



This is a quick reference guide on general operating information for new credit card terminals with a chip card reader (Vx520). The new credit card terminals were distributed in Fall 2015.

## General Notes for Chip Card Transactions

- **The acceptance of the “chip + PIN” card as a method of payment is a decision that will need to be made at each location.** A majority of the chip cards issued in the U.S. are “chip + signature” **not** “chip + PIN” card; however, the new terminals will accept the “chip + PIN” cards. Because each of your offices is configured differently, it may or may not be possible for the terminal to be presented to the customer for them to enter their PIN.
- **The terminals are *not* set up to process PIN-required debit-style cards.**
- **The card will not be read prior to entering the sale information.** The terminal will prompt for the card to be swiped or inserted after the amount is entered. This is true for both chip cards and magnetic strip cards.
- **If a chip card is presented, the card must be inserted into the front slot.** The user will receive an error message if a chip card is swiped and may also freeze the terminal.  
**To unfreeze it:** Press the asterisk “\*” key and then F2.
- **The chip card will be inserted and removed for each transaction because there are “two” transactions:**
  - 1) Service Fee & 2) Transaction Fee
- **If the terminal requires a PIN to complete the transaction and the customer states that they do not have a PIN, the transaction will not be able to be completed.** The customer will need to resolve this with the issuing bank or financial institution.

## How to Reboot the Terminal

The terminal may need to be occasionally rebooted (similar to a computer). **If the terminal shows a “Cannot Read Chip” error message, follow these steps to reboot the terminal from the “Sale Screen”:**

1. Press: F2 + F4 keys
2. At Password prompt, press: 1 + alpha key twice + 66831
3. Press “Enter” until screen displays 3 options: Edit Parameters, Download, Restart
4. Select “Restart” (use arrow key to find option)
5. Wait until the screen displays 3 options: Elavon, EMA, CommServer (CommServer will not display on analog/dial-up)
6. Select “Elavon”

### Voids, Returns, Card Not Present

The terminals **can** process a “Card Not Present” transaction. Voids and Returns are processed as they were with the old terminals.

### Settlement

Manual settlement processes have not changed.

**New initial settlement password: 16682**

If the terminal is set for **auto-settle** and the settlement fails, please try to complete a manual settlement before contacting Premier Services.

If the manual settlement is successful, monitor the settlement for the next business day. If the settlement fails again, please contact Premier Services.

*For locations with manual-settle that would like the auto-settle option, contact Elavon Premier Services.*

### Receipt/Transaction Paper

**New terminal paper size: 2¼” x 50” or 55”**

The paper for the new terminal is **not the same size** as the old terminals (the length is longer on old version)

*This size may need to be special ordered from office supply stores or purchased online (e.g. Amazon.com). If you have a supply of the longer length, unwind and discard the excess 30–35 feet of paper so that it fits in the new terminal.*

### Elavon Help Desk

Replace the numbers that may be on the terminal’s label with:

**1-800-725-1245 – Option 2**

## How to Use the Credit Card Readers

### New Chip Credit Cards: Non-Wi-Fi/Contactless Cards

*A majority of the customer credit cards presented will require these non-Wi-Fi/contactless card procedures.*

1. Select "Sale"
2. Enter the amount of the transaction
3. Press the "Enter" key
4. *Screen displays transaction amount & "Card Entry/Account #:"*
  - Respond to "Yes/No" option for amount entered
5. Insert the chip card in the front slot of the machine, until a "click" is heard or felt
  - The card should be inserted so the chip goes into the machine
6. *The Service Fee displays with prompt to accept the Service Fee:*
  - Respond to "Yes/No" option for accepting the Service Fee
  - Machine will prompt to remove the card
7. Remove card
8. *Screen displays message: "Return Terminal to Clerk"*
  - Disregard this message & press "Enter" to continue the transaction
9. *Print Customer Copy (this will be the receipt for the service fee only)*
10. *Screen displays message: "Continue?"*
  - Respond to "Yes/No" option
  - "Yes" will process the Transaction Fee
  - Machine will prompt to reinsert card
11. *Reinsert into the front slot*
  - Transaction fee is processed and machine will prompt to remove card
  - Remove card
12. *Screen displays message: "Return Terminal to Clerk"*
  - Disregard this message and press "Enter" to continue the transaction
13. *Print Customer Copy (this will be the receipt for the transaction)*
  - Transaction is complete.

#### **"Chip Card Malfunction" Error Message**

Follow these steps if a "Chip Card Malfunction" error message appears when processing a chip card transaction:

1. Retry the transaction, making sure that the chip is fully inserted.
2. If the message is still received, reboot the terminal.
3. If the reboot doesn't solve the problem, complete the transaction by swiping the card.

The terminal may prompt you to "Accept" or "Deny" a chip card override. You may accept the override and should process the transaction using the magnetic stripe. This will not impact the merchant's liability.

#### **Verifone provides the following FAQ:**

**Q: If the chip doesn't work properly, would the merchant be required to still accept the card via mag stripe? If so, who's liable?**

**A: The terminal will perform "fall back" processing and process the card using the magnetic stripe. According to the card brand rules, this qualifies the merchant for the EMV incentives.**

### Older-Style Non-Chip Credit Cards

The older-style non-chip credit card follows the same process as with a chip credit card, with the exception that the older-style non-chip credit card is swiped in the slot along the side of the terminal.

### New Chip Credit Cards: Wireless/Contactless Chip Card

1. Select "Sale"
2. Enter the amount of the transaction
3. Press the "Enter" key
4. Respond to "Yes/No" option regarding the amount entered
5. Tap the card on the terminal screen
6. Confirm the Service Fee
  - *Terminal processes the transactions and prints two receipts (one for customer, one for signature)*
  - Transaction is complete.