



*Verifone® Evolution
Series*

QUICK REFERENCE GUIDE

Cash Advance Application

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CASH ADVANCE/MANUAL CASH DISBURSEMENT TRANSACTIONS REQUIREMENTS

Request personal identification from the cardholder. The identification must be an official government-issued document, for example, a passport, driver's license or identification document, that bears the following:

- The cardholder's signature; or
- The cardholder's photograph; or
- The cardholder's signature and photograph; and
- If an expiration date is indicated on the document, that document must not be expired



PROCESS TRANSACTION

Verify ALL of the following information:

- Compare the signature on the transaction receipt with the signature on the card and identification presented
- Compare the cardholder identification photograph to the individual presenting the card
- Compare the first four digits of the embossed or printed account # to the four digits printed above or below the account #*

If any of the information provided does not match, call in a "CODE 10".

(See CODE 10 SECURITY ALERT for more information.)

Enter all of the following on the Cash Advance Transaction Receipt, in the space provided:

- Description of the identification
- Identification #
- Identification expiration date
- Cardholder name
- Cardholder address
- The four digits printed above or below the account #*

*Effective October 15, 2016 comparing and noting the four printed digits are optional since cards in market will no longer be required to display these digits.



NOTES:

- Visa restricts acceptance of the following payment form factors:
 - Mobile Payment Device
 - Visa Micro Tag
 - Visa TravelMoney Card that does not bear the Visa Brand Mark
- If a Visa Mini Card is presented, request the corresponding full-sized Visa Card to complete the transaction
- Cash Advance maximum may be established of no less than \$5,000 per day, per cardholder. Please note Visa products (not including pre-paid) allow a Cash Advance maximum of no less than \$500 per withdrawal, per cardholder, with no limits on the number of transactions processed each day.
- Cash Advance Transaction Receipt must inform the cardholder that the issuer may assess a Cash Advance fee or setup charge
- The final transaction processed must be the same value as the cash dispensed to the cardholder. A surcharge or fee may not be added to the transaction amount except for:
 - Taxes or other charges imposed by local law



- Commissions or fees on the sale of travelers cheques or foreign currency
- It is recommended that all manual cash disbursements be processed through an account-number-verifying terminal by dipping the chip or swiping the magnetic stripe. Manually keying a cash disbursement transaction is not recommended as a best practice. Each branch location should assess the risk involved with the disbursement to determine whether manual entry would be acceptable.

CODE 10 SECURITY ALERT

If you are suspicious of a Card Transaction, contact your Voice Authorization Center and request a “Code 10” authorization. Using the term “Code 10” allows you to call the Voice Authorization Center to question the transaction without alerting the cardholder.

To request a “Code 10” Authorization for a Visa or MasterCard Transaction, call the telephone # on your Voice Authorization sticker (located on the terminal).



TIPS FOR PROCESSING



▪ **ENTER** or **YES**



▪ **BACKSPACE**



▪ **CANCEL** or **NO**

- To scroll through the menu, press **MORE**
- Press **3** multiple times until the paper advances to desired length

The following prompts may appear depending on terminal setup, card type, and/or entry method.

Clerk ID Prompt:

- Input Clerk ID and press **ENTER**

Invoice Prompt:

- Input Invoice # and press **ENTER**

Language Prompt:

- If prompted, select language

Purchasing, Business, or Commercial Card Prompts:

- Input Customer # and press **ENTER**
- Input Tax Amount and press **ENTER**



Optional Validation Prompts:

- Input 4-digits pre-printed above or below the card account number and press **ENTER**
- Input ID# and press **ENTER**
- Input ID expiration date and press **ENTER**

SALE

- Select **CASH ADVANCE**
- Input amount and press **ENTER**
- If prompted, select **YES** to confirm amount or **NO** to cancel transaction

- If **NO** is selected, press **CANCEL** to end transaction
- Swipe, insert, or tap card
- If prompted, press **ENTER** to confirm card # on display

(The transaction processes and a Merchant copy of the receipt prints)

- If prompted, cardholder removes card
- Select **YES** to print Customer receipt copy



MANUAL SALE

- Select **CASH ADVANCE**
 - Input amount and press **ENTER**
 - If prompted, select **YES** to confirm amount or **NO** to cancel transaction
 - If **NO** is selected, press **CANCEL** to end transaction
 - Manually input account # and press **ENTER**
 - Input expiration date and press **ENTER**
 - Select **YES** or **NO** to indicate card presence
 - If prompted, imprint card and press **ENTER**
 - If prompted, input V-Code and press **ENTER**
 - If V-Code entry is bypassed, select **NO** if V-Code is not present
- OR
- **X READ** if V-Code is present but cannot be read
 - If prompted, input Street Address and press **ENTER**
 - If prompted, input Zip Code and press **ENTER**
- (The transaction processes and a Merchant copy of the receipt prints)*
- Select **YES** to print Customer receipt copy



MANUAL SALE

NOTES:

- Un-embossed card cannot be processed manually
- It is recommended that all manual cash disbursements be processed through an account-number-verifying terminal by dipping the chip or swiping the magnetic stripe. Manually keying a cash disbursement transaction is not recommended as a best practice. Each branch location should assess the risk involved with the disbursement to determine whether manual entry would be acceptable.



VOID

- Select **VOID**
- If prompted, input password and press **ENTER**
- Select **YES** to void last transaction or **NO** to void a different transaction
- If **YES** is selected, proceed to next step
 - Select **YES** if desired transaction is displayed, select **NEXT** to review other transactions, or select **NO** to exit Void menu
- If **NO** is selected, proceed to next step
 - Select **INV#** or **ACCT#** to search transactions
 - Input Invoice # or last 4 digits of Account # and press **ENTER**
 - Select **YES** if desired transaction is displayed, select **NEXT** to review other transactions, or select **NO** to exit Void menu

(The transaction processes and a Merchant copy of the receipt prints)

- Select **YES** to print Customer receipt copy



FORCE

- Select **FORCE**
- Input amount and press **ENTER**
- If prompted, select **YES** to confirm amount or **NO** to cancel transaction
 - If **NO** is selected, press **CANCEL** to end transaction
- Swipe, insert, or tap card, or manually input account number and press **ENTER**
- If prompted, select **YES** to confirm card # on display or **NO** to cancel transaction
- If prompted, input expiration date and press **ENTER**
- If prompted, select **SALE** or **PHONE**
- If prompted, imprint card and press **ENTER**
- Input approval code and press **ENTER**

(The transaction processes and a Merchant copy of the receipt prints)

- If prompted, cardholder removes card
- Select **YES** to print Customer receipt copy



REPRINT

- Press **REPRINT**
- Select **LAST** or **ANY**
- If **LAST** is selected:
 - The last receipt prints
- If **ANY** is selected:
 - Input Invoice # and press **ENTER**
 - Requested Merchant receipt copy prints
- Select **YES** to print Customer receipt copy

REPORTS

- Press **REPORTS**
- Select from displayed reports or press **MORE** until option appears
- Select the desired report
- If displayed, respond to additional prompts
- Selected report will print



SETTLEMENT

- Select **SETTLEMENT**
- If prompted, input password and press **ENTER**
- Totals will display and/or print
- Confirm totals and press **ENTER**
- The Settlement processes and the Settlement Report prints