ACUMEN
CONNECTIONS, INC.

Terminal and Account User Guide

Verifone VX520 EMV Cash Advance

Merchant #:

Merchant Name:

Visa/MC Voice Authorization:

Acumen Help-Desk:

Contents

Installation Guide
VX520 Contactless

Paper Load

A B C D

Remove Back Cover

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Powering On

A B
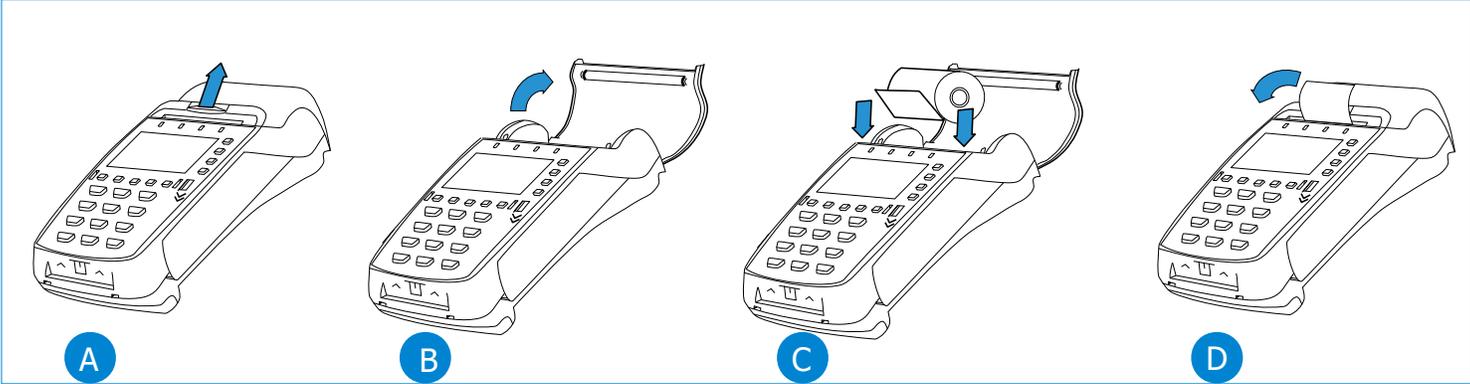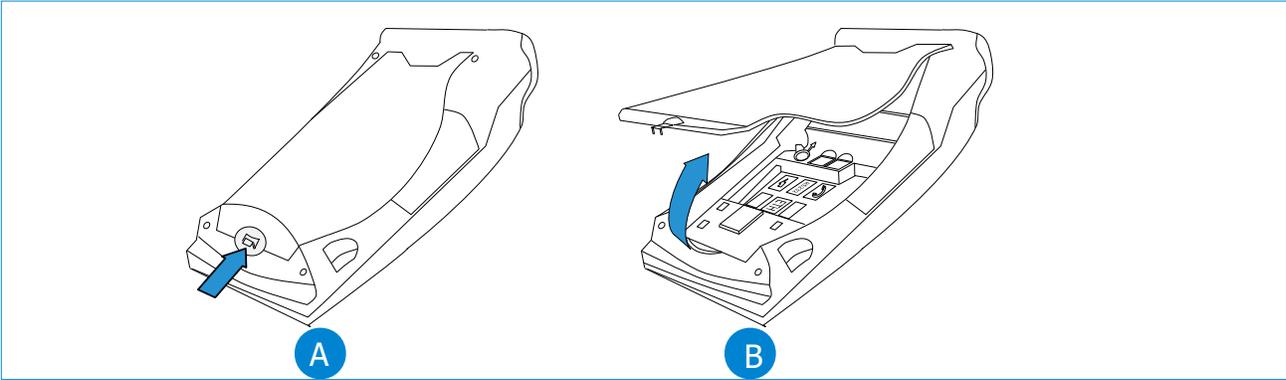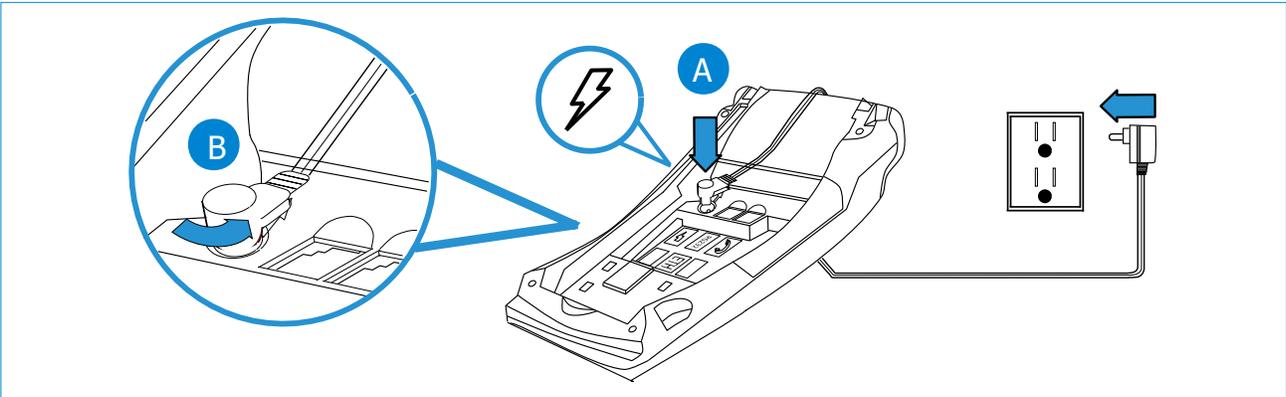
Connect Communication Method

Phone Comms

RJ-11

A

B

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RJ-45

A

B
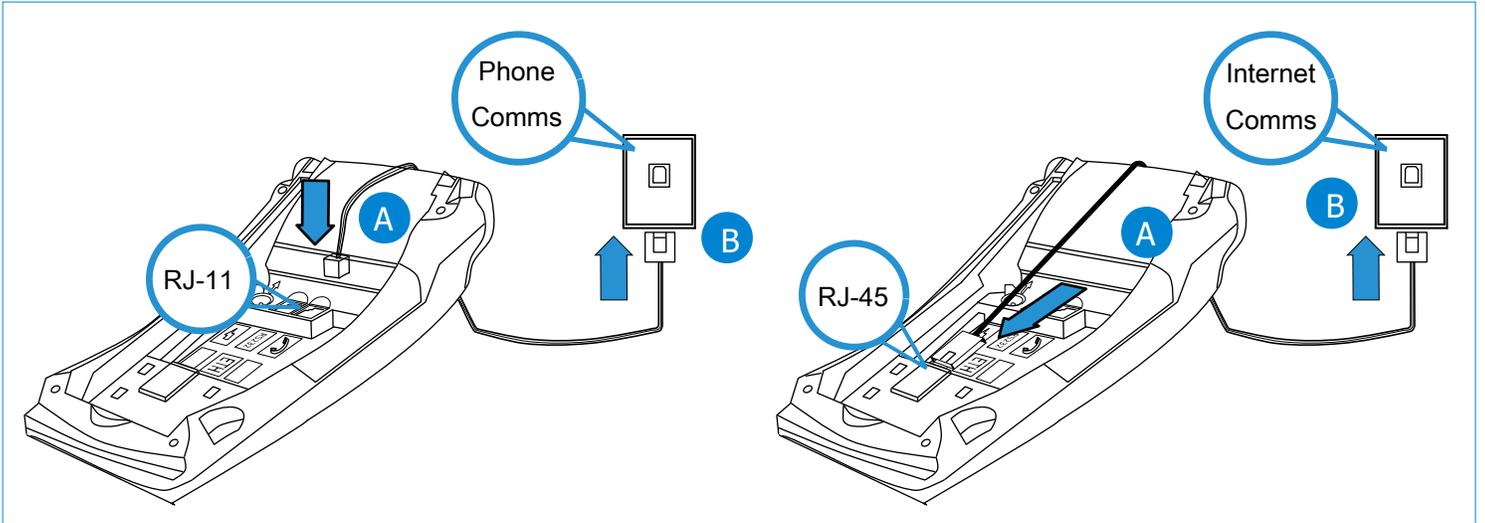
Attach PinPad (Optional)

RS-232

A

B
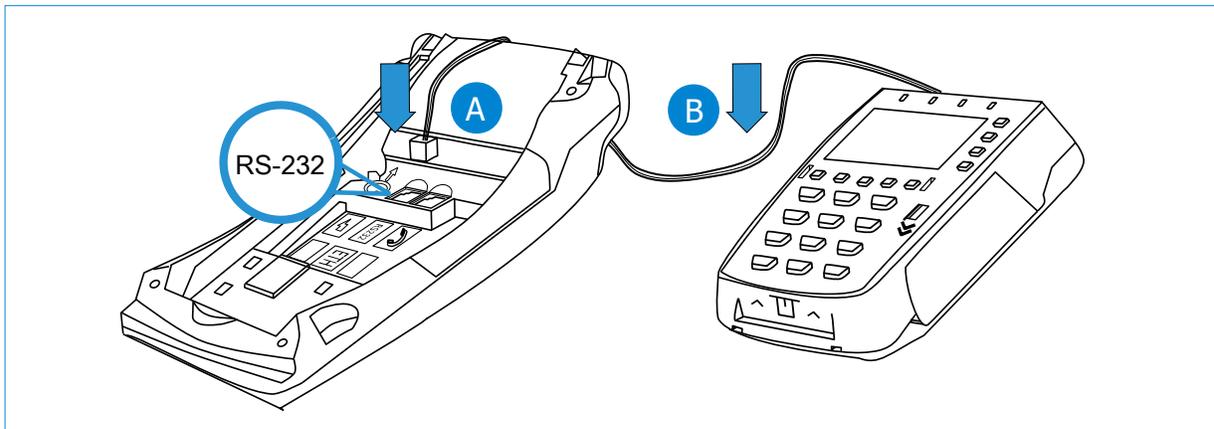
Replace Back Cover
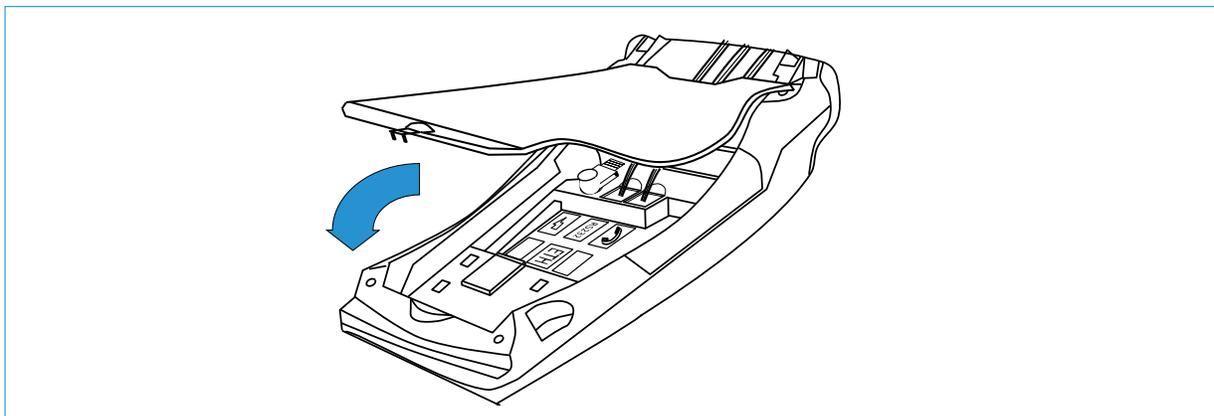
Powering On

Powering On:
After powering on, or after power interruption the terminal will display the **VMAC** menu.

```
03/31/17        16:00

        CommServer

      SOFTPAY-TSYS
```

F1
F2
F3
F4
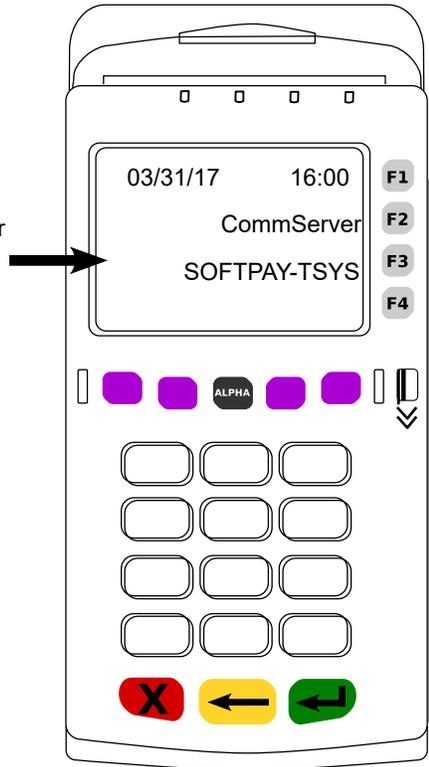
Select the function key for SOFTPAY-TSYS to activate the credit card application.

Navigating the Terminal

Batch:
Displays when batch is open.

Hot Key Functions:
Use hot keys beneath the display to select additional functions.

Function Keys:
Use function keys to select from the menu.

```
OPEN   03/31/17      16:00    F1

       Cash Advance           F2
        Settlement            F3
             Void             F4
```

1 2 ALPHA 3 4

Command Keys:
Use command keys to Direct terminal.

ENTER KEY:
Press to continue

BACKSPACE KEY:
Remove incorrect value

CANCEL KEY: **X**
Return to main menu

Smartcard Reader:
Insert card face up with chip towards terminal .

Adding Static IP Address

STOP!

If your POS terminal communication method is internet and you have assigned a Static IP Address, you must enter the address information into the terminal before first use. (Contact your IT support if needed).	
Press ★	This column intentionally left blank
Press *F2* CommServer	
Press Purple Key under	
Press *F2* IP	
Press *F3* Edit	
Press *F1* Static	
Press *F2* Next	
Press *F3* Edit	
Type Static IP address (press 1 then Alpha for period) press ENTER	
Press *F2* Next	
Press *F3* Edit	
Type Subnet Mask (press 1 then Alpha for period) press ENTER	
Press *F2* Next	
Press *F3* Edit	
Type Gateway IP Add (press 1 then Alpha for period) press ENTER	
Press *F2* Next	
Press *F3* Edit	
Type DNS1 IP Address (press 1 then Alpha for period) press ENTER	
Press *F2* Next	
Press *F3* Edit	
Type DNS2 IP Address (press 1 then Alpha for period) press ENTER	
Press *F4* Exit	
Save Changes? Press *F1* Yes	
Press ★	
Press *F3* SOFTPAY-PAYT	

EMV Chip Technology and Contactless Payments

WHAT IS EMV CHIP TECHNOLOGY?

(EMV) Europay, MasterCard, Visa is a global standard for interoperability between chip based payment applications and acceptance terminals for secure credit and debit payments. All EMV cards (smartcards) are the same size and thickness as magstripe cards and are embedded with a micro computer chip that stores information required to authenticate, authorize, and process transactions, increasing security and reducing fraud. When the card is inserted into a POS terminal a metal contact in the reader provides power to the microchip and then both devices are able to communicate.

CONTACT PAYMENTS

Your Verifone terminal supports smartcard contact payments. When a customer presents a smartcard you should initiate a sale and then pass the terminal to the customer (where practical, or if you do not have an attached PIN pad). The customer should insert their card into the chip reader at the bottom of the terminal where it will remain until the transaction is complete. Your terminal will instruct the customer when to remove their card.

CONTACTLESS PAYMENTS

Your Verifone terminal may also support contactless payments. Some customers may present a dual interface card (a card capable of both contact and contactless transactions), a fob, or may want to use their mobile phone to pay. You should initiate a sale and them pass the terminal to the customer, when the contactless symbol is displayed the customer will tap or hold their contactless device above the display, your terminal will process the transaction the same as if a card were inserted. In most cases a separate PIN pad may be attached to your terminal allowing your customers to complete contact or contactless transactions with a customer facing device.

CUSTOMER VERIFICATION METHODS

Depending on the card, customer identity verification is completed with either a customer signature on the receipt or by the customer entering a PIN number. Your terminal will recognize the card and prompt you and the customer to follow the required verification process.

FORGOTTEN PINS

If a customer has forgotten their PIN, instruct them to contact their card-issuing bank to have their PIN reset. You should ask for another payment method to complete the sale.

RESOLVING LOCKED PINS

If the wrong PIN has been entered too many times in a row the PIN will lock and render the card temporarily unusable. Your terminal display will inform you whether the transaction can be completed using a signature or if the customers needs to provide a different method of payment. Instruct the customer to contact their card-issuing bank to unlock the PIN.

MAGNETIC STRIPE CARDS

You can continue to accept cards that do not have an embedded micro chip (magnetic stripe only). All smartcards will also be embedded with a magnetic stripe to meet international requirements as well as fall back for some cards where the chip has malfunctioned and a swipe of the card is allowed.

Integrated Contact/Contactless Chip Card Transactions

CONTACT PAYMENTS

When a customer presents a chip card, you should initiate a sale and then pass or turn the POS terminal 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 where it should remain until the transaction completes. Your terminal will instruct the customer when to remove their card and return the terminal to you. Follow the prompts to complete the sale. This ensures that the card never leaves the customer's possession.

*Where practical

CONTACT CHIP CARD TRANSACTION		
1. INSERT CARD	2. FOLLOW PROMPTS	3. REMOVE CARD
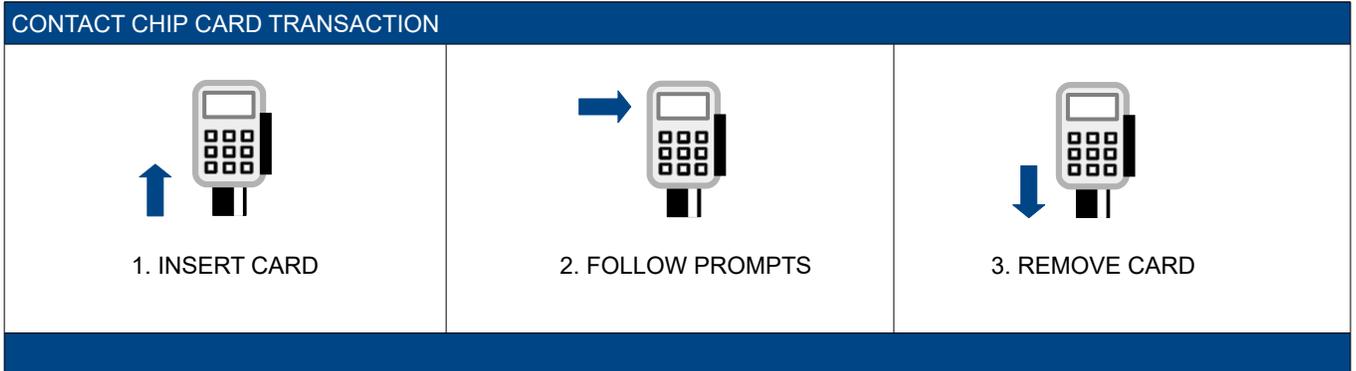
CONTACTLESS PAYMENTS

When a customer presents a contactless device (card, fob, phone), you should initiate a sale and at the contactless symbol instruct your customer to tap or hold their device next to or above the terminal and follow terminal prompts. In many cases, a separate PIN pad can be attached to your terminal, for customer convenience. As an added security measure, transaction amounts over a pre-set threshold will require a card insert or swipe.

CONTACTLESS CHIP CARD TRANSACTION		
1. LOOK FOR CONTACTLESS SYMBOL	2. TAP OR HOLD	3.COMPLETE SALE
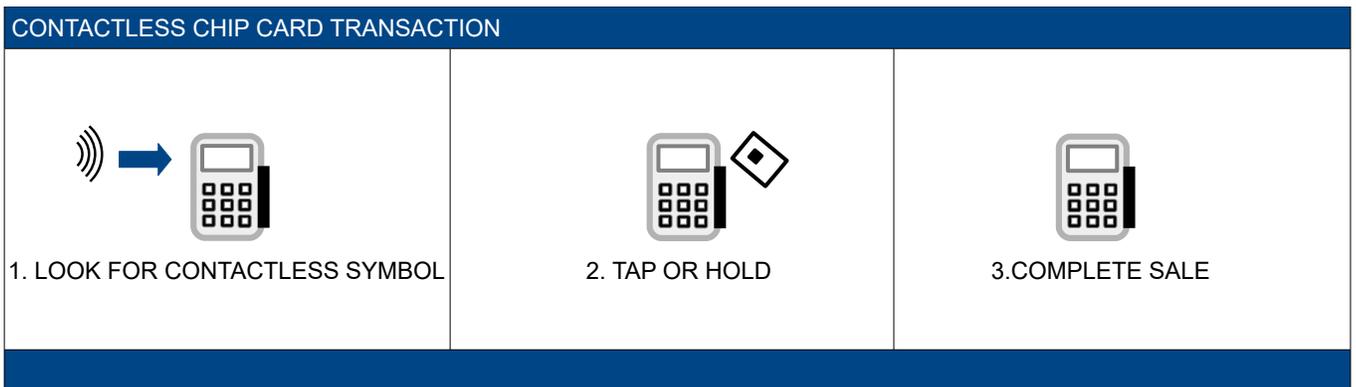
CONTACTLESS SYMBOL

Performing Transactions

CASH ADVANCE (CONTACT/CONTACTLESS):

TERMINAL DISPLAY	OPERATOR ACTION
Date & Time ⬇ Cash Advance Settlement Void	Press *F2* Cash Advance
Amount: $ 0.00	Type Cash Advance Amount Press ENTER
Cash Advance Yes Total: $ 0.00 No	Press *F1*
Cash Advance $ 0.00 Card Entry/Acct #:	Tap or Hold Contactless Card, Fob, Phone **OR** Insert Card (Swipe if no chip)
Cash Advance ENGLISH Select SPANISH Language	Press *F1* ENGLISH **OR** Press *F2* SPANISH
Cash Advance Drvr LIC Passport Type of Military ID ID: Other	Press *F1* Drivers License
Cash Advance Carholder ID:	Enter Drivers License Number with no Letters or Hyphens Press ENTER
Cash Advance State Code:	Enter Two Letter State Abbreviation Press Corresponding Numbers on key pad and Use the Alpha button to progress to the correct letters Press ENTER
Cash Advance ID Exp. Date (MMYY):	Enter Drivers License Expiration Date in MMYY format Press ENTER
Transmitting...Receiving Remove Card	Remove Card from terminal
Prt Customer Copy? Yes No	Press *F1* Yes Press *F2* No

CREDIT/DEBIT CASH ADVANCE (HAND KEYED):

TERMINAL DISPLAY	OPERATOR ACTION
Date & Time ↓ Cash Advance Settlement Void	Press **F2** Cash Advance
Amount: $ 0.00	Type Cash Advance Amount Press ENTER
Cash Advance Yes Total: $ 0.00 No	Press **F1** Yes
Cash Advance $ 0.00 Card Entry/Acct #:	Type Card Number Press ENTER
Cash Advance Exp Date (MMYY):	Type Expiration Date Press ENTER
Cash Advance Yes Card Present No	Press **F1** Yes Press **F2** No
Cash Advance Total: V-Code	Type CVV2 from back of card Press ENTER
Cash Advance Address:	Type Street # of Address Only Press ENTER
Cash Advance Zip Code:	Type 5 Digit Zip Code Press ENTER
Cash Advance Drvr LIC Passport Type of Military ID ID: Other	Press **F1** Drivers License
Cash Advance Carholder ID:	Enter Drivers License Number with no Letters or Hyphens and Press ENTER
Cash Advance State Code:	Enter Two Letter State Abbreviation Press Corresponding Numbers on key pad and Use the Alpha button to progress to the correct letters Press ENTER
Cash Advance ID Exp. Date (MMYY):	Enter Drivers License Expiration Date in MMYY format Press ENTER
Transmitting...Receiving Approved XXXXX	No Action While Processing
Cash Advance Yes No Prt Cust Copy?	Press **F1** Yes Press **F2** No

AUTHORIZATION REVERSAL:

TERMINAL DISPLAY		OPERATOR ACTION
Date & Time ↓	Cash Advance Settlement Void	Press ↓ **1**
	Cash Adv Force Reversal Help	Press **F2** Reversal
REVERSAL	Full Partial	Press **F2** Full (full amount reversed) Press **F3** Partial (partial amount reversed)
Full/Partial Reversal Retrieve By:	Inv# Amt	Press **F1** Inv#
Full/Partial Reversal Invoice Number:		Enter Invoice Number for Authorization Reversal Press ENTER
Full/Partial Reversal Inv #: X VISA Cash Advance XXXX $ 0.00	Yes No Next	Press **F1** Yes Press **F2** No Press **F3** Next
Transmitting...Receiving Approved XXXXXX		No Action While Processing
Full/Partial Reversal Prt Cust Copy?	Yes No	Press **F1** Yes Press **F2** No

REPRINT:

TERMINAL DISPLAY		OPERATOR ACTION
Date & Time ↓	Cash Advance Settlement Void	Press ↓ **3**
REPRINT	Last Receipt Any Receipt	Press **F2** for Last Receipt Press **F3** for Any Receipt (Follow additional prompts for any receipt)
Reprint Last / AnyRcpt Print Cust Copy?	Yes No	Press **F1** Yes Press **F2** No

CASH ADVANCE FORCE: WARNING: Do not use this function without a valid Authorization Code call Help-Desk for assistance

TERMINAL DISPLAY	OPERATOR ACTION
Date & Time ⬇ Cash Advance Settlement Void	Press ⬇ [1]
Cash Adv Force Reversal Help	Press **F1** Cash Advance Force
Cash Adv Force Amount: $ 0.00	Type Cash Advance Amount Press ENTER
Cash Advance Force Yes Total: $ 0.00 No	Press **F1**
Cash Advance Force $ 0.00 Card Entry/Acct #:	Type Card Number Press ENTER
Cash Adv Force Exp Date (MMYY):	Type Expiration Date Press ENTER
Cash Adv Force Transaction ID:	Enter 15 digit Transaction ID Given by Authorization Center Press Enter
Cash Adv Force Appr Code:	Enter Approval Code Given by Authorization Center Press Enter
Cash Advance Drvr LIC Passport Type of Military ID ID: Other	Press **F1** Drivers License
Cash Advance Carholder ID:	Enter Drivers License Number with no Letters or Hyphen and Press ENTER
Cash Advance State Code:	Enter Two Letter State Abbreviation Press Corresponding Numbers on key pad and Use the Alpha button to progress to the correct letters Press Enter
Cash Advance ID Exp. Date (MMYY):	Enter Drivers License Expiration Date in MMYY format Press Enter
Transmitting...Receiving Approved XXXXXX	No Action While Processing
Cash Advance Force Yes Prt Cust Copy? No	Press **F1** Yes Press **F2** No

REPORTS:

TERMINAL DISPLAY	OPERATOR ACTION
Date & Time ⬇️ Cash Advance Settlement Void	Press **4** Reports
REPORTS ⬇️ Totals Report Detail Report Store Fwd Rpt	Press **F1** Totals Report Totals by card type Press **F2** Detail Report All transactions Press **F3** Store Fwd Rpt Not applicable

SETTLEMENT: (END OF DAY)

TERMINAL DISPLAY	OPERATOR ACTION
Date & Time ⬇️ Cash Advance Settlement Void	Press **F3** Settlement
Settlement $ 0.00 Cash Advance: $ 0.00 Total: Enter to Confirm	Press ENTER
Settlement Response OK XXX XXX XXXX Settle Successful Settlement Report Prints	No Action Required

Teller Setup
Accessible through the
Enter Key, the teller
setup feature allows you
to manage ID's and passwords

Add Teller	Use this function to add new tellers to your terminal. You will be prompted to create an ID and a password for each new teller. The teller ID may be up to four digits in length and the password may be 5-10 digits in length.
Log On/Off Teller	Use this function to log on tellers as their shifts begin, and log them off at the end of their shift.
Delete Teller	Use this function to remove a single teller from the terminal.
Modify Teller	This function is used to modify tellers.
Clear Teller	This function is used to clear teller totals from the tellers internal totals file.

Changing the Date & Time

Manager Password: 1AA66831 [A=Alpha Key]

Changing the Date & Time	Press the Enter key, press **F2** Setup. Type the password 1AA66831 [A=Alpha Key]. Press the purple key under the down arrow 5 times, press **F2** Date/Time and follow the prompts.

Cash Advance Procedures:

Following cash advance procedures is critically important to the safety of your bank. If all the required steps are not followed, your bank may be liable for any fraudulent transactions.

1. Cash disbursements may only be made after reviewing a valid identification, generally a driver's license. Review the ID to insure that the recipient of the cash is the cardholder. Check the physical description of the cardholder and compare the signature on the ID to the signature on the card. If there is no signature on the card, the cardholder must sign the card before receiving a cash advance. ***The card is not valid without a signature. If the cardholder refuses to sign the card do not perform a cash advance.***

2. Examine the card carefully. Compare the first four digits of the embossed number to the four digits printed below the number they should be the same. Look for signs of tampering on the card. Always check the "valid from" and or the "valid thru" dates. If the card or cardholder is suspicious in any way, call the voice authorization center at 1-844-309-7601 and ask for a ***Code 10 authorization***. You will be asked a series of yes/no questions to determine if the card is fraudulent. If the embossed number is not the same as the encoded number or the voice operator instructs you to keep the card, follow these steps

Decline the transaction

- Attempt to retain the card by reasonable and peaceful means. Do not endanger yourself.
- Note the physical description of the cardholder.
- Notify Acumen/Police as soon as possible.
- If all appears normal, follow your terminal reference guide to perform a cash advance.

Cash Advance General Information:

1. You may set a limit of $25.00 minimum to no less than $5000.00 for a cash advance.

2. If you receive a call or call center message when attempting a cash advance, you must call the Voice Authorization Center for approval. Imprint the card on a cash advance draft write the authorization number in the authorization box on the draft. Fill out the draft and have the cardholder sign the draft. Compare signatures then perform the Cash Advance Force instructions located in your cash advance user guide.

3. ***Do not call the cardholders issuing bank for an approval.*** You must call the Voice Authorization Center for an approval.

4. Any card that cannot be read by your terminal must be imprinted on a cash advance draft.

5. If for any reason you void a cash advance, the transaction will not post to the cardholders account. The outstanding authorization will expire according to payment brand rules (typically within 24 hours. To attempt a If you would like to have the authorization released please call the help desk with the first six digits of the card. We will obtain the issuing bank information and attempt to help you in getting the authorization released. ***Please keep in mind some banks will not release an authorization for any reason***.

6. Do not forget to perform Force on voice authorized transactions. Failure to do so will result in the bank not receiving funds for the cash advance.

7. If a cash advance transaction receives a decline, instruct the cardholder to contact their issuing bank. ***Do not attempt a voice authorization for a declined transaction, it will not be honored.***

Communication Processing/Error Messages:

MESSAGE	EXPLANATION	SOLUTION
AUTH DECLINED 200-500 Messages	The issuer has declined the authorization request	Cash advance cannot be completed, advise cardholder to contact card issuer. (Call the number on the back of the card).
BAD ACCOUNT #	Card number does not pass the LUHN check	Retry transaction. If error persists card may be fraudulent, (call the help-desk).
CARD SWIPE ERROR ERROR READING CARD READ CARD ERR	Card reader detected an error	Swipe card again, or manually enter the card number. If error persists perform a card reader test. Press F2 and F4 at the same time. Type the password then ENTER. Press the down arrow 4 times and select F4. Swipe the card. If TRK 1 and/or TRK 2 state "Valid Data" the mag stripe and card reader are functioning normally If TRK 1 and TRK 2 state "No Data" mag stripe or card reader is bad. Swipe another card. If TRK 1 and TRK 2 still state "No Data" card reader is bad. If TRK and 1 TRK 2 state "Valid Data" original cards mag stripe is bad.
EXPIRED CARD	The cards expiration date has passed	Verify the expiration date. If expiration date has not passed, verify the terminals date and time. If incorrect (call the help-desk).
INVALID ACCNT NO	The last four digits keyed are incorrect or do not match the account number after card has been swiped.	Re-key the last four digits. If error persists card may be fraudulent. (Call the help-desk)
CARRIER TIME OUT COMM ERROR LOST CARRIER NO HOST RESPONSE	Terminal and host lose communication before issuer response is received.	Authorization request may have been accepted and approval response sent by issuer. (Call the help-desk for instructions).

Bank Responsibilities:

1. Swipe or imprint credit card. If your terminal cannot read a card, **you must** imprint the card on a manual imprinter and have the cardholder sign the imprinted draft.

2. Maintain a manual imprinter, merchant plate and a supply of cash advance drafts. **This is your backup system.**

3. Do not accept a credit card before its valid from date, or after its expiration date, on the card. **Do not accept a credit card that is not signed.**

4. Maintain your terminal and printer to insure legible sales draft receipts. Keep copies of credit card receipts, for a minimum of 18 months. **Store receipts in a secure location.**

5. Do not store the 3-digit security code (V-Code) with the card number and expiration date.

6. Respond within 7 days to all retrieval requests for a copy of a cash advance draft.

7. Call your voice authorization number and ask for a "code 10" if you are suspicious of a card or cardholder.

8. Authorizations are good for 7 days only. If you have not submitted authorized transactions within 7 days you must re-authorize.

Inform Acumen of any of the following:

1. Checking account changes
2. Address change
3. Ownership or Incorporation change
4. Telephone System change

Alternate Authorization:

Should your terminal at any time become inoperable, or if the authorization network is unavailable, follow the steps below to continue accepting credit/debit cards for cash advance.

1. Should your terminal become inoperable, you must call the Voice Authorization Center at 1-844-309-7601 to obtain authorization for a transaction. If the card is present, you must make an imprint of the card using your manual imprinter. When your terminal is repaired or replaced you will need to capture your voice-authorized transactions, by following the Cash Advance Force instructions located in this user guide.

These steps are necessary for your protection, and your ability to continue to accept credit cards for cash advance. You must have and maintain.

1. An Imprinter
2. Sales drafts
3. Proper merchant plate for your imprinter

If you do not have any of these please contact the Help Desk number located on your reference guide.

Refund/Credit a Cash Advance: (Settled Transactions Only)

1. Bank may issue a cashier's check made payable to the cardholder **and** the issuing bank (one check with both names on it). Cardholder can then take it to the issuing bank if local for endorsement and application to their card account, otherwise it must be mailed to the issuer. **(Bank should never issue a check in the cardholders name only).**

    OR

2. Bank may advise the cardholder to contact their issuer and initiate a chargeback (required in writing and letter serves as a credit letter, or slip).

Address Verification System (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.

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	✓	✓	✓	✗

First View Setup: (Access your merchant statement online)

To access your Merchant Statement, Authorization, Settlement, and Chargeback reports for your merchant account, you must complete setup of the First View online reporting tool. Please follow the below instructions for access to First View.

1. Go to www.firstview.net
2. Enter the User Name for your account
3. Enter the Password
4. Select Login

You will be prompted to enter user setup information including a new user name, password and security questions. Once complete you will no longer use the below information to login to your First View account.

USERNAME	PASSWORD

Payment Card Industry Data Security Standards – PCI DSS (What it means to you)

By keeping your systems secure your customers can trust you with their sensitive payment card information. When you stay compliant with the payment brands security standards you join the global response to fighting payment card data compromise. Merchants are highly encouraged to visit www.pcisecuritystandards.org to obtain the latest Requirements and Security Assessment Procedures.

Acumen Connections has partnered with Security Metrics a leading provider of PCI DSS audit and scanning services. After approval and setup of your merchant account, you will receive an email from Security Metrics, select the embedded link and establish a password for your account. Follow the prompts to complete your audit, SAQ and if necessary a network scan. After successfully validating your compliance you can download a copy of your Attestation of Compliance (AOC) for your records. Validating your compliance must be performed once a year and you will receive an email notification from Security Metrics when your due date is near.

Please contact us if you need assistance with completing validation.

Acumen Connections Equipment Terms:

Approval of your merchant account constitutes your acceptance to the terms and conditions set forth in this document.

Alterations/Replacement of Equipment Owned and Provided by Acumen

• Upon request, you must allow Acumen Connections reasonable access to the premises where POS terminals, and or printers are or will be located.

• Only Acumen Connections can alter or modify POS terminals or other equipment owned by us.

• If a terminal or printer appears to be defective, you must contact the help-desk immediately.

• You are responsible for safeguarding POS terminals or other equipment from loss, damage, or theft.

• If necessary, replacement equipment will be sent to you. If you fail to return the defective equipment, you will be responsible for its replacement value and for any legal and/or collection costs incurred by us in connection with recovering the equipment.

• You are responsible for keeping all Acumen Connections owned equipment from claims, liens, and legal processes initiated by creditors.

• Equipment may not be subleased at any time. The cost of comparable new equipment, as well as any associated legal and/or collection costs incurred by Acumen Connections will be assessed to you for each piece of equipment not returned to us upon termination of the Merchant Agreement by either party, or upon our request for the return of the equipment for any reason.

Replacement of Merchant Owned Equipment

• Purchased and leased equipment is under warranty for 1-year from date of purchase, or manufactures warranty whichever is longer. (Applies only to equipment purchased from Acumen Connections). You must pay the cost of repair if not under warranty.

• If equipment is submitted for repair Acumen Connections will provide you with comparable equipment at a monthly rental fee. Acumen Connections assumes no liability for repair or shipping of equipment.

• Rental fees will be discontinued upon return of rental equipment to us.

• Rental equipment must be shipped to us by traceable delivery. Equipment not sent traceable, and lost in transit will be billed to you at retail value.