaction as if a card were swiped or inserted.



INTEGRATED SMART CHIP CARD TECHNOLOGY:

Note: Smart chip acceptance at the individual merchant may depend on setup variables.

INTEGRATED CONTACTLESS TECHNOLOGY:

PARTIAL APPROVALS

Please be aware this application supports split-tender purchases (partial approvals) by allowing card issuers (including prepaid) to approve a portion of the original transaction amount in the authorization request when the transaction amount exceeds the funds available on the card. THE MERCHANT IS RESPONSIBLE FOR COLLECTING THE REMAINDER OF THE PURCHASE AMOUNT IN ANOTHER FORM OF PAYMENT.

The terminal will display the following when a transaction has been partially approved:





TERMINAL DISPLAY	ACTION
Accept Partial Approval? Yes or No	Press Yes to accept the Partial Approval. If No, then a receipt will print stating the transaction was voided.

If partial approval is accepted, the terminal will print a receipt showing the amount due. The amount due will print below the total line when a transaction has been partially approved. The remaining balance will print for prepaid cards only. A new transaction will need to be initiated in order to receive the remaining balance.

*** Receipt Example ***	
Total:	\$12.48
Appr Amt =	\$6.00
Remaining Bal =	\$0.00
Amount Due:	\$6.48
I agree to pay above total amount according to card issuer agreement.	

HOT KEY FUNCTIONS

Use the hot key functions to quickly access your desired transaction.

DISPLAY ICON	LOCATION	FUNCTION
	First Purple Key Far Left	Down Arrow – Press to scroll down to the next menu.
	Second Purple Key Middle Left	Tip Adjust – Press to add a tip to a completed transaction prior to settlement, if enabled.
	Third Purple Key Middle Right	Reprint – Press to reprint a transaction using the reference number.
	Fourth Purple Key Far Right	Reports – press to access available reports.

NAVIGATING YOUR TERMINAL:

Refer to this section to find and begin the transaction or function you wish to use.

BEGIN A SALE

Press Sale and enter the amount of the transaction. For standalone terminal, pass the device to the customer.

- For magnetic stripe payments, the customer should swipe their card, and then specify credit or debit. (Note: Debit cards must be swiped)
- For smart chip card payments, the customer should insert their card and leave it inserted for the entire transaction. If the chip card is swiped, then the terminal may prompt the customer to insert the card in the chip reader slot.
- For contactless payments, the customer should tap/wave their card or mobile device on or in close proximity to the terminal/PIN pad screen.

BEGIN OTHER TRANSACTIONS

Press the down **[Arrow]** key at the main menu or idle prompt to navigate to the transaction type you wish to perform. Scroll through the menu and press the corresponding **[F]** key when your desired transaction appears on the terminal display.

REPRINT A RECEIPT

Press **[Reprint]** to access the Reprint menu. You will be Prompted to select last receipt, or enter criteria to search for another receipt to print.

ACCESS TIP FUNCTION

Press **[Tip Adjust]** to access the Tip menu. Scroll to the desired report or report category, then press the corresponding **[F]** key and follow the prompts

** Tips will upload when the Settlement is initiated **

NOTE: In order to process tip adjustment transactions, smart chip cards must be disabled.

Tip at the time of sale is supported with smart chip cards. Press Sale, Enter Amount, Enter Tip, Confirm Amount, Insert or Swipe card.

ACCESS REPORTS

Press **[Reports]** to access the Report menu. Scroll to the desired report or report category, then press the corresponding **[F]** key and follow the prompts to view or print your report.

ACCESS CLERK/SERVER SETUP

Navigate to the Clerk Setup/Server Setup option from the main menu by pressing **[Enter]** or green button.

AVAILABLE TRANSACTION TYPES:

Your terminal supports various transaction types.

Refer to this section for information on what transactions are available, when to use, and how to begin the transaction.

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

CREDIT TRANSACTIONS	TO INITIATE
<p>Credit Sale A sale transaction using a card; the card may or may not be present.</p> <p>Optional prompts dependent on setup variables (E.G. Tax or Tip Adjustment).</p>	<p>Press Sale, Enter Amount, Confirm Amount, Insert or Swipe Card.</p> <p>Note: On swipe transactions you will be prompted to select Credit or Debit.</p> <p>For smart chip cards you may be prompted for a PIN or signature.</p>
<p>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 (i.e., same day).</p>	<p>Select Void.</p>
<p>Refund Performed a refund to return money to a cardholder's account from a credit sale completed in a closed batch (i.e., previous day). May also be used to adjust a previous transaction.</p>	<p>Select Refund.</p>
<p>Phone Order A manually keyed sale transaction with AVS and CVV2 prompts.</p>	<p>Select Phone Order.</p>
<p>Pre-Auth An authorization-only transaction provides an approval, but does not charge the cardholder until the transaction has been added to the batch by way of a force transaction.</p> <ul style="list-style-type: none"> • Pre Comp – This function completes the Pre Auth transaction (Similar to closing a tab). • Pre Auth Rvsl – This function is used to reverse a Pre Auth transaction. • Pre Auth Rpt – Report of Pre Authorized transactions. 	<p>Select Pre-Auth.</p>
<p>Force Used to complete a transaction that received an Authorization Code via the Voice Auth System.</p>	<p>Select Force.</p>

DEBIT TRANSACTIONS	TO INITIATE
<p>Debit Sale A sale transaction using a debit card; the card must be swiped.</p> <p>Optional prompts dependent on setup variables (E.G. Tax or Tip at the Time of Sale).</p>	<p>Press Sale, Enter Amount, Confirm Amount, Insert or Swipe Card.</p> <p>Note: On swipe transactions you will be prompted to select Credit or Debit.</p> <p>Smart chip card settings are determined by the card issuer and other determining factors. For smart chip cards you may be prompted for a PIN or signature.</p>
EBT TRANSACTIONS	TO INITIATE
<p>EBT Sale An Electronic Benefits Transfer (EBT) sale transaction; the card can be swiped or manually entered.</p>	<p>Press Sale, Enter Amount, Confirm Amount, Insert or Swipe Card, Select EBT.</p>

ABOUT SETTLEMENT
<p>A Settlement operation is used to close the current batch and open a new batch for logging and accumulating transactions. When the settlement is initiated, Tips will upload first, a Batch Inquiry will process, and then the terminal will prompt for the Settlement information.</p>
SETTLEMENT OPTIONS:
<p>1 – AUTO OPEN/MANUAL SETTLEMENT Opens batch with the first transaction of a new batch, and the merchant is responsible for settling the batch each day.</p> <p>2 – AUTO OPEN/AUTO SETTLEMENT (Timed Upload) Opens batch with the first transaction of a new batch. The auto settlement feature is designed to automatically settle transactions in the current batch at a specific time, predetermined by the merchant and within a 24-hour period. When configured, auto settlement begins anytime 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 the next morning.</p>

SETTLING THE BATCH

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

AVAILABLE REPORTS

A report is like a snapshot in time of business activities. Use this data to help you make crucial business decisions.

Press the **[Reports]** hot key (the purple button on the far right) to launch the Reports menu.

REPORTS: BATCH REVIEW MENU

Detail Report Allows access to view details on all transactions in the current batch. Enter search criteria to retrieve transactions in the current batch, and then you may adjust or void the transaction. To access the Batch Review for all transaction, the Supervisor or Manager password level is required.

Totals Report Display Totals Sales, Total Refunds, and Net Sale Totals.

Clerk/Server Report Allows access to details or totals on all transactions sorted by Clerk number.

REPORTS: CLERK/SERVER REPORTS MENU

Detail Report Prints detail information on all transactions performed by all clerks/servers.

Totals Report Prints totals for a specific clerk or server

Shift Report Prints transaction totals per shift.

Clerk/Server Table Prints login and logout information.

Unadjusted Report Prints a series of settlement reports by date.

CLERK/SERVER SETUP MENU

Add Clerk/Server Adds new clerks or servers to your terminal. You will be prompted to create a password for each new clerk/server. The clerk/server ID may be up to four digits in length and the password may be 5-10 digits in length.

Log On/Off Clerk/Server Used to log on clerks/servers as their shift begins, and logs them off at the end of their shift.

Delete Clerk/Server Removes a single clerk/sever from the terminal.

Modify Clerk/Server Allows modification of cash tip amount or a clerk/server's ID or password.

Clerk Clerks/Servers This option is used to clear clerk/server totals from the clerks/servers internal totals file.

CLERK/SERVER SETUP

Accessible through main menu, select **[Enter]** or green button and **[Servers/F3]**.

PROMPT Q&A

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

PROMPT	DESCRIPTION / ACTION
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.
CVV2-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? 0 = No 1 = Xread	Displays if V-Code prompt is by-passed. Select Xread if the code is present, but unreadable.
Enter Tax Amount:	Displays if you are attempting a transaction using a corporate or purchasing card. Key in the Tax amount or press Enter to bypass.
Tax Exempt? 0 = No 1 = Yes	Press 0 if not tax exempt. Press 1 if tax exempt.
Appr Code:	Displays during a Force transaction. key in the approval code you received from the Voice Authorization Center, and press [Enter] .
Amt Due: x.xx Enter to Confirm	Press [Enter] to continue with another transaction for the amount due. (See Partial Approvals)
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.
Override Chip Requirement?	If a smart chip card is presented, but the terminal fails to read the chip, the terminal will fall back to swipe. The terminal will prompt, Override Chip Requirement, Yes or No? Yes , accepts information read from magnetic stripe and proceeds with the transaction. No , returns to the idle prompt, main menu.
Chip Malfunction	If smart card chip read fails, terminal will display "Chip Malfunction".

ERROR CODE	DESCRIPTION	ACTION
Bad Account #	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 transactions)	No action.
Expired Card	The card's expiration date has passed.	Retry. If error persists, ask for another form of payment. .
Invalid Account #	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 Srvr ID Invalid Clrk ID	The clerk/server number keyed has not been logged in.	Login the Clerk/Server Setup.
Settl Neg Batch	Terminal 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.

COMMON ERROR CODES:

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 Customer Service for support.

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