


# PUBLIC ELECTRIC VEHICLE CHARGING TERMINAL PAYMENT FLOW GUIDELINES

The payment experience at every electric vehicle (EV) charger is an important part of the EV journey. As more EV charging operators implement terminals that accept contactless and chip (insert) technology, payment providers should review the following four consumer experience best practices:

## 1. TAP, INSERT, SWIPE

At the appropriate time in the charging process, the terminal screen prompts the driver with available payment options. The driver selects their preferred way to pay.

- EV drivers should be informed of available payment methods (e.g., tap or insert) with clear and consistent signage so they can select their preferred way to pay.
- The driver is informed of any hold amounts, based on the payment method selected.
- The terminal should communicate when and where to insert card or tap during the transaction.
- Ensure the entire payment transaction flow is clear, accurate and consistent with instructions on each payment method.
  - \* For tap, the driver is alerted the station accepts contactless by the presence of the EMVCo contactless symbol  which is inclusive of both cards and mobile wallets before the payment process is initiated. The symbol should be displayed before the driver begins the payment experience.  
Note: Display of EMVCo contactless symbol is a global baseline for contactless acceptance, regardless of other acceptance marks.
  - \* For insert, at chip-enabled stations, insert your card with the chip towards the terminal facing up. Do not remove until prompted for next steps.
- Provide assurance all acceptance payment methods are available.

[> Click here to view the infographic.](#)

## 2. ACKNOWLEDGE PAYMENT

Terminal Screen confirms payment is being authorized. Tap in addition may have an audible (e.g., beep) or visual (e.g., green light).

- The terminal display is designed to help the driver follow the prompts to complete the transaction.
- It indicates transaction was initiated and is in process.

## 3. PAYMENT COMPLETE

Terminal communicates the transaction is complete. The approved or declined authorization response is displayed.

Drivers should receive acknowledgment that their card was read and whether the transaction was approved or declined.

## 4. CHARGE YOUR VEHICLE

No subscription or mobile app required. EV Stations may vary in how to unlock the charging station to plug in and start the payment process.

If these best practices are followed, electric vehicle charging stations will offer drivers a familiar, convenient, and secure payment experience. Drivers can continue to pay seamlessly as they do today with a card or mobile device without the need to download a specific mobile app, register for an account and/or pre-load funding. With EMV enabled card/mobile payment terminals, drivers can pay as you go, providing them with an inclusive and flexible payment experience. Ensuring an improved payment experience is critical for the continued growth and adoption of EV charging across the U.S.

Note: There will be multiple ways to pay at EV charging stations. This infographic focuses on deployment of terminals with EMV chip and contactless technology at public stations. There will be future innovation with payments using Plug & Charge ISO 15118.