MERCHANT
REFERENCE
GUIDE

Credit Card Transactions

Using VeriFone Vx675, Vx680,
Vx510 & Vx520

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ERROR / TERMINAL MESSAGE

ERROR MESSAGE	CAUSE/DEFINITION	SOLUTION
Hold Card	Hold the card and call NCB.	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Invalid Transaction		Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
IP Comm Fail	Terminal Needs upgrade	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Line Busy	Phone line is engaged with other activities	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
No Access	System Access Issue	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
No Dial Tone	Phone line unplugged from terminal or wall socket	Check phone line connection or call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
No Host Response/ No Response (510)	The host disconnected telephone communication or there are telephone circuit problems.	*Retry transaction. If re-try fails, call NCB
No Line	No telephone line available.	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
No Record Found	Pre Auth invoice # entered is incorrect or Pre Auth batch is empty	Attempt to redo transaction and re-enter correct invoice # or advise cardholder
PIN Pad Error	PIN Pad needs reset	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Refer to Center		Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Use Chip Reader	Chip enabled card was swiped or inserted incorrectly	Chip enabled cards must be placed and left in the terminal until indicated to remove or remove and ensure chip end of card is inserted

Transaction Process Flow

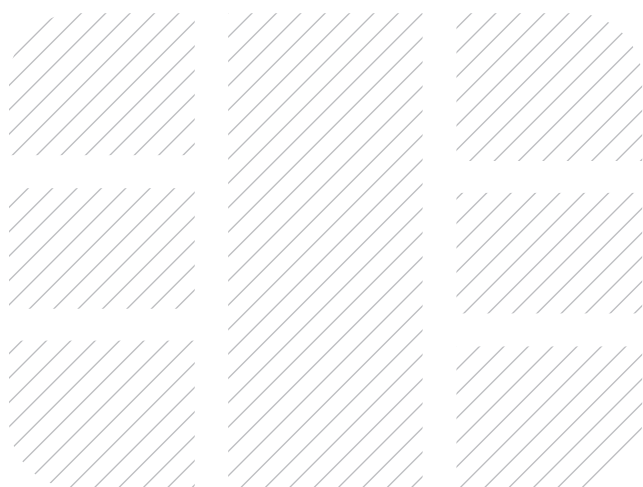# TERMINAL MODELS: 675, 680, 510 & 520

START-UP INSTRUCTIONS

- Plug in power cord
- Press & hold **ENTER** to switch on. The SoftPay main screen will appear (if screen is idle, press any key to activate main screen)
- Select **'SoftPay'**

CLERK LOG ON
1. Enter Clerk ID
2. Press **ENTER**
3. Press **'1'** or **'F1'** for **'Yes'** to log on
4. Enter password
5. Press **ENTER**

REVERSE AUTHORIZATION
From **'Sale (OnLine)'** Screen
1. Press 1st button from the left just below the screen
2. Press **'F3'** for Hotel
3. Press **'F4'** to reverse authorization
4. Press **'F1'** to enter INV#
5. Enter invoice number
6. Press **ENTER**
7. Press **'F1'** for yes

PRE-AUTHORIZATION REPORT
From **'Sale (OnLine)'** Screen
1. Press 1st button from the left just below the screen
2. Press **'F3'** for Hotel
3. Press 1st button from the left just below the screen
4. Press **'F1'** to select **'Pre-Auth Rpt'**

ERROR / TERMINAL MESSAGE

ERROR MESSAGE	CAUSE/DEFINITION	SOLUTION
Bad Card length	Card not inserted correctly	*Ensure the chip end of card is inserted fully in the reader *Cardholder should remove card and hand terminal to merchant to redo transaction
Call Centre	Transaction must be authorized through NCB Customer Care Centre	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Call NCB		Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Cannot Process		Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Card Not Supported	Specific card cannot be used by this merchant or the enter button is pressed at the 'Insert/swipe card' prompt	Remove card and redo transaction.
Connect Failed (510)	The terminal failed to connect during the attempted transaction	Press red button. Check to ensure terminal is connected to phone line and that the correct communication mode is selected (**'Dial up'** or **'IP Comm'**) then attempt to redo transaction.
Download Needed	Program reload to be initiated	Call NCB Customer Care Centre at 1-888-622-3477 (NCB-FIRST)
Failed	System Issue	*Cardholder should remove card and advise merchant. Merchant should retry transaction or call NCB.

PRE-AUTH (HOTEL & CAR RENTAL COMPANIES ONLY)

From **'Sale (OnLine)'** Screen

Merchant:

1. Press 1st button from the right just below the screen
2. Press **'F3'** for Hotel
3. Press **'F2'** for Pre-Auth
4. Enter clerk ID
5. Press ENTER
6. Press ENTER to confirm JA$ transaction or **'F2'** for US$
7. Enter JA$ or US$ purchase amount
8. Press ENTER & hand terminal to cardholder

Cardholder:

9. Press ENTER to accept or red 'X' button to cancel (if amount is incorrect)
10. Insert card
11. Enter pin (if prompted)
12. Remove card at **'Thank You'** prompt
13. Return Terminal to merchant

Merchant:

14. Press ENTER to print merchant copy

PRE-COMP (HOTEL & CAR RENTAL COMPANIES ONLY)

From **'Sale (OnLine)'** Screen
1. Press 1st button from the right just below the screen
2. Press **'F3'** for Hotel
3. Press **'F3'** for **'Pre-Comp'**
4. Press **'F1'** to enter INV#
5. Enter invoice number
6. Press ENTER
7. Press **'F1'** for **'ok'** OR **'F2'** for **'New'**

(if amount is above or below Pre-Auth Invoice Amount)
8. Enter clerk ID
9. Press ENTER and tear receipt

SALE
From **'Sale (OnLine)'** Screen

Merchant:

1. For JA$ transaction, press ENTER For US$ transaction, press **'#'**, **'F2'** or **'Next'**
2. Press ENTER
3. Enter JA$ OR US$ purchase amount
4. Hand terminal to cardholder

Cardholder:

5. Insert card & enter pin (if required)
6. Press ENTER to accept
7. (For Restaurants/Hotels/Car Rentals only). Press **'F1'** to enter tip amount or **'F2'**, **'F3'** or **'F4'** for pre-programmed tip amounts.
8. Press ENTER
9. Remove card at prompt
10. Return terminal to merchant at the **'Thank You'** prompt

Merchant:

11. Press ENTER to print merchant copy and tear receipt
12. Ask cardholder to affix signature (if required, this will be printed at the bottom of the receipt)
13. Press ENTER to print customer copy
14. Transaction is now complete

REPRINT
From **'Sale (OnLine)'** Screen
1. Press 2nd button from right just below screen

For Last Receipt
2. Press **'F2'**
3. Tear duplicate receipt (cardholder signature may be required)

For Any Receipt
2. Press **'F3'**
3. Enter invoice number
4. Press ENTER
5. Tear duplicate receipt (cardholder signature may be required)

VOID
From **'Sale (OnLine)'** Screen
1. Press **'F4'**
2. Enter supervisor password
3. Press ENTER

To Void Last Transaction
4. Press **'F1'** for **'Yes'**
5. Press **'F1'** to confirm
6. Tear receipt
7. Get cardholder signature on void receipt (merchant copy)
8. Press ENTER to print customer copy

To Void any Previous Transaction(s)
4. Press **'F2'** for **'No'**
5. Press **'F1'** for **'Inv#'**
6. Enter invoice number
7. Press ENTER
8. Press **'F1'** for '**Yes'** to confirm
9. Get cardholder signature on void receipt (merchant copy)
10. Press ENTER to print customer copy

REFUND (CREDIT CARDS ONLY)

From **'Sale (OnLine)'** Screen

Merchant:

1. Press **'F3'** for refund
2. Enter supervisor/refund password
3. Press **ENTER**
4. Enter clerk ID
5. Press **ENTER**
6. For JA$ transaction, press **ENTER**
   For US$ transaction, press **'#', 'F2'** or **'Next'**
7. Press **ENTER**
8. Enter amount

Cardholder:

9. Press **ENTER** twice to accept
10. Insert card
11. Enter pin if prompted
12. Press **ENTER**
13. Remove card at **'Please Remove'** prompt
14. Return terminal at prompt

Merchant:

15. Press **ENTER** and tear receipt (merchant copy).
16. Get cardholder's signature (if indicated at bottom of receipt)
17. Press **ENTER** and tear receipt (customer copy)

SETTLEMENT

From **'Sale (OnLine)'** Screen

1. Press 1st button from the right just below the screen
2. Enter supervisor password
3. Press **ENTER**
4. Press 1st button from the left just below the screen
5. Press **'F1'** for Settlement
6. Press **ENTER** to confirm JA$. Settlement report prints
7. Press **ENTER** to confirm US$. Settlement report prints

REPORTS

From **'Sale (OnLine)'** Screen

1. Press 1st button from the right just below the screen
2. Enter supervisor password
3. Press **ENTER**
4. Press **'F2'** for **'Clerk Report'**, **'F3'** for **'Detail Report'** OR **'F4'** for **'Total Report'**

CLERK REPORTS

From **'Sale (OnLine)'** Screen

1. Press **'F2'** for **'Clerk Reports'**
   1.1. Press **'F2'** for **'Totals Report'** then **ENTER** OR
   1.2. Press **'F3'** for **'Details Report'**
        1.2.1. Enter **'F1'** for **'Clerk Report Option One'** or **'F2'** for Option **'All'**
        1.2.2. Enter clerk ID (if prompted)
        1.2.3. Press **ENTER**
2. Press **'F3'** for **'Detail Report'**
3. Press **'F4'** for **'Totals Report'**

SALE (CASH BACK)

From **'Sale (OnLine)'** Screen

1. Press 1st button from the right just below the screen
2. Press **'F2'** for **'Sale (Cash Back)'**
3. Enter clerk ID
4. Press **ENTER**
5. For JA$ transaction, press **ENTER**
   For US$ transaction, press **'#', 'F2'** or **'Next'**
6. Enter JA$ or US$ Amount
7. Press **ENTER** to submit & hand terminal to cardholder

Cardholder:

8. Press **ENTER** twice to accept
9. Insert card & enter PIN (if prompted)
10. Press **ENTER**
11. Remove card at **'Please remove card'** prompt

Merchant:

12. Tear receipt (merchant copy)
13. Press **ENTER** to print customer copy and tear receipt