**IS CONTACTLESS FOR YOU?**

**1. Get Educated**

**Contactless (EMV)** is a touchless technology that must be installed/enabled. It does NOT require PIN or Signature Capture and does not require physical contact of card or payment device with POS terminal.

- Eliminate need for customers to use a stylus or pen to sign for purchase?
- Avoid having customers select debit or credit on the terminal?
- Prevent customers from physically entering a loyalty code/phone number on a terminal to receive points for their purchase?
- Eliminate need for customers to enter zip code on the dispenser to fuel their vehicle?
- Remove need for customers to use a stylus or pen to sign for purchase?
- Avoid requiring customers to confirm the purchase amount before processing the transaction?
- Not require customers to touch the terminal to process the payment?
- Implement EMV at fuel dispenser and remove Zip code requirement.
- Evaluate QR code or other technology to enable loyalty check-in.
- Eliminate amount confirmation in the software logic.
- Default Application Identifier selection to the Common AID.
- Evaluate PINless programs.
- Evaluate Customer facing terminals.
- Ensure terminal is configured for Common AID selection & CVM selection/limits
- Test EMV/MAG Contactless with all payment networks as part of certification process
- If cardholder capability desired, ensure PIN prompting is enabled as required
- Validate contactless transactions are processing successfully
- Clearly identify where customers should tap
- Regularly update terminal with contactless specs moving forward
- Present customers from physically entering a loyalty code/phone number on a terminal to resolve points for their purchase?

**2. Define Your Goals & Build Your Business Case**

- What are your specific objectives when considering touchless or contactless?
- Ensure not to “disable” signature CVM
- Ensure software installation “Turns on” EMV Contactless & “Turns off” MAG Contactless
- Ensure leadership is aware of implications of contactless such as “Honor All Wallets,” biometric authentication, certification/maintenance plus more.
- Improved speed & throughput?
- Improved security for customers?
- Touchless experience for consumers?
- Reduced cost of acceptance?
- Potential increased productivity & sales.
- Comparable security to EMV contact.
- Aids in health & safety of employees/customers. See above for more touchless options!
- Cost savings only realized from implementation of competitive/alternative debit routing that could be lost if terminal not configured to prioritize Common AID.

**3. Develop Recommendation for Leadership**

- Tie together your goals and the cost required and present to leadership.
- Work with POS provider to enable hardware/software
- Ensure terminal is configured for Common AID selection & CVM selection/limits
- Evaluate your equipment capabilities to see if you have contactless-capable terminals before passing to leadership

**4. Implementation**

- Ensure software installs “Turns on” EMV Contactless & “Turns off” MAG Contactless
- Evaluate Customer facing terminals.
- Evaluate PINless programs.
- Evaluate contactless transaction processing.
- Ensure leadership is aware of implications of contactless such as “Honor All Wallets,” biometric authentication, certification/maintenance plus more.
- Remember to evaluate your equipment capabilities to see if you have contactless-capable terminals before passing to leadership

**5. Inform**

- Inform staff:
  - How to promote availability of contactless & value it provides the customer
  - How to show customers where to “tap” their card/device

- Inform customers:
  - Availability of contactless
  - Value of contactless (touchless, secure, convenient)
  - Can use both wallet (mobile device) & cards
  - Where to tap* (Consumer devices place the antennae in different locations making it hard to educate on the “where to tap” on the mobile device.)

- **Avoid requiring customers to hand credit/debit cards to touch the terminal to process the payment?**
- **Eliminate need for customers to use a stylus or pen to sign for purchase?**
- **Prevent customers from physically entering a loyalty code/phone number on a terminal to receive points for their purchase?**