VeriFone VerifoneVx520EMVCLTS32MB

VeriFone Vx520 EMV CLTS 32MB Credit Card Terminal User Manual

Model: VerifoneVx520EMVCLTS32MB

1. INTRODUCTION

This user manual provides essential information for the safe and efficient operation of your VeriFone Vx520 EMV CLTS 32MB Credit Card Terminal. Please read this manual thoroughly before setting up and using the device to ensure proper functionality and compliance with security standards. This terminal is designed to handle various payment methods, including magnetic stripe, EMV chip cards, and contactless (NFC) transactions.

2. PRODUCT OVERVIEW

Image: The VeriFone Vx520 terminal, showcasing its integrated keypad, display screen, magnetic stripe reader, EMV chip card slot, and contactless payment area.

The VeriFone Vx520 is a robust countertop credit card terminal equipped with an EMV reader, a contactless reader, and a dual communication modem. It is designed to be PCI compliant, ensuring secure transaction processing. Key features include:

- Integrated EMV chip card reader for enhanced security.
- Contactless (NFC) payment capability for quick tap-and-go transactions.
- Magnetic stripe reader for traditional card swipes.
- Dual communication modem for flexible connectivity.

3. SETUP

3.1 Unpacking and Initial Inspection

Carefully remove the terminal from its packaging. Inspect the device for any signs of physical damage. Ensure all components listed in the packing slip are present.

3.2 Connecting Power

1. Connect the power adapter cable to the power port on the terminal.
2. Plug the power adapter into a standard electrical outlet.
3. The terminal will power on automatically or require a press of the power button, depending on configuration.

3.3 Network Connection

Connect the terminal to your network using an Ethernet cable for internet protocol (IP) communication, or configure it for dial-up if using a phone line. Consult your payment processor for specific network requirements and configuration details.

4. OPERATING INSTRUCTIONS

4.1 Processing Transactions

The VeriFone Vx520 supports multiple transaction types:

- **Magnetic Stripe:** Swipe the card through the magnetic stripe reader slot, typically located on the side or top of the terminal, with the stripe facing the terminal.
- **EMV Chip Card:** Insert the EMV chip card into the designated slot at the bottom front of the terminal with the chip facing upwards. Leave the card in the slot until the transaction is complete and the terminal prompts for removal.
- **Contactless (NFC):** Tap the card or NFC-enabled smartphone over the contactless reader area, usually indicated by a contactless payment symbol on the terminal's display or top surface.

4.2 PIN Debit Transactions

For PIN debit transactions, a separate PIN pad may be required to be attached to the device. The VeriFone Vx520 terminal itself does not include encryption for PIN debit without an external PIN pad. If your processor is First Data, Omaha Encryption is included. For other processors, you will need to contact your processor or agent to determine the correct encryption required for your terminal.

5. MAINTENANCE

5.1 Cleaning the Terminal

To clean the terminal, use a soft, lint-free cloth slightly dampened with water or a mild, non-abrasive cleaner. Do not use harsh chemicals, solvents, or abrasive materials, as these can damage the device. Ensure no liquid enters the card slots or ports.

5.2 Software Updates

Regular software updates are crucial for maintaining security and optimal performance. Your payment processor typically manages these updates remotely. Ensure your terminal is connected to the network and powered on during scheduled update times.

6. TROUBLESHOOTING

6.1 Common Issues and Solutions

- **Terminal Not Powering On:** Verify the power adapter is securely connected to both the terminal and a working electrical outlet.
- **Transaction Declined:** Check the cardholder's account status. Ensure the terminal has a stable network connection.
- **"NO ENCRYPTION FOR DEBIT" Message:** This indicates that the terminal requires an external PIN pad with appropriate encryption for debit transactions. Contact your payment processor to confirm encryption requirements and compatible PIN pads.

- **Terminal Requires Download/Update:** Ensure the terminal is connected to the internet. Contact your payment processor for assistance with initiating or completing necessary software downloads or updates.
- **Card Read Errors:** Ensure cards are swiped or inserted correctly. Clean the card reader slots if necessary.

6.2 Contacting Support

If you encounter issues that cannot be resolved using the troubleshooting steps above, please contact your payment processor or the vendor from whom you purchased the terminal for technical support.
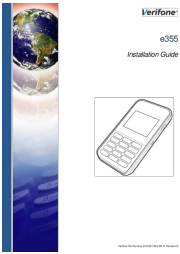
7. SPECIFICATIONS

Feature	Specification
Product Dimensions	9 x 6 x 3 inches
Item Weight	2 pounds
Model Number	VerifoneVx520EMVCLTS32MB
ASIN	B0761XGJ4X
Manufacturer	Verifone
First Available Date	June 13, 2016

8. WARRANTY AND SUPPORT

For information regarding the warranty period and terms for your VeriFone Vx520 terminal, please refer to the documentation provided at the time of purchase or contact your vendor/payment processor directly. Support for this device is typically provided by your payment processor or the authorized reseller from whom the terminal was acquired.
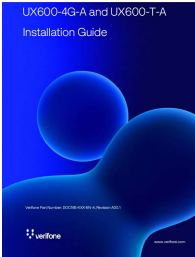
Related Documents

	Verifone T650p Smart POS Terminal User Manual User manual for the Verifone T650p Smart POS Terminal, covering basic configuration, user instructions for card reading and charging, and detailed terminal specifications.
	Verifone T650m POS Terminal User Manual User manual for the Verifone T650m POS Terminal, covering basic configuration, user instructions, terminal specifications, and regulatory compliance information. Includes FCC and IC warnings.

[Verifone e355 Installation Guide: Setup, Features, and Troubleshooting](#)
A comprehensive guide for installing, setting up, and troubleshooting the Verifone e355 payment terminal. Covers device features, maintenance, and service information.

[Verifone UX600-4G-A and UX600-T-A Installation Guide](#)
Comprehensive installation guide for Verifone UX600-4G-A and UX600-T-A payment terminals, covering device overview, setup, specifications, maintenance, service, and troubleshooting.