CHASE ◆™ Paymentech

Terminal Guide

VeriFone V^x Series
Retail and Restaurant

This Quick Reference Guide will guide you through understanding your terminal's functionality and navigation, and will help you with troubleshooting.

Contents

Display Icon	Location	Function
⬇ ⬆	**First Hot Key Far Left**	**Down Arrow** - press to scroll down to the next menu. **Up Arrow** - press to scroll up to the previous menu. Press the yellow key to toggle between the directional arrows.
$+	**Second Hot Key Middle Left**	**Tip Adjust** - press to add a gratuity to a completed transaction prior to settlement, if enabled.
GC	**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.

Hot Key Functions

Press the **[ALPHA]** key from the idle prompt to view icons for the four hot keys.

Available Transaction Types

Your terminal supports various transaction types.

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

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

Note:

When processing a transaction using a chip card, do not remove the card from the device until instructed to do so by the terminal or PIN pad.

Credit, Debit and Chip Card Transactions	To initiate
Sale* A sale transaction using a credit or debit card using the magnetic stripe, the chip or the account number.	Press **[F2]** to select **Sale** from idle screen.
Phone/Web Order* A credit sale transaction in which the card is not present.	Press **[Arrow]** to scroll, and select **Phone Order**.
Force* Perform a force sale when the terminal cannot reach the host (Chase Paymentech) to authorize a transaction. Contact your voice authorization centre for an authorization code, then force the transaction.	Press **[Arrow]** to scroll, and select **Force**.
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. The Auth Only feature is not available if the merchant supports Pre-Auth functionality.	Press **[Arrow]** to scroll, and select **Auth Only**.
Void* Perform a void to reverse a credit or debit transaction and prevent any funds from transferring from the cardholder's account. Only available for transactions in the current batch (i.e., same day).	Select **Void** from idle screen. Or, if the Pre-Auth feature is enabled, press **[Arrow]** to scroll, and then select **Void**.
Refund* Perform a refund to return money to a cardholder's account from a credit or debit sale completed in a closed batch (i.e., previous day). May also be used to adjust a previous transaction.	Press **[Arrow]** to scroll, and select **Refund**.
Tip Adjust Perform a tip adjustment to add a gratuity to a completed transaction prior to settlement.	Press **[Tip Adjust]** at idle screen.
Open Tab (restaurant only) A pre-authorization transaction for a specific, pre-determined dollar amount.	Press **[Arrow]** to scroll, and select **Tab** > **Open Tab**.

Credit, Debit and Chip Card Transactions	To initiate
Close Tab (restaurant only) Perform to close the opened tab and place it in the settlement batch file.	Press **[Arrow]** to scroll, and select **Tab** > **Close Tab**.
Pre-Auth/Pre-Auth Completion (retail only) A pre-auth transaction provides an approval, but the consumer is not charged until a pre-auth completion is performed.	Select **Pre-Auth** or **Pre-Auth Compl** from the idle screen.

LOG ON/OFF CLERK/SERVER
Used to log on clerks/servers as their shifts begin, and log them off at the end of their shift.

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

MODIFY CLERK/SERVER
Allows modification of a clerk/server's password.

DELETE CLERK/SERVER
Removes a single clerk/server from the terminal.

Available Transaction Types (cont.)

Your terminal supports various transaction types.

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

Clerk/Server Setup

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

Press **[OK]** at idle, and select **Servers** or **Clerk Setup**, based on your terminal's configuration.

Gift Card Transaction Types (Opt.)

If you are participating in Chase Paymentech's proprietary Gift Card program, your terminal supports various gift card transaction types.

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

Note:

The [Gift Card] button is the third purple hot key from the left.

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.	Press **[Gift Card]**, then 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.	Press **[Gift Card]**, press **[Arrow]** to scroll, and then 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.	Press **[Gift Card]**, then select **Redemption**.
Balance Inquiry Print a receipt that displays the customer's available gift card balance (without changing it).	Press **[Gift Card]**, then select **Balance Inquiry**.
Force Perform a force redemption, activation or issuance when the terminal cannot reach the gift card host.	Press **[Gift Card]**, press **[Arrow]** to scroll, and then select **Force Issuance** or **Force Redempt**; or, press **[Arrow]** to scroll, and then select **Force Activate**.
Add Tip A gift card redemption transaction for the amount of the tip.	Press **[Gift Card]**, then press **[Arrow]** and select **Add Tip**.
Deactivation When enabled, change the status of a card from active to inactive. Inactive cards may not be used for redemptions.	Press **[Gift Card]**, press **[Arrow]** to scroll, and then 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.	Press **[Gift Card]**, press **[Arrow]** to scroll, and then select **Reactivation**.

Reports: Main Menu

Totals Report Prints totals by card type and card issuer.

Detail Report Prints detail information for each transaction.

Clerk/Server Reports Launches Clerk or Server Reports Menu options. (See **Reports: Clerk/Server Reports Menu**.)

Batch Review Launches Batch Review menu options. Allows access to view detail on all transactions in the current batch. This can be used to retrieve transactions in the current batch by entering search criteria. Once the transaction is retrieved, you may adjust or void the transaction. To access the Batch Review for all transactions, the Supervisor or Manager password level is required.

Batch History Prints a series of settlement reports by date.

Terminal Reports Launches Terminal Reports menu options. These reports are used by your Help Desk Associate to troubleshoot your terminal.

Host Totals Runs the host totals transaction and prints a report. See Transaction section for description.

Outstanding Pre-Auth Report (retail only) Prints the details or totals of the current open pre-auth transactions in the terminal.

Open Tab Report (restaurant only; in the Tab menu) Prints the transaction information for the current open tabs in the terminal.

Reports: Clerk/Server Reports Menu

Totals Report Prints totals for a specific clerk or server.

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 login and logout information.

Unadjusted Tip Report Prints a report of transactions that have not been adjusted in the current batch.

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. The discount tip report prints the amount of the transaction and discount amount.

Available Reports

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

Press **[Reports]** below the display to launch the Reports menu.

Note:

The **[Reports]** *button is the purple hot key on the far right.*

Navigating Your Terminal

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

BEGIN A SALE
To begin a sale transaction, press **[F2]** to select **Sale** from the idle screen. Your terminal will guide you through the process.

BEGIN OTHER TRANSACTIONS
Use the **[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
The Reprint function is accessible through the main menu. Press **[Arrow]** to scroll, and select **Reprint**. You will be prompted to select last receipt, or enter criteria to search for another receipt to reprint.

ACCESS CLERK/SERVER SETUP
At the main menu, press **[OK]** to access the Configuration menu. Then, navigate to the Clerk Setup or Server Setup option.

ACCESS REPORTS
Press **[Reports]** below the display to access the Reports 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 TIP FUNCTIONS
Press **[Tip Adjust]** below the display to access the Tip menu. Scroll to the desired function, then press the corresponding **[F]** key and follow the prompts.

EDIT AUTO SHIFT TIMES
If you are in auto shift mode, use this procedure to edit the shift start and end times. Press **[1]** at idle to access the Shift menu.

MANUAL SHIFT CLOSE
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.

DOWNLOAD UPDATES
Your terminal will automatically check for updates to its software every 60 days (default). If an update is available, the terminal will schedule a time to perform the automatic download. The terminal will not proceed with the download at the scheduled time if any transactions are left unsettled.

SETTLEMENT

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

Your VeriFone terminal uses a Terminal Capture System (TCS), meaning it stores transactions throughout the day and sends batch totals (sales and refunds) to the host (Chase Paymentech) 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, navigate to **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 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 PM) then auto settlement occurs at approximately 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.

Settling the Batch

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

Prompt Q&A

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

Prompt		Description/Action
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 an encrypted means (i.e., HTTPS Web page, PGP e-mail, etc.).
Imprint Card Press OK 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.
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?	No [F1] Xread [F2]	Displays when V-Code prompt is bypassed. Select **Xread** if the code is present, but unreadable.
Send Duplicate?	Yes [F1] No [F2]	Displays when you are attempting a transaction with an account number and amount 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 Centre, and press **[OK]**.
Sel App	[APPL 1] [F1] [APPL 2] [F2]	Select the desired application by pressing the corresponding **[F]** key.
Amt Due: Enter to Confirm	x.xx	Press **[OK]** to continue with another transaction for the amount due.
Select Language	English [F1] Francais [F2]	Press the corresponding **[F]** key to specify whether the terminal will display prompts in English or French.

Code	Description	Visa	MC	AmEx	Disc.
X	Match - Address and 6-digit postal code	✘	✓	✘	✓
Y	Match - Address and postal code (for Discover, address only matches)	✓	✓	✓	✓
A	Partial - Address matches, postal code does not (for Discover, both address and postal match)	✓	✓	✓	✓
W	Partial - 6-digit postal code matches, address does not (for Discover, no data from issuer)	✘	✓	✘	✓
Z	Partial - Postal code matches, address does not	✓	✓	✓	✓
N	No match - Neither address nor postal 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	✓	✓	✓	✘

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 postal 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.

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. To reduce chargeback risks and manage your processing costs, avoid keying transactions when the card is present. Instead, ask for another method of payment.

If the error persists, contact your Help Desk for support.

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.
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 mag stripe.	Re-key the last 4 digits. If error persists, ask for another form of payment as the card may be fraudulent.
Invalid Srvr Id Invalid Clrk Id	The clerk/server number keyed has not been logged in.	Login the clerk/server through Clerk/Server Setup.
Settl Neg Batch	Terminal is prompting for confirmation to settle a negative batch.	Press **[OK]** 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.)

Error Code	Description	Action
Appl Not Supported	The application on the chip card is not supported.	Follow instructions on the terminal to complete the transaction.
Card Blocked	The chip card has been blocked.	Follow the instructions to complete the transaction. Refer the cardholder to the issuing bank.
Chip Card Failure	The chip card has failed to read properly	Attempt the transaction again. Obtain another form of payment.
Chip Card Failure, Use Mag Stripe	The chip card has failed to read properly.	Perform transaction by swiping the magnetic stripe.
Card Removed	The chip card has been removed while a transaction is being processed.	Attempt the transaction again.
Invalid CAPK File	The card has requested a file that does not match the terminal.	No action is required. If the error persists, contact the Help Desk.
Last PIN Try	There is only one PIN attempt entry left on the card.	No action.
PIN Blocked	The PIN has been blocked on the chip card.	Follow instructions on the terminal to complete the transaction. Refer the cardholder to the issuing bank.
PIN Try Limit Exceeded	The PIN limit has been exceeded.	Follow instructions to complete the transaction. Refer the cardholder to the issuing bank.
Use Chip Reader	A chip-enabled card has been swiped but has not yet been inserted into the smart card reader.	Insert the card into the smart card reader.

Chip Card Error Codes

In the event that your terminal displays a chip-related error, refer to these error codes to troubleshoot your terminal.

If the code you are experiencing is not shown, retry the transaction.

If the error persists, contact your Help Desk for support.

NOTES

Merchant Support
1.800.265.5158

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