Consumer Interactions at the Point of Sale

The current environment calls for a reduction in all types of interactions, including how consumers interact with payment terminals.

There are a number of ways a consumer can complete a transaction that reduce physical interactions with a payment terminal. If available, the consumer can utilize contactless technology to tap and pay[1] with a card or mobile device, or use an app-based mobile wallet. In addition, consumers can take advantage of ordering and paying online to avoid any payment interaction during the delivery or curb-side pick-up.

It is important to note that not all consumers have a card or the devices required to support these types of transactions and not all merchants are capable of accepting such transactions.

PIN Entry at the Point of Sale

Debit and prepaid transactions are often completed using a PIN to authenticate the cardholder and mitigate potential fraud. **Certain subsets of these transactions cannot be completed without a PIN**. Examples include:

- Electronic Benefit Transfer ("EBT") transactions
- Supplemental Nutrition Assistance Program ("SNAP") transactions
- Woman, Infants and Children ("WIC") transactions
- Transactions that include the receipt of "cash back" on debit at the point of sale
- ATM transactions

Payment Terminal (PIN Entry Device) Functions

The payment terminal is not just for entering a PIN. The payment terminal at the point of sale is often used to capture card information and customer authentication, as well as other functions critical to completing the transaction.

Most PIN entry devices are not an ancillary device, but rather are integrated into the entire payment terminal required to support all types of transactions including those completed with chip cards, contactless cards, magnetic stripe cards, and mobile wallets.

Beyond PIN entry, there are other reasons a consumer may need to interact with a payment terminal. These reasons vary by merchant and industry, and the following list of examples is not intended to be exhaustive:

- Conducting return transactions
- Enrolling customers in, or capturing information about loyalty programs
- Offering options to finance purchases, apply for credit cards, or create/change a PIN

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[1] For additional information on contactless tap technology, see GetContactless.com, https://www.getcontactless.com/.

- Selecting receipt options (e.g., printed or emailed receipt)
- Making charitable donations
- Selecting additional services (e.g., lottery, car wash)
- Selecting payment options (e.g., funding account, cash back)
- Accepting payment on merchant credit accounts (which may require the entry of a PIN)

Tips for a Cleaner Payment Experience

The U.S. Payments Forum published guidance for merchants on how to safely disinfect payment terminals and for consumers on how to utilize a personal pen or stylus to complete a transaction. The "Tips for Cleaner Payments" resource and infographic are available at https://www.uspaymentsforum.org/tips-for-cleaner-payments/.