Need help?

Please contact the Moneris Merchant Service Centre toll-free at **1-866-319-7450** (open 24 hours a day, 7 days a week).

If you use Merchant Direct, you can also contact us online. Simply log in to Merchant Direct at [moneris.com/mymerchandirect](moneris.com/mymerchandirect) and use the Message Centre to send a secure message directly to the Moneris Merchant Service Centre.

For additional information, and copies of manuals and guides for the Moneris VX 520:

- Visit [moneris.com/manuals](moneris.com/manuals) to download a copy of the *Moneris VX 520 Operating Manual*.
- Visit [moneris.com/guides](moneris.com/guides) to download additional copies of this reference guide.

Shop for point-of-sale supplies and paper online at [shopmoneris.com](shopmoneris.com).

Important: You must use the exact power adaptor and cables provided with the VX 520 terminal by Moneris. Failure to do so may affect the operability of, or cause damage to, the equipment.

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Your credit and/or debit card processing is separately governed by the Terms and Conditions of your Moneris VISA Merchant Agreement, your Moneris MasterCard Merchant Agreement, your Moneris Discover Merchant Agreement, and/or your Moneris INTERAC Merchant and Terminal Agreement (collectively the “Merchant Agreements”), as applicable with Moneris. It is the merchant’s responsibility to ensure that proper card processing procedures are followed at all times. Please refer to your Merchant manuals and the Terms and Conditions of your Merchant Agreement(s) for details. The *Moneris Merchant Operating Manual* is available for free download at [moneris.com/manuals](moneris.com/manuals).
Moneris VX 520

Use this all-in-one solution to process transactions at the point of sale (POS). The lightweight VX 520 terminal incorporates a display screen with an embedded contactless reader, a backlit keypad, an integrated printer and communications hardware.

When prompted, you (and sometimes your customer) will key in information on the terminal. If your customer is required to key in information, you will pass the terminal back and forth.

Cards accepted
- Magnetic stripe cards
- Chip cards
- Contactless cards

Terminal keys and hardware

1 Integrated printer
2 Embedded contactless reader
3 F1 to F4 keys
   - Multi-function keys that correspond to the options displayed on the right-hand side of display.
4 Magnetic stripe reader
5 Purple keys
   - Function keys that correspond to the icons (if any) displayed on the screen above them:
     - Arrow key. First purple key on the left, located under the \ or \ icon. Scrolls up or down. Press the yellow \ key to toggle between scrolling up and down.
     - LANG key. The second purple key on the left. Accesses the Set Language menu.
     - Reprint key. The second purple key from the right. Displays the REPRINT menu.
     - Reports key. The first purple key on the right. Displays the REPORTS menu.
6 ALPHA key
   - To key in alphabetic characters, press the numeric key on the keypad labelled with the desired character, then press the ALPHA key until that character is displayed.
7 \ (asterisk) key
   - Returns to the applications menu (displays the applications available, including DEBIT & CREDIT).
8 Red key
   - Cancels the current operation.
9 Yellow key
   - Clears displayed data one character at a time.
     - Changes the direction of the arrow icon above the first purple key on the left.
10 Green key
   - Accepts displayed data.
     - Submits keyed in data.
     - Displays the CONFIGURATION menu when pressed at the transactions menu.
11 Chip reader
Card entry options

Insert: Chip cards

1. Wait for the “Swipe Card:”, “Swipe or Insert Card:” or “Swipe, Tap, or Insert Card:” prompt to appear on the terminal.
2. Either you or the customer inserts the card into the terminal’s chip reader.
3. The customer may be prompted to key in a PIN.
   Note: If the customer is prompted to key in a password, have the customer pass the device back to you. Press the red key to cancel the transaction, then start a new transaction.
4. The chip card must remain inserted until the “Please Remove Card” prompt appears.
   Note: Unless the device prompts otherwise, do not swipe a chip card even if the card has a magnetic stripe.

Swipe: Magnetic stripe cards

1. Wait for the “Swipe Card:”, “Swipe or Insert Card:” or “Swipe, Tap, or Insert Card:” prompt to appear on the terminal.
2. Swipe the card on the terminal’s magnetic stripe reader.
   Note: If the card has a chip and the terminal is enabled to read chip cards, the card must be inserted into the chip reader unless the device prompts otherwise.

Wave/Tap: Contactless cards

Note: The transaction amount must be equal to or less than the maximum Contactless Dollar Value (see below).

1. Wait for the “Swipe Card:”, “Swipe or Insert Card:” or “Swipe, Tap, or Insert Card:” prompt to appear on the terminal.
2. The customer taps their card on the terminal’s display screen.
   Note: When a contactless card is tapped, the contactless LED indicators on the top of the terminal flash green to confirm that the embedded contactless reader successfully read the card.

IMPORTANT:
- The card must have one of these labels: Visa payWave, MasterCard PayPass, Discover Zip, Amex ExpressPay or Interac Flash.
- The card must be within 0.5 in. (1.3 cm) of the display screen, but it does not have to touch it.
- The card must be tapped or waved by itself (the customer cannot leave the card in their wallet and wave it in front of the reader).
- If the card does not work and it is a chip card, insert it into the chip reader. If that doesn’t work, swipe the card.

Maximum Contactless Dollar Value (CDV)

To determine the maximum CDV for a card, print an EMV Parameters report (see page 20) and locate the Contactless Trans Limit parameter under the report’s record for the card. A CDV of 999999 means there is no maximum limit.
Transactions

Manual entry

If all available card entry methods fail, you may manually enter the card number for credit cards and some chip debit cards.

1. Wait for the “Swipe Card:”, “Swipe or Insert Card:” or “Swipe, Tap, or Insert Card:” prompt to appear on the terminal.
2. Key in the card number on the terminal, and press the green key.
3. Key in the card’s expiry date on the terminal and press the green key.
   - If the “Password:” prompt appears, key in the manager password and press the green key.
   - If the “Imprint Card Press OK Key” prompt appears, take an imprint of the card and press the green key.
4. Key in the card’s validation code and press the green key to continue the transaction.

All instructions in this guide begin at the transactions menu. To access the transactions menu from the applications menu, select DEBIT & CREDIT. To access the transactions menu from any screen in the DEBIT & CREDIT application, press the red key repeatedly until the transactions menu appears.

Financial transactions

General guidelines

1. Determine the transaction to be processed (e.g. Purchase or Refund).
2. Establish the means of payment (credit or debit).
3. Enter the card data on the POS device (see pages 4-6).
4. Follow the terminal prompts* (see pages 11-13).
5. Process receipts (see pages 14-16).
*Prompts may vary depending on variables such as terminal setup, merchant setup and card type.

Purchase

Sale of goods or services using a debit or credit card.
1. Select Purchase.
2. Key in the purchase amount, press the green key, then follow the prompts. Refer to the Merchant and customer prompts tables (see pages 11-13).
3. Process receipts (see pages 14-16).

Partially Approved Purchase

A Partial Approval of a Purchase transaction occurs when a cardholder pays for the Purchase with a pre-paid credit card, but the value on the pre-paid card is less than the purchase amount.

The amount on the pre-paid card is approved, i.e. part of the total purchase amount is approved. Prompts are displayed indicating how much of the purchase amount is still owed (e.g. “Amount Due $5.00”). That amount can then be paid by another pre-paid credit card or a different tender type, e.g. a credit card, a debit card or cash.
Advice
Completes a voice-authorized purchase.
1. Select Advice.
2. Key in the advice amount, press the green key, and then follow the prompts. Refer to the Merchant and customer prompts tables (see pages 11-13).
3. Process receipts (see pages 14-16).

Pre-authorization
Authorizes a temporary amount when the final purchase amount is unknown (e.g., hotel or car rental).
1. Select Pre Auth, then on the Pre Auth menu, select Pre Auth.
2. Key in the pre-authorization amount and press the green key, then follow the prompts. Refer to the Merchant and customer prompts tables (see pages 11-13).
3. Process receipts (see pages 14-16).
4. When the terminal returns to the Pre Auth menu, press the red key to return to the transactions menu.

Note: When the final purchase amount is known, you must perform a Pre-auth Completion (see below) for the final amount using the same card number.

Pre-auth Completion
Used to finish a Pre-authorization once the final amount is known.

IMPORTANT: The Completion must be performed on the same terminal using the same card number as the Pre-authorization.

Note: The credit card does not need to be present for a Completion transaction.
1. Select Pre Auth, then select Completion. If prompted, key in the manager password and press the green key.
2. Key in the six-digit sequence number (Seq #) from the Pre-authorization receipt (see page 14), press the green key, and then follow the prompts. Refer to the Merchant and customer prompts tables (see pages 11-13).
3. Approve the pre-authorization amount or key in a new amount and press the green key, then follow the prompts.

Note: To release the pre-authorized funds, key in an amount of $0.00.
4. Process receipts (see pages 14-16).

Refund
Credits a customer’s account for a previous Purchase.
1. Select Refund.
   If prompted, key in the manager password and press the green key.
2. Key in the refund amount, press the green key and then follow the prompts. Refer to the Merchant and customer prompts tables (see pages 11-13).
3. Process receipts (see pages 14-16).

Correction
Cancels (voids) a previous Purchase or Refund.

Note: Credit card Corrections MUST be processed in the same batch as the original transaction.
1. Scroll down and select Correction.
   If prompted, key in the manager password and press the green key.
   The “Correct Last” prompt appears.
2. Select the transaction to correct:
   • To select the last transaction performed, select Yes, then go to step 3.
   OR
   • To select a different transaction:
     a. Select No.
        The “Retrieve By” prompt appears.
     b. Search for the transaction:
        • Select Seq#, then key in the sequence number and press the green key, then go to step 3.
        OR
        • Select Acct, then key in the last four digits of the card number and press the green key, then go to step 3.
3. To confirm the displayed transaction is the one you wish to correct, select Yes.
   OR
   To view the next matching transaction, select Next until the desired transaction is located, then select Yes.

The terminal prints the receipt and returns to the transactions menu.
Delete Pre-auth

Deletes a Pre-authorization before it is completed.
1. Select Pre Auth, then select Del PreAuth.
   If prompted, key in the manager password and press the green key.
2. At the “Retrieve By” prompt, search for the Pre-authorization transaction:
   • To search by sequence number:
     • Select Seq#, key in the sequence number and press the green key.
   OR
   • To search by the card number:
     • Select Acct, key in the last four digits of the card number and press the green key.
3. To confirm that the displayed Pre-authorization is the one you wish to delete, select Yes.
   OR
   To view the next Pre-authorization, select Next until the desired Pre-authorization is located, then select Yes.
   The terminal displays “PREAUTH DELETED” and returns to the Pre Auth menu.
4. Press the red key to return to the transactions menu.

Balance Inquiry

Prints a cardholder receipt indicating the dollar value available on a pre-paid credit card.
1. Scroll down and select Balance Inq.
   If prompted, key in the manager password and press the green key.
2. At the “Swipe Card:”, “Swipe or Insert Card:” or “Swipe, Tap, or Insert Card:” prompt, swipe the pre-paid credit card on the terminal.
3. Wait while the terminal communicates with the Moneris host.
   If the pre-paid card allows it, the terminal displays “Balance: $###.##”. Press the green key to continue.
   The terminal displays “Prt Cust Cpy”.
4. To print the Customer copy of the Balance Inquiry receipt, select Yes.
   OR
   To return to the transactions menu without printing a receipt, select No.
   The terminal returns to the transactions menu.

Merchant and customer prompts

These tables list prompts you and your customers might see during a POS transaction, along with the actions to take for each prompt.

<table>
<thead>
<tr>
<th>Merchant prompts</th>
<th>Merchant actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;Application name&gt;</td>
<td></td>
</tr>
<tr>
<td>Amount Due</td>
<td>To select a debit or credit card as payment for the amount due, select DbCr. OR</td>
</tr>
<tr>
<td>##.##</td>
<td>To select cash and finish the transaction, select Cash.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;Application name&gt;</td>
<td></td>
</tr>
<tr>
<td>Partial Appr</td>
<td>To confirm the Partial Approval transaction, select Yes. OR</td>
</tr>
<tr>
<td>$##.##</td>
<td>To cancel the transaction and return to the transactions menu, select No.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Account #:</td>
<td>Key in the card number and press the green key.</td>
</tr>
<tr>
<td>Approved #:</td>
<td>Retrieve the terminal and press the green key to complete the transaction.</td>
</tr>
<tr>
<td></td>
<td>If Cash Back is enabled, check for the cashback amount on this screen.</td>
</tr>
<tr>
<td>Code present?</td>
<td>If the validation code is not there, select No.</td>
</tr>
<tr>
<td></td>
<td>If the validation code is not readable, select Xread.</td>
</tr>
<tr>
<td>Customer Press OK</td>
<td>Pass the terminal to your customer.</td>
</tr>
<tr>
<td>To Continue</td>
<td></td>
</tr>
<tr>
<td>Exp Date (MMYY):</td>
<td>Key in the card’s expiry date and press the green key.</td>
</tr>
<tr>
<td>Imprint Card Press OK Key</td>
<td>Take an imprint of the credit card and press the green key.</td>
</tr>
<tr>
<td>Invoice #:</td>
<td>Key in the invoice number and press the green key or simply press the green key to leave blank.</td>
</tr>
<tr>
<td>Orig Auth #:</td>
<td>Key in the six-digit Appr Code printed on the original receipt (see page 14). Note: The approval code may contain both alphabetic and numeric characters. To key in alphabetic characters, press the numeric key on the keypad labelled with the desired character, then press the ALPHA key until that character is displayed. If you do not have the Appr Code, press the green key to bypass the prompt.</td>
</tr>
<tr>
<td>Merchant prompts</td>
<td>Merchant actions</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Promo Code:</td>
<td>Key in the six-digit private label promotion code and press the green key.</td>
</tr>
<tr>
<td>Reference #:</td>
<td>Key in the customer reference number (0 to 16 digits) and press the green key.</td>
</tr>
<tr>
<td>Return To Clerk</td>
<td>When the customer sees this prompt, retrieve the terminal, then press the green key to continue the transaction. If Cash Back is enabled, check for the cashback amount on this screen.</td>
</tr>
<tr>
<td>Swipe Card:</td>
<td>Pass the terminal to your customer.</td>
</tr>
<tr>
<td>Tear Receipt and Press OK Key</td>
<td>Tear off the receipt and press the green key.</td>
</tr>
<tr>
<td>Validation Code</td>
<td>If the code is on the signature strip on the back of the card: • Key in the three- or four-digit number and press the green key. If the code is not there or is not readable: • Press the green key to leave this blank.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Customer prompts</th>
<th>Customer actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;Application name&gt;</td>
<td></td>
</tr>
<tr>
<td>Amount Due</td>
<td>Returns the terminal to you.</td>
</tr>
<tr>
<td>$###.##</td>
<td>Note: This message appears during a Partial Approval transaction, where the pre-paid credit card does not have enough value to cover the Purchase total. Inform the cardholder that there is an additional amount due.</td>
</tr>
<tr>
<td>Return to Clerk</td>
<td>Return the terminal to you.</td>
</tr>
<tr>
<td>&lt;Application name&gt;-</td>
<td></td>
</tr>
<tr>
<td>OK?</td>
<td>Select Yes to confirm that the displayed application should be used to process the transaction.</td>
</tr>
<tr>
<td>&lt;Application name&gt;</td>
<td></td>
</tr>
<tr>
<td>SELECT NEXT OK</td>
<td>To select the displayed application, select OK. OR To view the next application on the card, select SELECT NEXT.</td>
</tr>
<tr>
<td>Add Tip?</td>
<td>To add a tip amount to the transaction, select Yes, key in the tip amount and press the green key. OR To continue without adding a tip, select No Tip.</td>
</tr>
<tr>
<td>Amount OK?</td>
<td>Confirm that the purchase amount is correct and select Yes to accept it.</td>
</tr>
<tr>
<td>Cash:</td>
<td>To select a displayed amount, press the F1, F2 or F3 key beside the desired amount. OR To key in a different amount, select Other, key in the amount and press the green key.</td>
</tr>
<tr>
<td>Cashback?</td>
<td>To receive Cashback, select Yes. OR To continue without Cashback, select No.</td>
</tr>
<tr>
<td>Customer Press OK</td>
<td>Press the green key.</td>
</tr>
<tr>
<td>To Continue</td>
<td></td>
</tr>
<tr>
<td>Do Not Remove Card</td>
<td>Leave the chip card inserted in the reader until instructed to remove it.</td>
</tr>
<tr>
<td>Enter PIN &amp; OK:</td>
<td>Key in their PIN (Personal Identification Number) and press the green key.</td>
</tr>
<tr>
<td>Partial Appr $###.##</td>
<td>To confirm the Partial Approval on their pre-paid credit card, select Yes. OR To cancel the transaction and return to the transactions menu, select No.</td>
</tr>
<tr>
<td>Please Remove Card</td>
<td>Remove their chip card from the reader. Note: Do not remove the chip card until “Please Remove Card” appears on the terminal.</td>
</tr>
<tr>
<td>Return To Clerk</td>
<td>Return the terminal to you.</td>
</tr>
<tr>
<td>Select Acct</td>
<td>Select CHQ (for Chequing account) or SAV (for Savings account).</td>
</tr>
<tr>
<td>Select Language</td>
<td>Select ENG (ENGLISH) or FRN (FRENCH).</td>
</tr>
<tr>
<td>Surchg Fee OK? $##.##</td>
<td>Select Yes to accept the surcharge fee on a debit transaction. OR Select No to cancel the transaction.</td>
</tr>
<tr>
<td>Tip: $0.00</td>
<td>Key in a dollar amount (or leave blank) and press the green key.</td>
</tr>
<tr>
<td>TIP Type:</td>
<td>To choose from a list of tip percentages, select %. OR To enter a tip dollar amount, select $. OR To continue without adding a tip, select NoTip.</td>
</tr>
<tr>
<td>Total OK?</td>
<td>Confirm that the total Purchase + Cashback + Tip amount is correct and press the green key.</td>
</tr>
</tbody>
</table>
Useful codes

- The **Seq #** is found on all receipts. It is the first six of the last seven digits of the Seq # printed on the receipt (e.g. if the Seq # is 000-123456-0, then key in 123456).
- The **Orig Auth #** is the six-digit Appr Code printed on the original receipt.

Signing credit card receipts

**Merchant copy**
Always retain this copy for your records, but note:
- If a signature line is printed, obtain the cardholder’s signature.
- If VERIFIED BY PIN is printed, do not obtain a signature.
- If NO SIGNATURE REQUIRED is printed, do not obtain a signature.

**Customer copy**
Give this copy to the customer, but note:
- If a merchant signature line is printed, sign this copy.

Credit/Debit card Purchase receipt

**Partial Approval Purchase receipt**

Reprint a receipt

Prints a duplicate Customer copy of a receipt.

**Note:** For signatureless transactions, only the Customer copy is printed. To print signatureless transaction details for your records, perform a Transaction Inquiry (see page 17).

**Note:** For debit transactions, if the terminal is set to print the Merchant copy only, the reprint receipt feature prints the Customer copy.

1. Press the **Reprint** key (second purple key from the right).
   The REPRINT menu appears.
2. To reprint the last transaction receipt, select **Last Receipt**.
   OR
   To print a different receipt, select **Any Receipt**, key in the **transaction sequence number (Seq#)** and press the green key.
3. The terminal prints the duplicate receipt and returns to the transactions menu.
Card masking
To reduce the risk of fraudulent card use, masking and truncation are applied to card numbers printed on receipts and reports. Masking replaces a card’s numbers (except for the last four) with “*”s (e.g., ************1234). Truncation prints only the last four digits of a card (e.g., 1234). The expiry date is not printed on any copy of any receipt.

Signatureless transactions
A customer signature is not required for swiped or tapped Purchase transactions if the total is at or below the maximum Signatureless Dollar Value (SDV) (see below). Depending on how your terminal is configured, receipts may not be printed for signatureless transactions. If a receipt is printed, the statement NO SIGNATURE REQUIRED appears on the receipt.

Note: Signatureless transactions for swiped purchases apply only when a customer uses a swipe-only card, not when the customer is instructed to swipe a chip card.

Maximum Signatureless Dollar Values (SDV)
To determine the maximum SDV for a card, print an EMV Parameters report (see page 20) and locate the Contactless CVM Limit parameter under the report’s section for the card. An SDV of 999999 means there is no maximum limit.

Transaction Inquiry
Displays and prints the details of transactions in the terminal memory.
1. On the transactions menu, scroll down and select Batch Review.
   If prompted, key in the manager password and press the green key.
2. To retrieve transactions by:
   • Clerk ID, select Clrk.
   • Transaction amount, select Amt.
   • The last four digits of the card number, select Acct.
   • The six-digit sequence number, select Seq#.
3. Key in the required information and press the green key.
The transaction details appear on screen.
4. Select Prev or Next to scroll through the transactions and display the right one.
5. Choose one of the following:
   • To print the Transaction Inquiry report for the displayed transaction, select Prnt.
   • To void the displayed transaction, select Corr.
   • To return to the transactions menu, press the red key twice.

Merchant Sub-totals report
Prints the totals of all transaction types in the current batch on the Moneris host without closing the batch.
1. Press the Reports key (first purple key on the right).
   If prompted, key in the manager password and press the green key.
2. Scroll down and select Merch Subtotal.
The terminal prints the Merchant Sub-totals report and returns to the REPORTS menu.
Pre-auth Transactions report
Prints a list of all Pre-authorizations in the terminal memory that have not been completed.
1. On the transactions menu, select Pre Auth.
2. Scroll down and select Pre-Auth Rpt.
   If prompted, key in the manager password and press the green key.
The terminal prints the Pre-auth Transactions report and returns to the Pre Auth menu.
3. Press the red key to return to the transactions menu.

Tip report
Prints tip activity for the current batch in the terminal memory.
Note: Clerk IDs must be set up on the Moneris host and Tip processing must be enabled on the terminal before this report can be generated.
1. Press the Reports key (first purple key on the right).
   If prompted, key in the manager password and press the green key.
2. Scroll down and select Tip Report.
3. At the “Clerk Id:” prompt, choose one of the following:
   • To print the report for one clerk, select One, key in the Clerk ID and press the green key.
   • To print the report for all clerks, key in the desired date (in YYYYMMDD format) and press the green key.
4. When the “Add Another Clerk?” prompt appears:
   • To select additional clerks, select Yes. Repeat steps 3 and 4.
   OR
   • To finish adding clerks, select No.

Stored Transactions report
Prints totals for the current batch in the terminal memory without closing the batch.
1. Press the Reports key (first purple key on the right).
   If prompted, key in the manager password and press the green key.
2. Select Stored Tran.
3. At the “Rpt Period” prompt, choose one of the following:
   • To print all transactions, select All.
   OR
   • To print transactions from a specific date, select Date, then key in the desired date (in YYYYMMDD format) and press the green key.
The terminal prints the Stored Transactions report and returns to the REPORTS menu.

Deposit Totals report
Prints the totals of all transaction types in batches that have been closed on the Moneris host on the date this report is printed.
1. Press the Reports key (first purple key on the right).
   If prompted, key in the manager password and press the green key.
2. Select Deposit Totals.
The terminal prints the Deposit Totals report and returns to the REPORTS menu.

Clerk Sub-totals report
Prints totals for all transactions in the current batch on the Moneris host sorted by Clerk ID.
IMPORTANT: Clerk IDs must be set up on the Moneris host before this report can be generated.
1. Press the Reports key (first purple key on the right).
   If prompted, key in the manager password and press the green key.
2. Select Clerk Subtotal.
The terminal prints the Clerk Sub-totals report and returns to the REPORTS menu.
Administrative transactions

Logon
If the “Host Logon Required” prompt appears, you must log on before you can perform transactions on the terminal.
1. Press the green key at the transactions menu to display the CONFIGURATION menu.
2. Scroll down and select Host Logon.
3. Key in the manager password and press the green key.
The terminal communicates with the Moneris host, displays “Logon Success”, then returns to the transactions menu.

Logoff
To ensure unauthorized transactions cannot be processed, log off your terminal at the end of each business day.
1. Press the green key at the transactions menu to display the CONFIGURATION menu.
2. Scroll down and select Host Logoff.
The terminal communicates with the Moneris host, displays “Logoff Success”, and returns to the transactions menu.

Re-initialization
If the “Init Required” prompt appears, you must re-initialize your terminal by 3:00 a.m. the next morning.
1. Press the green key at the transactions menu to display the CONFIGURATION menu.
2. Scroll down and select Initialize.
3. When the “Retain ID?” prompt appears:
   • To keep the existing merchant ID, select Yes.
   OR
   • To change the existing merchant ID, select No.
   When the “Merchant ID:” prompt appears with the existing merchant ID displayed, key in your new Moneris Merchant ID number and press the green key.
4. When “Transmitting...” and “Receiving...” appear, please wait while the terminal communicates with the Moneris host.

Online statements and reports
Check your monthly statement online using Merchant Direct. Merchant Direct provides 24/7 access to daily card transaction data (available by 7 a.m. the next morning and stored for six months) and monthly consolidated statements (available by the third day of the next month and stored for up to two years).
For detailed instructions, please refer to the Thank You for Your Business guide and the Merchant Operating Manual included in this package. Visit moneris.com/manuals to download additional copies.

Administrative transactions
5. When the initialization is finished, “Init Successful” appears and then the transactions menu appears.

**Note:** If the “Host Logon Required” prompt appears after the re-initialization is complete, refer to the Logon instructions on page 21.

**Batch Reclaim**

Only perform a Batch Reclaim if you are a System Close merchant and the terminal has displayed the message “Must Settle Soon”.

1. On the transactions menu, scroll down and select **Batch Reclaim**. The “Batch Reclaim” screen appears.
2. Select **Yes** to start the Batch Reclaim process.
   - If the message “Batch Reclaim Not Required” appears, your batch is not yet close to capacity. Press the green \(\text{key}\) to return to the transactions menu.

The terminal performs the Batch Reclaim and returns to the transactions menu. At the end of your day, you are still required to perform your normal End-of-day procedures.

---

**Merchant Close**

If your merchant account is set up for Merchant Close settlement, you must process a Batch Close transaction in order to have the funds from your POS transactions deposited to your business account. Moneris recommends closing your batch at the end of each business day. Here’s how:

**Step 1. Process a Batch Close transaction**

1. On the transactions menu, scroll down and select **Batch Close**. If prompted, key in the manager password and press the green \(\text{key}\).
2. At the “Close Type?” prompt, select **Sngl**.
   - The terminal communicates with the Moneris host and the Batch Totals report prints.
3. At the “Prt Stored Trans?” prompt, select **Yes**.
4. At the “Rpt Period” prompt, select **All**.
   - The Stored Transactions report prints.
5. When the “Close Batch?” prompt appears, select **Yes** to close the batch and have funds deposited to your account.

**Note:** If you do not make a selection at the “Close Batch?” prompt within two minutes, the terminal beeps three times and returns to the transactions menu without closing the batch.

The terminal prints the Batch Close report and returns to the transactions menu.

**Step 2: Confirmation**

Confirm that the totals on the **Batch Totals** report match the totals on the **Stored Transactions** report. If they do NOT match, call Moneris the next business day for reconciliation assistance.
System Close
If your merchant account is set up for System Close settlement, Moneris automatically closes your batch for you at the end of each day. You must verify transaction totals on a daily basis. Here’s how:

**Step 1: Print a Stored Transactions report.** See page 19.

**Step 2: Print a Merchant Sub-totals report.** See page 17.

**Note:** The Merchant Sub-totals report must be printed before 11:00 p.m. local time.

**Step 3: Confirmation**
Confirm that the totals on the Stored Transactions report (printed in step 1) match the totals on the Merchant Sub-totals report (printed in step 2). If they do NOT match, contact Moneris within 30 days for reconciliation assistance.

---

Troubleshooting

If an error message appears, first press the green key or the red key to clear the message and then retry the transaction. If the error message reappears and is listed in the table below, follow the instructions in the table. If the problem is still not resolved, call the Moneris Merchant Service Centre at **1-866-319-7450**.

<table>
<thead>
<tr>
<th>Error message</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjust Not Allow</td>
<td>You cannot perform a correction (void) on a contactless Purchase or Refund.</td>
</tr>
<tr>
<td>APP EXPIRED</td>
<td>The application on the contactless card has expired. Request another form of payment.</td>
</tr>
</tbody>
</table>
| Batch Full | The batch is full.  
• If you are a **System Close merchant**:  
  • Perform a **Batch Reclaim** now.  
    See page 22.  
  • If you are a **Merchant Close merchant**:  
    • Perform your **normal End-of-day process** now, even though it is not your end of day.  
    See page 23. |
| CARD BLOCKED | The contactless card was blocked. Request another form of payment. |
| Card Fail Insert or Swipe | There was an error reading the contactless card. Insert or swipe the same card or another card. |
| Card Fail | There was an error reading the contactless card. Request another form of payment. |
| CARD NOT SUPPORTED or INVALID CARD | Your merchant account with Moneris is not set up to accept the card type entered. Request another form of payment. |
| CARD SWIPE ERROR/READ CARD ERR/ERR READ CARD NO. | There is a problem with the magnetic stripe on the card that was swiped.  
1. Swipe the card again, this time more slowly or quickly, or from the front of the terminal to the back.  
2. If the message reappears:  
   • **For a debit card with stripe or chip**: Request another form of payment.  
   • **For a credit card with stripe**: Key in the card number. |
<table>
<thead>
<tr>
<th>Error Message</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Removed</td>
<td>The chip card was removed before the end of the transaction. Refer to “TRANS CANCELLED OK to Continue” in this table for more information.</td>
</tr>
<tr>
<td>Cd Not Supported</td>
<td>The type of contactless card tapped is not supported by the contactless reader. Request another form of payment. OR You performed a Balance Inquiry on a card that does not allow balance inquiries.</td>
</tr>
<tr>
<td></td>
<td>• For pre-paid credit cards: The customer must contact the card issuer to determine the balance.</td>
</tr>
<tr>
<td></td>
<td>• For all other cards: Press the green key to return to the transactions menu.</td>
</tr>
<tr>
<td>Chip Malfunction Use Mag Stripe</td>
<td>There was an error reading the chip card. Remove the card and retry the transaction. If the message reappears, swipe the card.</td>
</tr>
<tr>
<td>CHIP CARD SWIPED</td>
<td>A chip-enabled card was swiped. Insert the card in the chip card reader and resume the transaction.</td>
</tr>
<tr>
<td>Connection Failed</td>
<td>The Ethernet connection failed. If Dial Backup is configured, the terminal will switch to dial communications for this transaction. 1. Check all the cables to ensure everything is plugged in correctly. 2. Check that the router and hub/switch (if any) are functioning and are correctly configured. Please refer to the Moneris IP Readiness Checklist available at moneris.com/checklist. 3. Confirm that the network is functioning. Contact your ISP (Internet service provider) for assistance.</td>
</tr>
<tr>
<td>Empty Batch</td>
<td>There are no transactions in the current open batch.</td>
</tr>
<tr>
<td>Exceeds Limit Insert or Swipe</td>
<td>The transaction amount is over the contactless card’s maximum Contactless Dollar Value (CDV). Insert or swipe the same card or another card.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Error Message</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXC REFUND LIMIT</td>
<td>The total value of Refunds performed today is greater than your daily refund limit. Call the Moneris Merchant Service Centre for a temporary increase. Please have the original purchase receipt available for reference.</td>
</tr>
<tr>
<td>EXPIRED CARD</td>
<td>The expiry date on the card has passed. Request another form of payment.</td>
</tr>
<tr>
<td>Invalid Password</td>
<td>Press the red key, then re-enter the manager password and press the green key. IMPORTANT: If the manager password is entered incorrectly five times in a row, the terminal will lock and will be unable to perform transactions. To unlock the terminal, contact the Moneris Merchant Service Centre at 1-866-319-7430 and request a password reset.</td>
</tr>
<tr>
<td>INV# IS 7 CHAR MAX PRESS OK KEY</td>
<td>The maximum length of an invoice number for private label credit cards is seven characters. 1. Press the green key. 2. Check the invoice number, then key in the correct number of characters and press the green key.</td>
</tr>
<tr>
<td>LINE BUSY</td>
<td>1. Check if the phone line is shared with another piece of equipment (e.g. a fax machine). 2. Check if a prefix (e.g. 9) is required to dial out.</td>
</tr>
<tr>
<td>Must Insert Card</td>
<td>A chip-enabled card was swiped. Insert the card in the chip card reader and resume the transaction.</td>
</tr>
<tr>
<td>Must Settle Soon</td>
<td>Your batch is very nearly at capacity. • If you are a System Close merchant: • Perform a Batch Reclaim now. See page 22. • If you are a Merchant Close merchant: • Perform your normal End-of-day process now, even though it is not your end of day. See page 23.</td>
</tr>
<tr>
<td>Error Message</td>
<td>Solution</td>
</tr>
<tr>
<td>---------------</td>
<td>----------</td>
</tr>
</tbody>
</table>
| **No Line...** | The terminal cannot detect a dial communications line.  
1. Check that all dial communications cables are connected to the Magic Box, the connection well on the underside of the terminal, and the wall jack correctly. If they are, check the phone line for a dial tone.  
2. Check that the phone line is an analog dial line. The terminal will not work on a digital phone line or on VoIP.  
3. Try the transaction again. If the message reappears, unplug and replug the power cable at the power source. |
| **No Match** | This message is printed on the Batch Totals report beside terminal totals that do not match the host totals.  
If you are a **Merchant Close** merchant:  
• Close your batch normally (see page 23) and call Moneris the next business day for reconciliation assistance.  
If you are a **System Close** merchant:  
• Contact Moneris within 30 days for reconciliation assistance. |
| **No Match followed by Record Not Found** | The information you have used to find a transaction in memory cannot be found. Check the information and try again. |
| **Not Accepted** | You performed a Balance Inquiry on a card that does not allow balance inquiries.  
• **For pre-paid credit cards:** The customer must contact the card issuer to determine the balance.  
• **For all other cards:** Press the green key to return to the transactions menu. |
| **Not Completed** | The transaction was not completed, most likely because of a communication problem. A “Not Completed” receipt is printed.  
1. Check the communication configuration based on your communication type (e.g. dial or Ethernet). Refer to the **VX 520 Setting Up Your Terminal** guide for more information on configuring communications.  
2. Begin a new transaction. |
| **Out of Range** | The Cashback amount requested exceeds the maximum cashback value set on the terminal.  
OR  
The total amount of the transaction, including the amount, tip and Cashback, exceeds $999,999.99. Ask the cardholder to key in a lower amount when prompted.  
OR  
In Demo mode, ensure the amount of the transaction plus Cashback is $1.00 or less, and the tip is $1.00 or less. |
| **Phone Num Flds Empty** | The terminal has attempted to dial out but the phone number parameters are empty. If this message appears during a:  
• **Financial transaction:** Contact the Moneris Merchant Service Centre.  
• **Batch Close transaction:** Perform a re-initialization (see page 21) then try the transaction again. |
<p>| <strong>Present 1 Card</strong> | Two or more contactless cards were detected in the range of the contactless reader. Ask the customer to use one contactless card only. |</p>
<table>
<thead>
<tr>
<th>Error Message</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRINTER ERR</td>
<td>1. Open the printer.</td>
</tr>
<tr>
<td></td>
<td>2. Check that there is a paper roll and that the roll is loaded properly.</td>
</tr>
<tr>
<td></td>
<td>3. Close the printer.</td>
</tr>
<tr>
<td>SETTLE FAILED</td>
<td>The connection with the Moneris host was lost during a Batch Close and the transaction was not completed. Try the Batch Close again. If the batch totals are $0: 1. Print a Deposit Totals report (see page 19). 2. Print a Stored Transactions report (see page 19). 3. Call the Moneris Merchant Service Centre.</td>
</tr>
<tr>
<td>SYSTEM PROBLEM followed by TCP INIT ERR: #### or TCP RECV ERR: #### or TCP SEND ERR: ####</td>
<td>A communications error has occurred. Call the Moneris Merchant Service Centre and give the agent the four-digit number.</td>
</tr>
<tr>
<td>Tap Not Accepted Insert or Swipe</td>
<td>A contactless error occurred during the transaction. Insert or swipe the same card or another card.</td>
</tr>
<tr>
<td>TCP Error #######</td>
<td>There has been a communication error with the host, most likely due to firewall configuration. Check that the router and hub/switch (if any) are correctly configured. Please refer to the Moneris IP Readiness Checklist available at moneris.com/checklist.</td>
</tr>
<tr>
<td>TIP ERROR</td>
<td>The customer has keyed in a tip amount that is greater than the standard percentage or a tip percentage that is not defined in the terminal. 1. Press the green key. 2. Ask the customer to enter a smaller amount.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Error Message</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRANS CANCELLED OK to Continue</td>
<td>This message occurs:</td>
</tr>
<tr>
<td></td>
<td>• when a customer removes their chip card at the “Enter PIN &amp; OK” prompt (see the “Card Removed” message in this table for more information).  • when a customer presses the red key at the “Enter PIN &amp; OK” prompt. 1. Press the green key on the terminal twice to print the Customer and Merchant copy of the cancellation receipt. 2. Retry the transaction.</td>
</tr>
<tr>
<td>TRANS NOT ALLOWED or TRANS NOT SUPPORTED</td>
<td>You have attempted to perform a transaction that is either not configured on your terminal or not set up in your merchant account.  Tran Not Allowed</td>
</tr>
</tbody>
</table>

**Equipment problems**

<table>
<thead>
<tr>
<th>Problem</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Display screen on terminal is blank.</td>
<td>Check the connection on the Magic Box to ensure the power cable is plugged in correctly.</td>
</tr>
</tbody>
</table>
Need help?

Please contact the Moneris Merchant Service Centre toll-free at 1-866-319-7450 (open 24 hours a day, 7 days a week).

If you use Merchant Direct, you can also contact us online. Simply log in to Merchant Direct at moneris.com/mymerchantdirect and use the Message Centre to send a secure message directly to the Moneris Merchant Service Centre.

For additional information, and copies of manuals and guides for the Moneris VX 520:

- Visit moneris.com/manuals to download a copy of the Moneris VX 520 Operating Manual.
- Visit moneris.com/guides to download additional copies of this reference guide.

Shop for point-of-sale supplies and paper online at shopmoneris.com.

Important: You must use the exact power adaptor and cables provided with the VX 520 terminal by Moneris. Failure to do so may affect the operability of, or cause damage to, the equipment.

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