U.S. Payments Forum Mission

• ... the cross-industry body focused on supporting the introduction and implementation of EMV and other new and emerging technologies that protect the security of, and enhance opportunities for payment transactions within the U.S.

Current EMV-related Topics and Issues
• Petro, Transit and Hospitality merchants EMV-enablement issues
• EMV contactless/mobile acceptance testing & certification
• Issuer considerations for contactless EMV (dual interface, offline data authentication)

Beyond EMV – Advanced Payments Topics and Issues
• Mobile payment and tokenization
• Authentication: biometrics, future of CVM, new signature requirements
• 3-D Secure 2.0, Secure Remote Commerce and other CNP fraud tools
Forum Activities & Resources

• Collaboration on projects to develop resources to assist with U.S. EMV migration and implementation of other new and emerging payments technologies
  • White papers, educational resources
  • Best practices and technical recommendations

• Education programs for members and the industry
  • Webinars, workshops, Forum member meeting tutorials, published resources

• Communications
  • Market outreach with recommended best practices and industry positions

• Networking
  • Forum for industry stakeholders to interact with all payments industry stakeholders

Information and resources available at www.uspaymentsforum.org
POS Contactless Experience Best Practices

1. Introduction
2. Contactless Momentum in the U.S.?
3. Best Practices
   • Merchant
   • Consumer
4. Common Technical Challenges and Solutions
Today’s Speakers

Randy Vanderhoof, U.S. Payments Forum

TJ Considine, Visa

Berke Baydu, Mastercard
Contactless acceptance is maturing

Over 60% of face-to-face transactions happen at contactless-enabled merchants

Issuance is beginning to accelerate

JP Morgan Chase, Capital One, American Express and Citi cards are contactless

Consumers are interested

Globally, consumer adoption increases as contactless grows
Primary Benefits

**Merchants**
Incremental spend due to ease of use, mostly coming from small ticket purchases
Faster throughput at checkout

**Issuers**
Increased spend as consumers opt for contactless

**Consumers**
Fast, seamless, and secure payment experience
Tap to Pay in Recent Headlines

- **SmartCitiesWorld**
  - Mastercard Continues Contactless Expansion to Speed Daily Commutes

- **PYMNTS.com**
  - Discover Enables Apple Pay Cash

- **nerdwallet**
  - On Tap: Contactless Technology for 3 Capital One Cards

- **Digital Transactions**
  - Visa CEO Predicts 100 Million Contactless Cards in a Year

- **FT Financial Times**
  - At Last, US Banks are Introducing Contactless Cards

- **DIGITAL TRANSACTIONS**
  - Contactless Gets Another Boost With Mass Transit’s Embrace of Tap-And-Pay in Miami

- **Observer**
  - NYC’s MTA Officially Launches Contactless Tap-to-Pay Pilot Program

- **c|net**
  - Watch out, Apple Pay. Tap-to-pay Cards are Coming on Strong
Lesson 1

Point of Sale Best Practices
Overview of Consumer Experience Best Practices

- Consumers should know that they can tap through clear and consistent signage.
- The POS terminal should communicate when and where to tap during the transaction.
- Consumers should receive confirmation that their card was read and whether the transaction was approved or declined.
- Retail cashiers should be familiar with the experience for contactless payments to help consumers as they transact.
How does a consumer know contactless can be used?

**PROBLEM**
- Nearly half of consumers are not sure where they can use contactless cards or mobile wallets today.

**SOLUTION**
1. Merchants are recommended to display the EMVCo Contactless Symbol (pictured here) prominently on the terminal and/or during the checkout experience. The symbol should be displayed before the consumer begins the checkout experience because consumers usually decide on their payment type before the payment commences.
2. Merchants can also leverage the terminal display screen to communicate contactless acceptance by prompting consumers to “Tap/Insert/Swipe” during the checkout experience.
When should a consumer tap?

**PROBLEM**
- Consumers often are unsure when in the transaction flow to tap

**SOLUTION**
- The consumer should tap once the total amount is known.
- The consumer can tap before the total is known.

**OTHER ISSUES TO BE AWARE OF:**
1. Placeholder amounts on mobile for pre-tap
2. Terminals that must be “turned on”
Where on the terminal should a consumer tap?

**PROBLEM**

- Consumers often are unsure *where on the terminal to tap*

**SOLUTION**

1. Consumers should be prompted to tap their card or device to the optimal reading location on the terminal. While this location varies by terminal type, EMVCo mandates that the antenna wrap around the display on the PIN pad with display models, so for many terminals, the optimal location will sit in the middle of the display.

2. To ensure consumers tap this location, the EMVCo contactless symbol should be placed on or over it since consumers most often tap their card or device to the symbol.

The EMVCo Contactless Symbol for Merchant Acceptance

The Contactless Symbol is a trademark owned and used with permission of EMVCo, LLC.
What do cashiers need to know?

⚠️ PROBLEM
- Cashiers/Retail Clerks are often unfamiliar with contactless payments

💚 SOLUTION

Design **short and easy clerk trainings** so they can help customers know **when, where, and how to tap**

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**Step 1: Look**
- Look for the contactless symbol during checkout.

**Step 2: Tap**
- When the indicator lights come on, tap your card against the symbol.

**Step 3: Confirm**
- A beep indicates successful payment. For extra security, a **PIN** may be required.
Best Practice for Consumer Transaction Flow

1. Terminal displays contactless symbol
2. Terminal prompts for Tap/Insert/Swipe
3. Terminal indicates payment confirmation when tap has been accepted with indicator light or beep
4. Terminal communicates transaction is complete!
Lesson 2

Common Technical Questions and Solutions
## Terminal and Configuration Challenges

<table>
<thead>
<tr>
<th>CHALLENGES</th>
<th>BEST PRACTICES</th>
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<tbody>
<tr>
<td>Consumer taps too early</td>
<td>» Clearly communicate when to tap on terminal screen</td>
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<tr>
<td>Mobile device/card not read properly</td>
<td>» Communicate to tap/insert/swipe simultaneously</td>
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<tr>
<td>Read method conflicts at the terminal</td>
<td>Place the contactless symbol at the optimal read point on the terminal, where the signal is free of obstruction</td>
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<td>Consider using a terminal stand to increase the distance between countertop and mobile device</td>
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# Consumer Confusion Challenges and Solutions

<table>
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<th>CHALLENGES</th>
<th>BEST PRACTICES</th>
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<tbody>
<tr>
<td>Placeholder amounts displayed on mobile device before final amount is known</td>
<td>Mobile wallet providers should not show a placeholder amount to the consumer</td>
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| Loyalty may require an additional tap | » Clear prompting on the terminal  
» Consumer education |
| Mobile device acts differently than card | Both should provide an audible and/or visual confirmation of a successful tap |
Conclusions

**SIGNAGE**
Clear and consistent signage of the EMVCo Contactless Symbol for consumers

**CONFIRMATION**
Indicate confirmation if card was read successfully and approved or declined

**COMMUNICATION**
POS/terminal communicates when and where to tap for payment

**EDUCATION**
Educate cashiers and users to be familiar with contactless payment experience
Additional Resources

• **November U.S. Payments Forum Member Meeting**, November 20-21, St. Louis, MO
  – **Nov. 20-21 – Forum Member Meeting**: roundtables, SIGs, working committee and birds-of-a-feather sessions

• **Consumer Experience at the Contactless Point-of-Sale** white paper, [https://www.uspaymentsforum.org/consumer-experience-at-the-contactless-point-of-sale/](https://www.uspaymentsforum.org/consumer-experience-at-the-contactless-point-of-sale/)

• Other resources available at: [www.uspaymentsforum.org](http://www.uspaymentsforum.org)
Thank You

Randy Vanderhoof, rvanderhoof@uspaymentsforum.org
TJ Considine, tconsidi@visa.com
Berke Baydu, berke.baydu@mastercard.com