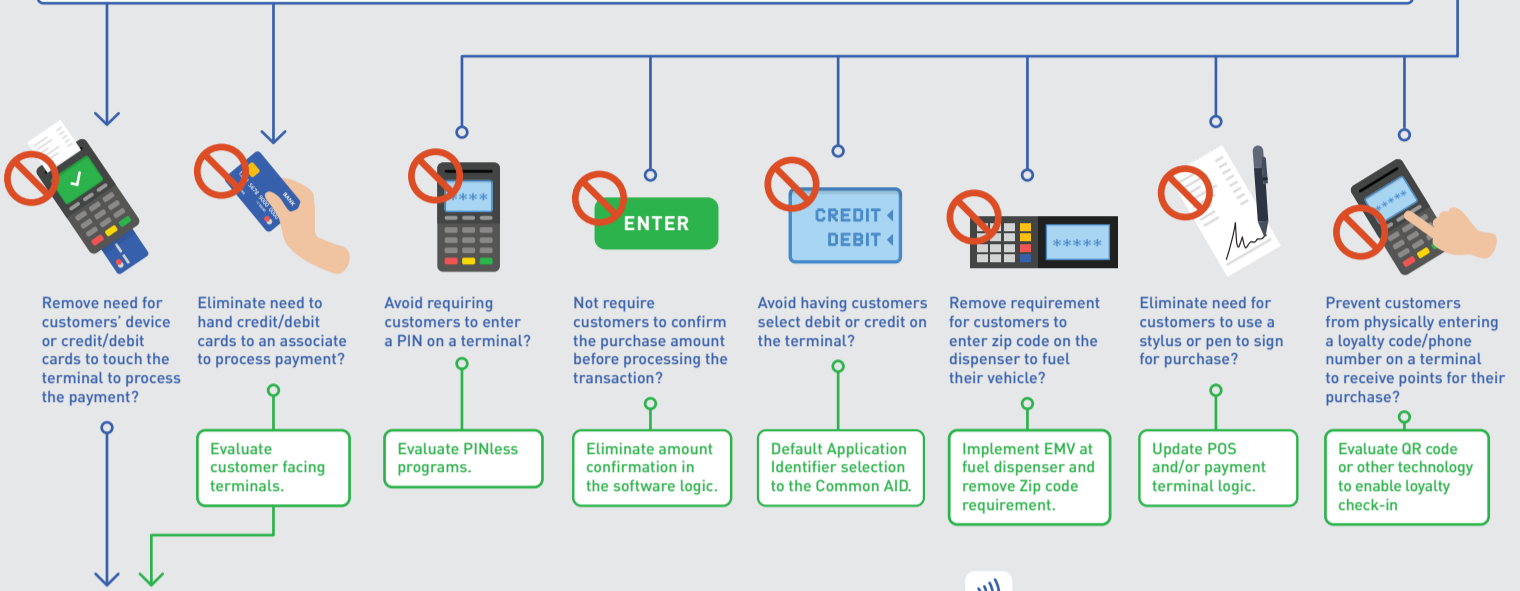


IS CONTACTLESS FOR YOU?

1. Get Educated

Touchless is a broad term for reducing or eliminating touchpoints at a POS terminal. It includes: Contactless, PINless, no signature, mobile order, curbside pickup, etc.

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.



2. Define Your Goals & Build Your Business Case



Remember to evaluate your equipment capabilities to see if you have contactless-capable terminals before going to leadership!

Ensure leadership is aware of implications of contactless such as "Honor All Wallets," biometric authentication, certification /maintenance plus more.

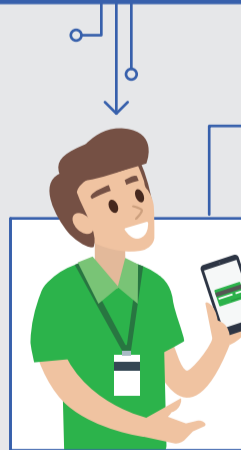
3. Develop Recommendation for Leadership

Tie together your goals and the cost required and present to leadership.

4. Implementation

- Work with POS provider to enable hardware/software
- Ensure terminal is configured for Common AID selection & CVM selection/limits
- Ensure not to "disable" signature CVM
- Ensure software installation "turns on" EMV Contactless & "turns off" MAG Contactless
- Test EMV/MAG Contactless with all payment networks as part of certification process
- If cashback 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

5. Inform



Inform customers:

- Availability of contactless
- Value of contactless (*touchless, secure, convenient*)
- Can use both wallet (*mobile device*) & cards

Inform staff:

- How to promote availability of contactless & value it provides the customer
- How to show customers where to "tap" their card/device

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.