



U.S. Payments Forum Contactless Resources: Implementation Considerations and Clarifications

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The U.S. Payments Forum conducted a contactless survey with Forum members and identified a number of contactless implementation considerations that required clarification. The table below provides recently-published resources that provide guidance when implementing contactless payments in the U.S.

Category	Implementation Consideration/Clarification	Resource
Incorrect Terminal Configuration	MSD contactless vs. EMV contactless technology mismatch	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Incorrect Terminal Configuration	Terminal capabilities mismatch	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Incorrect Terminal Configuration	Offline terminal declines	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Incorrect Terminal Configuration	Offline Data Authentication (ODA) failures	Planned to be addressed in ODA webinar by Forum Communications & Education Working Committee
Transaction Data Quality	POS Entry Mode mismatch	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Transaction Data Quality	Missing PSN	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Transaction Data Quality	Issuer Discretionary Data corruption	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Hardware	Contactless antenna proximity	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
User Experience	Physical terminal placement	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
User Experience	Available Cardholder Verification Method (CVM) options	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
User Experience	Employee awareness	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹

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User Experience	Signage on/around terminals	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
User Experience	Additional or unnecessary prompts	US Payments Forum white paper – “Optimizing Transaction Speed at the POS” ²
Merchant Considerations	Wallet identification	Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations” ¹
Testing	Clarification on Level 3 testing requirements	U.S. Payments Forum white paper – “EMV Testing and Certification: Current Global Payment Network Requirements for the U.S. Acquiring Community” ³

¹ Secure Technology Alliance white paper – “Contactless Payments: Proposed Implementation Recommendations,” <https://www.securetechalliance.org/publications-contactless-payments-proposed-implementation-recommendations/>

² U.S. Payments Forum white paper – “Optimizing Transaction Speed at the POS,” <http://www.uspaymentsforum.org/optimizing-transaction-speed-at-the-point-of-sale/>

³ U.S. Payments Forum white paper – “EMV Testing and Certification: Current Global Payment Network Requirements for the U.S. Acquiring Community,” <http://www.uspaymentsforum.org/emv-testing-and-certification-white-paper-current-global-payment-network-requirements-for-the-u-s-acquiring-community/>