



POS Contactless Experience Best Practices

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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

POS Best Practices for Contactless Payments



**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



Mastercard Continues Contactless Expansion to Speed Daily Commutes



For American Express, contactless transit payments may pave the way for broader acceptance of the technology



Discover Enables Apple Pay Cash



On Tap: Contactless Technology for 3 Capital One Cards



Visa CEO Predicts 100 Million Contactless Cards in a Year



Watch out, Apple Pay. Tap-to-pay Cards are Coming on Strong



NYC's MTA Officially Launches Contactless Tap-to-Pay Pilot Program



At Last, US Banks are Introducing Contactless Cards



Contactless Gets Another Boost With Mass Transit's Embrace of Tap-And-Pay in Miami

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.



The EMVCo Contactless Symbol for Merchant Acceptance

The Contactless Symbol is a trademark owned and used with permission of EMVCo, LLC.

When should a consumer tap?

! PROBLEM

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



SOLUTION

For Full / Traditional
EMV

The consumer should tap once the **total amount is known**.

For Faster EMV

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”



EMVCo Contactless Indicator for Card Enablement

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

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

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

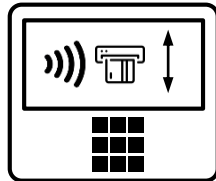
1

Terminal displays
contactless symbol



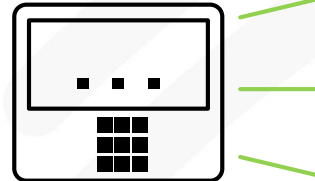
2

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

CHALLENGES



Consumer taps too early



Mobile device/card not read properly



Read method conflicts at the terminal



BEST PRACTICES

- » Clearly communicate when to tap on terminal screen
- » Communicate to tap/insert/swipe simultaneously

Place the contactless symbol at the optimal read point on the terminal, where the signal is free of obstruction

Consider using a terminal stand to increase the distance between countertop and mobile device

Consumer Confusion Challenges and Solutions

CHALLENGES



Placeholder amounts displayed on mobile device before final amount is known



Loyalty may require an additional tap



Mobile device acts differently than card



BEST PRACTICES

Mobile wallet providers should not show a placeholder amount to the consumer

- » Clear prompting on the terminal
- » Consumer education

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



Q&A



www.uspaymentsforum.org



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/>
- Other resources available at: www.uspaymentsforum.org

Thank You



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