



CONTACTLESS MARKETING AND TRAINING GUIDE FOR MERCHANTS

Notice of confidentiality and best practice disclaimer

This presentation is furnished to you solely in your capacity as a customer of Visa Inc. and/or a participant in the Visa payments system. By accepting this presentation, you acknowledge that the information contained herein (the "Information") is confidential and subject to the confidentiality restrictions contained in Visa's operating regulations and/or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa Inc. or as a participant in the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material nonpublic information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws. This

guidance is provided for informational purposes only and should not be relied upon for marketing, legal, regulatory or other advice. You should independently evaluate all content and recommendations in light of your specific business needs, operations and policies as well as any applicable laws and regulations. Visa is not responsible for your use of this guidance, including errors of any kind, or any assumptions or conclusions you might draw from their use. The recommended guidance in this guide is intended solely as a resource for Visa merchants to consult when developing their own messaging. Merchants are responsible for all legal and regulatory compliance of their use of this guidance in this marketing materials or specific marketing practices in connection with their business. Merchants should consult with their Legal Department when creating their marketing programs and materials.



Table of contents

ABOUT THIS TOOLKIT	4	CREATIVE GUIDELINES	37
WHAT YOU NEED TO KNOW	6	4.0 Section overview & quick links	38
1.1 Introduction to contactless payments, and how customers can tap to pay with Visa	7	4.1 Using Visa Brand Elements	39
1.2 Why now?	9	4.2 Using the Contactless Marks	40
1.3 Benefits of contactless payments	11	4.3 Showing contactless payments in action	44
1.4 Importance of marketing and training	14	4.4 Contactless photography guidelines	45
CREATING A SECURE, CONVENIENT AND TOUCH-FREE CHECKOUT EXPERIENCE	15	4.5 Creative do's and don'ts	46
2.0 Section overview & jump links	16	MARKETING ASSET LIBRARY	47
2.1 Customer journey	17	5.0 Section overview & how to use the customizable templates	48
2.2 Contactless signage	20	5.2 Available photography and illustrations	52
2.3 Manager & employee training	22	APPENDIX	53
2.4 Contactless training materials	27	6.1 Glossary	54
MARKETING & MESSAGING	28	6.2 Messaging flow to use on terminal screens	55
3.0 Section overview & jump links	29	6.3 Merchant FAQs	60
3.1 When & how to communicate about contactless and tap to pay	30	6.4 Consumer FAQs	63
3.2 Introducing turnkey marketing assets	33		
3.3 Turnkey messaging	34		
3.4 Custom messaging development guidelines	35		
3.5 How to communicate payments instructions (Look. Tap. Go.)	36		

About this toolkit

Contactless payments represent an increasingly popular and innovative payment method that gives your customers a secure, convenient and touch-free way to pay — and merchants are crucial to its success.

Consumer interest in contactless payments has increased dramatically:

- 150% increase in contactless usage since March 2019¹
- 9 of the top 10 issuers are rolling out contactless chip cards to consumers²
- 86 of the top 100 merchants accept contactless payments²

Contactless payments can both improve your checkout experience and may also increase customer satisfaction and help boost store loyalty. Because your business engages directly with customers at the point-of-sale and in your marketing and advertising, you play a critical role in helping create a positive contactless payment experience.

This toolkit is designed to:

1. Educate you about Visa contactless payments.
2. Provide you contactless consumer marketing best practices from the customer point of view.
3. Offer turnkey contactless marketing messages and asset templates, as well as providing additional guidance for creating your own Visa contactless consumer marketing collateral.

1. Source: VisaNet Data, March 2020

2. Source: VisaNet Data December 2020, U.S.





Training overview

Cashiers and other point of sale operators play a crucial role in the success of contactless payments. Visa has created training materials to help streamline the cashier training experience to ensure your team is ready to help customers tap to pay. In the training section of this toolkit you will find:

- A customizable staff training presentation
- Tap to pay visual reference guides that can be placed at point of sale and in other employee areas
- Links to training videos

Signage overview

Visa offers point of sale signage to merchants free of charge. For more information on how to order your free contactless signage, visit section 2.2 of this toolkit, or go to www.merchantsignage.visa.com

Marketing overview

Let your customers know they can tap to pay at your store before they make the journey. This toolkit contains turnkey messaging and visual assets you can use on your social channels, in customer emails and on your website to make sure your customers know you offer an innovative way to make face-to-face payments. In the marketing section of this toolkit you will find:

- Turnkey marketing messages
- Email marketing assets and templates
- Social marketing assets and templates
- Turnkey web assets

01

WHAT YOU NEED TO KNOW ABOUT VISA CONTACTLESS PAYMENTS

1.1 Introduction to contactless payments, and how customers can tap to pay with Visa

What are contactless payments?

Contactless payments are transactions made by tapping either a contactless chip card or payment-enabled mobile or wearable device over a contactless-enabled payment terminal. Cards, phones, watches and other devices use the same contactless technology. When your customers tap to pay checkout is secure, convenient and touch-free.

How contactless payments work

Contactless payments, in general, use short-range wireless technology to make secure payments between a contactless chip card or payment-enabled device and a contactless-enabled terminal, providing the ability to “tap” the terminal to pay — without the need to swipe, dip or insert the card. It is important to note that contactless payments require no physical contact between a device (e.g. card, mobile phone) and a checkout terminal.

Contactless chip card: A contactless chip card is a card that is embedded with a near-field communication (NFC) antenna. This allows customers to make a payment at a contactless-enabled checkout terminal using a contactless chip card and/or payment-enabled device (mobile phone, wearable). It can also be referred to as a “dual interface” card – the name simply referring to the fact the card supports contactless payments in addition to contact payments. And when your customers tap to pay at a contactless-enabled terminal, the payment is processed using the same dynamic security technology as with EMV contact chip card payments.



Contactless chip cards can be identified by the Contactless Indicator* (three curved lines) featured on either the front or back of the card.



Contactless-enabled terminal: A transaction occurs when a merchant initiates the payment process and a contactless chip card interacts with a contactless-enabled terminal. Depending on the terminal, the customer may tap on, above, or below the screen.



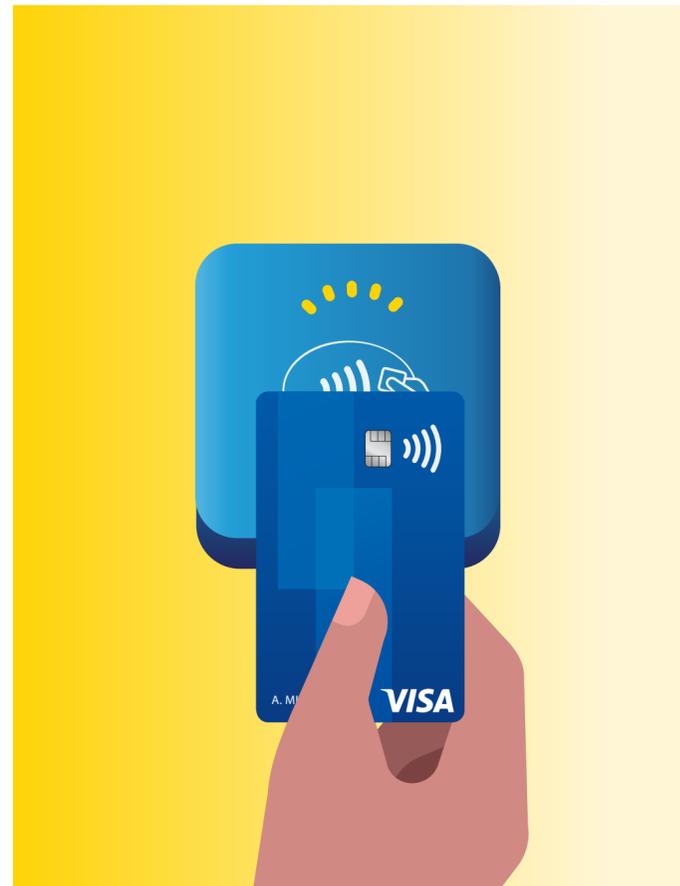
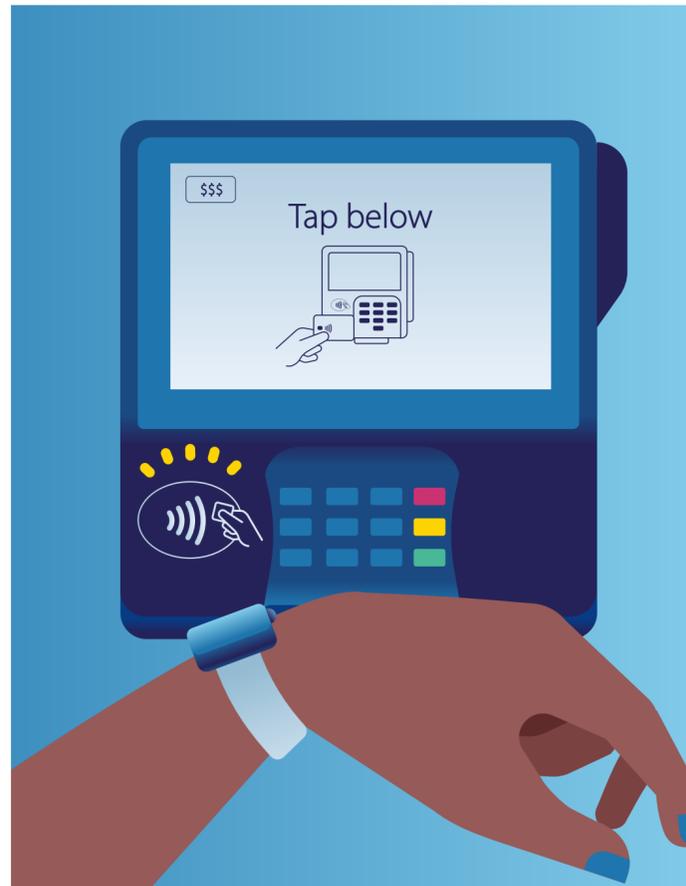
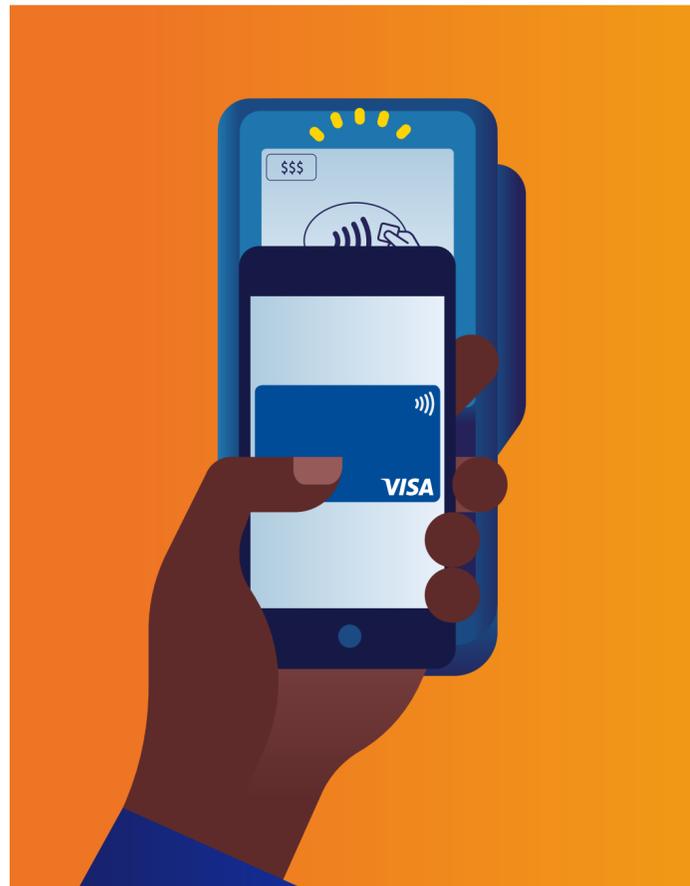
In addition to contactless chip cards, contactless payments can be made through payment-enabled devices, including mobile phones (e.g. Apple Pay, Google Pay) and payment-enabled watches. Payment-enabled devices rely on the same secure NFC technology provided by contactless chip cards, except that they access credit or debit card information that is stored securely in a wallet app on the device.

CONTINUED

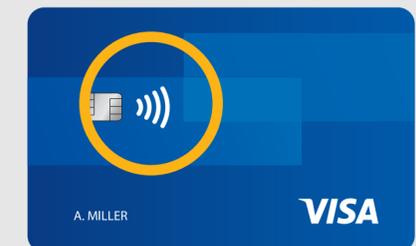
1.1 Introduction to contactless payments, and how customers can tap to pay with Visa

Is there a difference between “tap to pay” & “contactless”?

“Tap to pay” refers to the consumer experience of paying using a contactless-enabled chip card or mobile device (phone, watch, etc.). “Contactless” refers to the technology that’s built-in to the cards and terminals.



**This terminal is
contactless-enabled**



**This card is contactless
chip enabled**

1.2 Why now?

Now more than ever, the demand for tapping to pay is growing and merchants are working to deliver. In the United States, general contactless conversation has increased 2,060%.¹ 89% of the conversations studied were considered positive/neutral, and only 11% were considered negative. Negative conversation is around criticism toward companies and retailers that do not yet accept contactless payments, such as restaurants, pharmacies and gas stations, and calls for wider adoption. And consumers are now looking for contactless technology when applying for new cards. 80% of surveyed consumers were extremely, very or somewhat motivated to apply for a card with tap to pay functionality²

The market has seen a dramatic increase in contactless payments, in terms of increased availability of contactless chip cards, merchant enablement and most recently, consumer demand.



**Contactless
conversion has
increased
2,060%¹**

1. Source: Infegy Atlas | February 23 - May 23, 2020 | Query: contactless OR "tap to pay" NOT (delivery OR "pick-up" OR pickup OR deliveries OR delivered OR "picked up" OR delivering OR "picking up" OR "contactless ordering" OR "contactless elevator") Language: English | Platforms: Facebook, Instagram, Twitter | Location: United States

2. Visa Commissioned Study COVID-19 Contactless Messaging – Market Research & Insights April 23rd- April 30th, 2020



53.3 million credentials were tapped in December 2020, up from 41.5 million in August.*

*VisaNet Data, December 2020

The U.S. now has the most contactless chip cards of any market globally at **300 million**, with nine of the top ten U.S. issuers actively rolling out new contactless chip cards to customers.*



1.2.1 Contactless payments and no signature

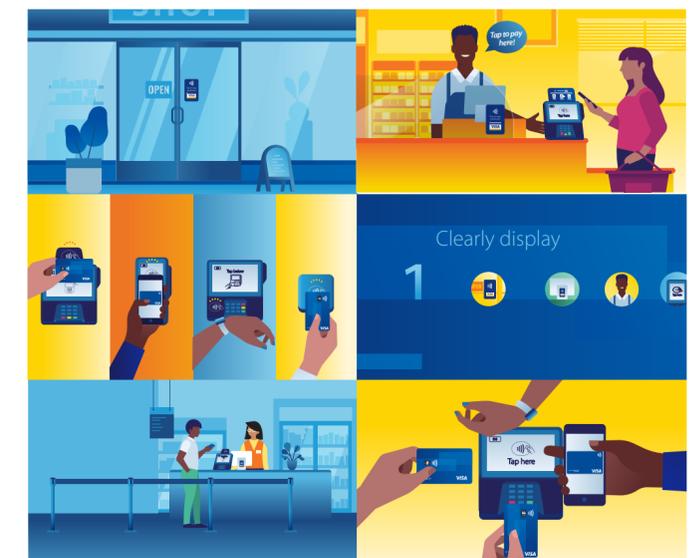
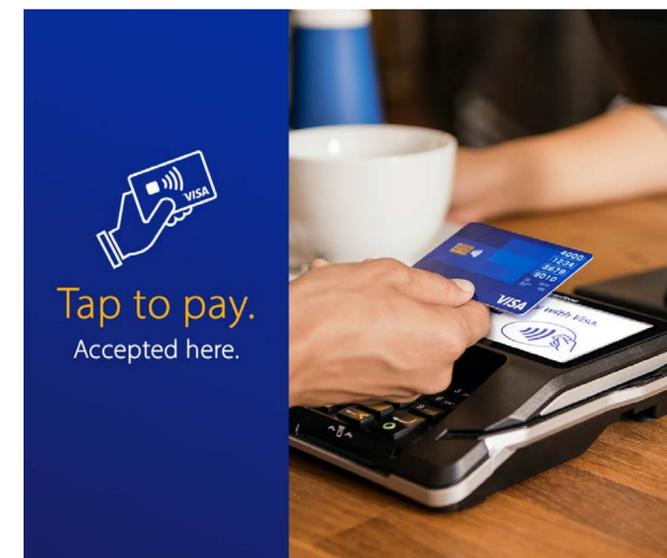
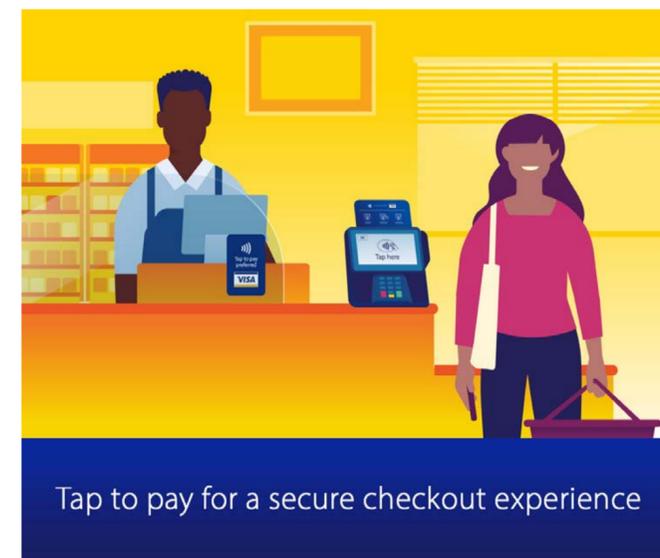
Contactless payments can play a large role in reducing the need for a consumer to touch the terminal during a payment transaction. In addition, Visa eliminated the need for merchants to ask for a customer's signature in April 2018, which can help further improve the experience and minimize customer interaction with payment terminal. We strongly recommend a contactless experience that does not prompt a consumer for signature. This document describes key consider actions for enabled or planning to enable contactless. For more information on no signature contactless transactions, please contact your payment service provider or Visa representative.

These recommendations are suggestions only and tap into Visa resources and learnings from closely following the development of COVID-19. Visa understands each merchant situation is different, and these general recommendations may not be applicable to all.

Visa will continue to provide recommendations and support as appropriate to help our merchant partners enhance and grow their business, employee and customer needs.

How Visa is communicating tap to pay

Visa is supporting tap to pay with messaging adjusted for the current environment





The following sections provide additional detail on how you and your customers can benefit from contactless payments, and how you can best position this innovative technology to customers who are first time tappers.

1.3 Benefits of contactless payments

Contactless payments benefit your business and your customers:



Customers

When your customers tap to pay, they get a secure, convenient and touch-free payment experience, that builds on the dynamic security of EMV contact chip cards. And a simple, touch-free tap is all it takes for your customers to checkout at your store.



Merchants

Your benefits range from a fast checkout experience which may lead to fewer abandoned sales, to an increase in positive customer perception because you offer the innovative way to pay for face to face transactions.





1.3.1 Consumer benefits

When your customers tap to pay with their contactless chip card or payment-enabled mobile or wearable device, checkout is secure, convenient and touch-free. Customers can also choose the way they pay whether it's with a contactless chip card, payment-enabled phone, smart watch or other payment-enabled devices.

Here are three key benefits to use when speaking to consumers about contactless payments:

Benefits	Secure	Convenient	Touch-free
Proof Points	Contactless chip cards use the same security as contact chip cards by generating a one-time code. Similarly, a unique digital identifier protects payment information on contactless transactions made with a payment-enabled mobile or wearable device. Visa cards also offer protection from any unauthorized use with Visa's Zero Liability Policy.*	Simply tap your Visa contactless chip card to the Contactless Symbol  on the checkout terminal.	Tapping to pay with a Visa contactless chip card helps consumers avoid touching surfaces at checkout. In 2018, Visa removed the need to capture and validate a signature for merchants that have deployed EMV chip technology. We continue to provide merchants with ways to reduce interaction in face-to-face transactions.
Messaging Examples	<p>"Tap to pay for a secure way to pay."</p> <p>"Each tap to pay transaction generates a transaction-specific, one-time code just like contact EMV."</p> <p>"You can rest assured that Visa cards offer protection from any unauthorized use."</p>	<p>"A simple tap is all it takes."</p> <p>"Tap to pay for a convenient way to pay."</p> <p>"Tapping to pay is an easy way to pay."</p>	"An easy way to avoid touching surfaces at checkout is to tap to pay with your contactless chip card or payment-enabled device. Simply look for the Contactless Symbol and tap to pay for a touch-free checkout."

**Using cash as a comparison helps further illustrate the core benefits and can allow for some additional messaging options*

Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

1.3.2 - Merchant benefits

How can tapping to pay benefit your business?

Consumers are shifting to contactless payments because they make transactions secure and touch-free.

Here's how contactless can benefit your business.

A better customer experience: Tapping to pay allows your customers to checkout easily and to avoid touching surfaces – and it only takes seconds, helping you speed up payments.

Secure transactions: Tapping to pay with a contactless chip card or payment-enabled mobile or wearable device is a secure way to pay because each transaction generates a one-time code, just like contact EMV.

Visa also provides an additional layer of security by protecting from fraud losses and unauthorized transactions with Visa's Zero Liability Policy*

Operational efficiency: Contactless payments improve throughput and reduce the handling of cash. Faster transaction times mean shorter lines and a lesser likelihood of abandoned sales.

Future-proof your business: Investing in contactless now lays the groundwork for the next generation of payment technologies.

No signature required: In 2018, Visa removed the need to capture and validate a signature for merchants that have deployed EMV® chip technology. We continue to provide merchants with ways to reduce interaction in face-to-face transactions.

*Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.





1.4 Importance of marketing and training

Contactless marketing and training are key to shifting consumer habits towards tapping to pay. At all points on the customer journey, tap to pay needs to be reinforced through marketing messages and interactions with your staff members.

When promoting awareness, understanding and usage of contactless payments to your customers and your team, there are three areas to consider.

Education and training

Cashiers and other point of sale staff members play a key role in providing a great tap to pay experience for your customers. Staff members should be able to:

- Provide tap to pay instructions on what to look for and how to tap to pay so customers clearly understand the action and can have a positive experience (i.e. Contactless Indicator  on a card, Contactless Symbol  at checkout).
- Ensure customers are aware and understand they need to have a contactless-enabled chip card or payment-enabled device in order to tap to pay at checkout.
- Reinforce that customers can tap to pay by offering the payment option verbally during the checkout experience.

Visa has developed training materials for merchants accepting contactless payments. See section 2.2 for more information on these materials and how to access them.

In-store customer experience

Consider the whole journey from when a customer enters your location through to the tap to pay experience.

Provide ample signage at the storefront, around the POS and on the payment terminal to ensure customers understand they have the option to tap to pay and how to do it.

For more information on the contactless customer journey, see section 2.1. Visa has developed a variety of free signage options for merchants. Information about ordering free contactless signage can be found in section 2.2.

Outbound marketing

Outbound marketing on digital channels such as social, email and web can help remind customers they can tap to pay the next time they visit your store. There are several benefits for contactless payments you can highlight in your outbound marketing messages including: transaction security, ease and convenience, payment speed and increasing safety by reducing the need to touch surfaces. The safety of helping to provide a touch-free checkout experience is especially relevant in the present and post COVID environments.

Note on messaging the touch-free benefit: safety should always refer to helping consumers avoid interaction and/or reduce touching surfaces at the point of sale terminal during checkout. The term “safer” should only be used if it is clearly referencing cleanliness as it pertains to avoiding touching surfaces. Given the recent attention on ‘contactless payments’ and the fact it’s being used to communicate multiple forms of no-touch payments (i.e. online, pre-pay), be clear and help customers better understand the differences of each to avoid confusion.

Visa has developed a variety of creative templates merchants can customize. See section 5.2 for more information on turnkey creative assets.

02

CREATING A SECURE, CONVENIENT AND TOUCH-FREE CHECKOUT EXPERIENCE

2.0 Section overview & jump links

Contactless payments offer your customers a secure, convenient and touch-free way to pay at your store. In this section, you will learn about:

The contactless customer journey

Key differences between “contactless acceptance” and “Visa acceptance”

Contactless signage and signage best practices

Manager & employee training

Turnkey contactless training resources

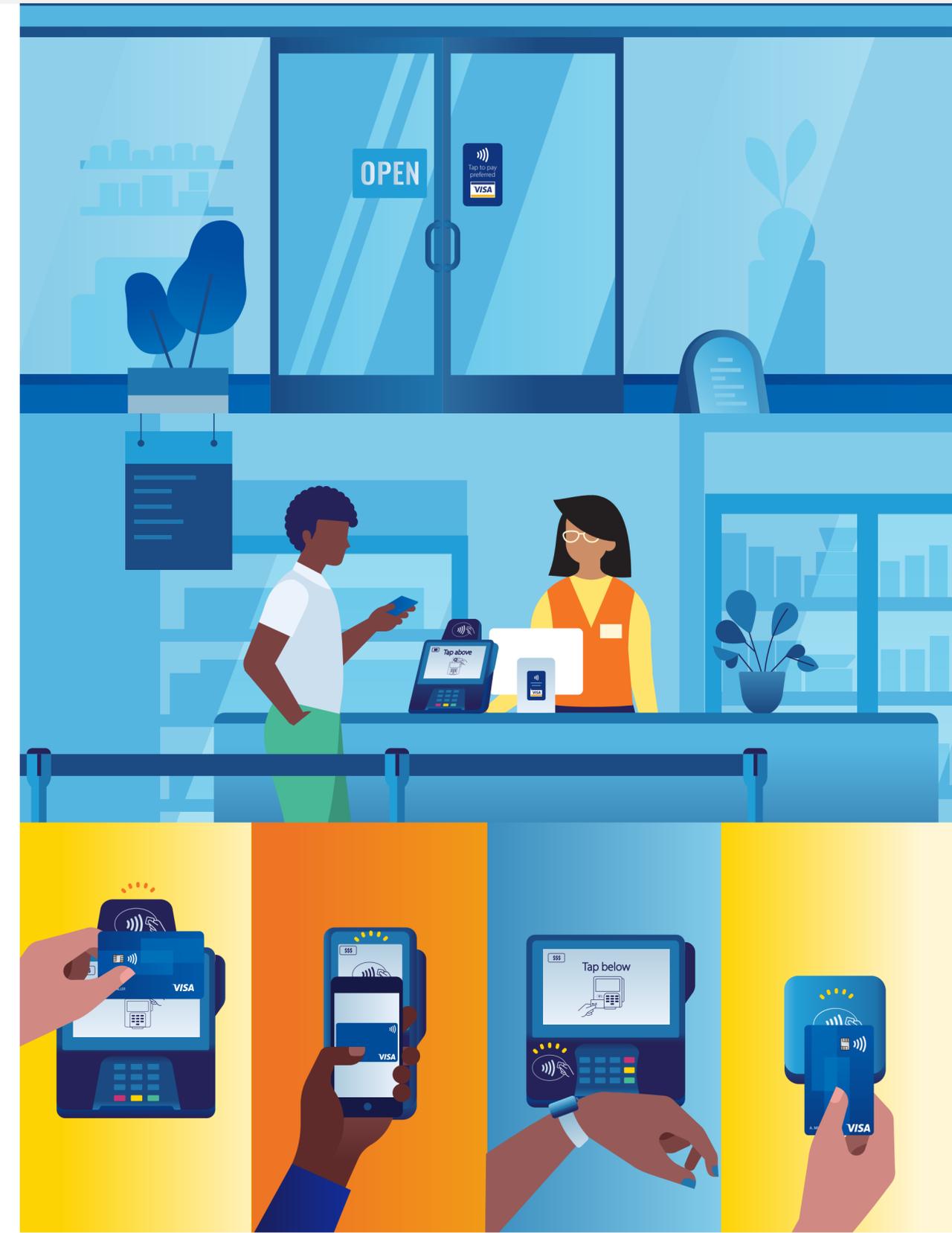


2.1 Customer journey

A great payment experience begins before your customers walk through the door. From the first step to the final sale, every moment on the journey to the register is a chance to earn your customer's business. However, today's payment experience can be confusing. A steady emergence of new payment technologies has created many choices for customers. This has also created an inconsistent and often confusing experience at the point of sale, due to a wide array of checkout terminals in market and unique merchant needs. This presents an opportunity for merchants to offer innovative payment methods for customers while helping ensure a simplified and seamless experience at the point of sale.

Encouraging customers to tap to pay and educating employees about the process can help streamline the checkout process and improve the overall customer experience.

Following the customer journey can help you understand how to best facilitate contactless payments at your store. The following section contains tips and best practices to help you and your employees increase awareness of tapping to pay as a secure, convenient and touch-free payment method and help create a seamless payment experience for your customers. In addition, Visa has created two short training videos that bring the customer journey to life, and show where effective marketing, communications and staff training fit in that journey.





CONTINUED

2.1 Customer Journey

There are 5 steps in the preferred contactless customer journey, and Visa has best practices for each step to help provide secure, convenient and touch-free contactless transactions for your customers.

Step 1:

Clearly display tap to pay signage on your windows and doors. It's important to let shoppers know they can tap to pay in your store before they enter. Contactless payment signage near your entrance informs customers who already prefer contactless payments that they can tap to pay at your store. And it could even encourage first time shoppers to enter your store.

Step 2:

Display tap to pay signage at the counter around the point of sale to remind shoppers before they decide how they're going to pay. Tap to pay decals, mats, tabletop signage and terminal toppers are all free to order at www.merchantsignage.visa.com.

Step 3:

Educate and train your staff so they can confidently recommend tap to pay when a customer is ready to pay. Your staff should also know all the ways customers can tap to pay whether they have the Contactless Indicator  on the front or back of their card, or if they have any payment card loaded into their payment-enabled phone or wearable device. Because your employees interact directly with your customers at the point of sale they play a critical role in this process. It's vital they are well-trained so they can:

- Answer questions about contactless chip cards
- Guide customers as they tap to pay
- Assure customers their contactless payments are secure

Step 4:

Update your terminal screen messaging to clearly guide your customers through the payment flow. Your on-screen messaging must comply with EMVCo guidance and tell them where to tap, by holding their contactless chip card or payment-enabled device over the Contactless Symbol  on the terminal. Once a customer taps to pay, the terminal screen should clearly display that the payment is processing. After about 2 seconds, a message should indicate the transaction is complete. Visa sensory branding is great way to inspire confidence that the transaction was a success.

Step 5:

Remove signature prompt. Visa no longer requires a signature and we recommend that you suppress the signature prompt to help provide a touch-free way to pay.

Follow these best practices for a secure, convenient and touch-free checkout, and happy customers. Visit www.merchantsignage.visa.com or contact your Visa account executive to learn more.

2.1.1 Key differences between “contactless acceptance” and “Visa acceptance”

Contactless acceptance describes acceptance of contactless payments, inclusive of contactless chip cards, payment-enabled devices (e.g., smartphones) and wearables (e.g., smartwatches or payment gloves), but not specifically Visa.

Visa acceptance describes acceptance of Visa payments broadly, but not specifically contactless payments.

Caution: There is a distinction between “contactless acceptance” and “Visa acceptance” so make sure to note the correct context for each scenario.

Do	Don't	Examples
Use contactless acceptance only to speak to acceptance of contactless payments.	Don't mix contactless acceptance with Visa acceptance (e.g., “Accepted anywhere Visa is accepted”).	Accepted at contactless-enabled terminals
	Don't use absolutes (e.g., “Accepted everywhere you see the Contactless Symbol  ”).	Accepted where you see (the Contactless Symbol)



2.2 Contactless signage

With Visa, you no longer have to wonder about the best way to set up signage in your store. Visa has developed a suite of both traditional and contactless materials that are ready to use in stores and that are available free of charge. Tap to pay signage (branded and unbranded) is available for free to merchants to help drive awareness of contactless acceptance and educate consumers at the point of sale. Assets include window decals, terminal-toppers, table tents and counter mats.



2.2.1 Contactless signage and signage best practices

Creating a better customer experience by encouraging customers to tap to pay

The first step to creating a better customer experience is to make sure customers are aware they can tap to pay with their Visa contactless chip card or payment-enabled mobile or wearable device. With Visa, you no longer have to wonder about the best way to set up signage in your store. Visa has developed a suite of both traditional and contactless materials that are ready to use in stores and that are available free of charge. Tap to pay signage (branded and unbranded) is available for free to merchants to help drive awareness of contactless acceptance and educate consumers at the point of sale. Assets include window decals, terminal-toppers, table tents and counter mats.

For additional information on terminal screen messaging, please see section 6.2.



Your company should have signs at your store's entry and around the checkout area.



Use a clear tap to pay message on the contactless-enabled terminal screen to reinforce tapping to pay at checkout.



Signage should also be placed near the contactless-enabled checkout terminal to help guide customers through the process.



If your store currently does not have signage on display, discuss with your manager how to incorporate it into the store environment to help raise awareness of contactless payments.

To order your free Visa contactless point of sale assets, visit www.merchantsignageglobal.visa.com.

For additional information, contact your local Visa representative.

2.3 Manager & employee training

Because you and your team interact directly with customers, you play a key role in helping them tap to pay. To help generate excitement about the technology, follow these four easy steps:

1

Promote

Let customers know they can tap to pay at your store by placing contactless signage at your storefront and at the point of sale.

2

Educate

Tell customers about the benefits of tapping to pay and how to identify if they have a contactless chip card or payment-enabled mobile or wearable device before you ring them up.

3

Instruct

To help insure their first experience at a contactless-enabled terminal is seamless, walk the customer through the proper way to tap to pay.

4

Reinforce

Let your customers know that contactless payments use the same dynamic security as EMV contact chip payments and let them know once their payment has been accepted.



CONTINUED

2.3 Manager & employee training

1 Promote tap to pay to your customers

The first step to creating a better customer experience is to make sure customers are aware they can use their contactless chip card to make a payment.



Display tap to pay signs at your store's entry and around the checkout area.



Signage should also be placed near the contactless-enabled checkout terminal to help guide customers through the process.

If your store currently does not have signage on display, discuss with your manager how to incorporate it into the store to help raise awareness of contactless payments.

Visa offers free signage at www.merchantsignage.visa.com.

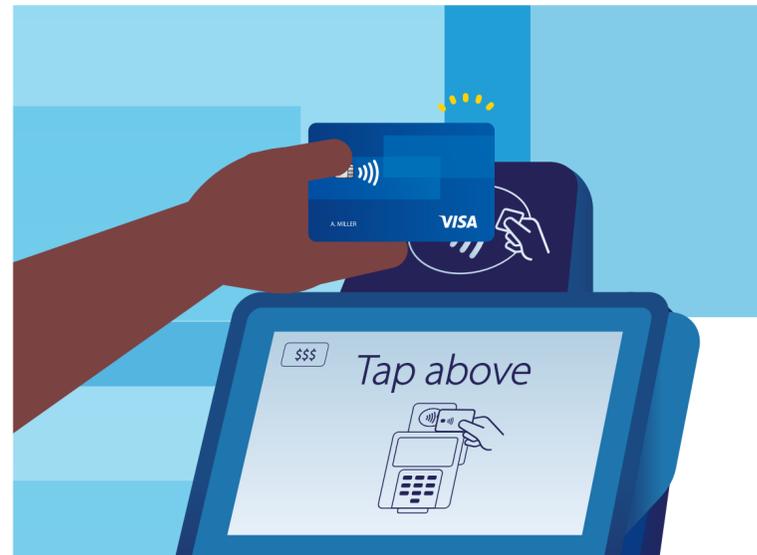
CONTINUED

2.3 Manager & employee training

2 Educate your customers on how they can tap



Your staff should let customers know they can tap to pay before they ring them up.



It's important that customers know they can pay simply by tapping their Visa contactless chip card or a payment-enabled phone or wearable device at your contactless-enabled terminal.



Many Visa credit and debit cards can be loaded onto payment-enabled phones and wearable devices, often known as Apple Pay, Google Pay, etc. Customers should check with their device manufacturer for card eligibility.

CONTINUED

2.3 Manager & employee training

3 Instruct your customers on the proper way to tap to pay

Your team should share these tips on how to tap to pay with your customers once they reach the point of sale.



Tap to pay

The customer should hold the contactless chip card or payment-enabled mobile or wearable device within 2 inches of the Contactless Symbol . If a contactless chip card or payment-enabled device is too far away from the checkout terminal, the terminal may not read the payment at checkout.



Don't angle the card or device

Contactless payments work best when held flat over the Contactless Symbol  and not at an angle.



Avoid "card clash"

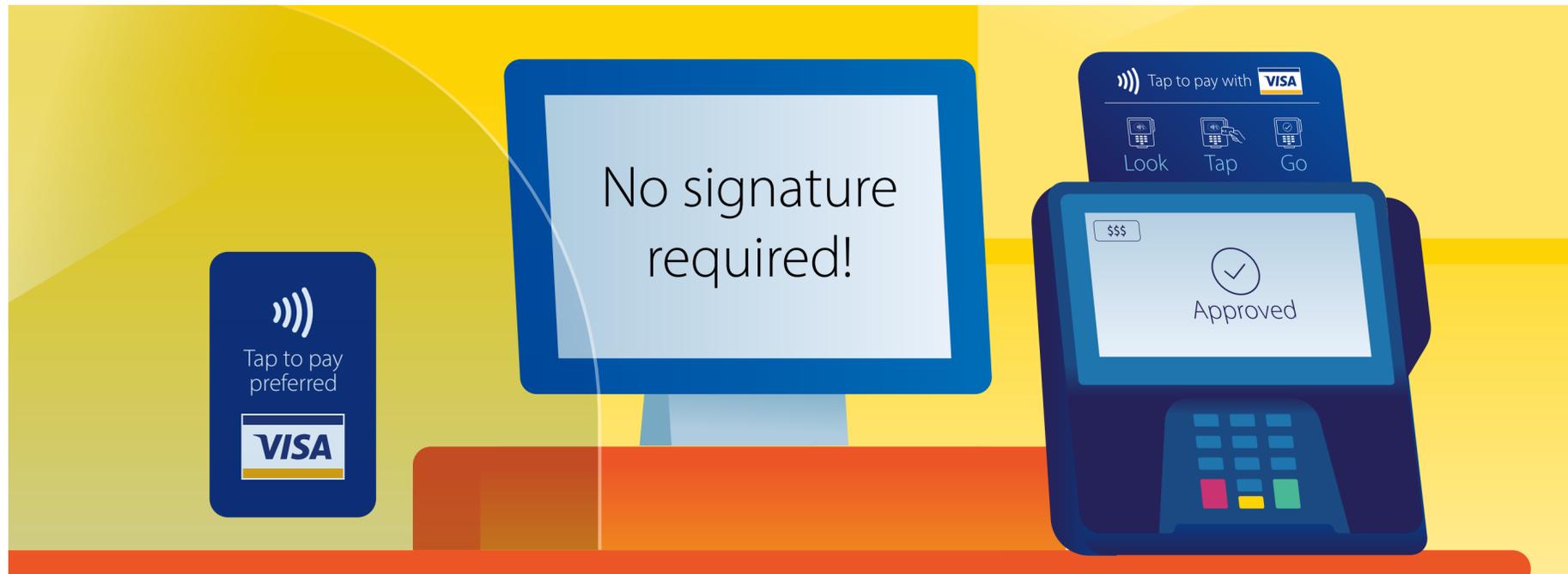
Advise customers to hold just their contactless chip card or payment-enabled mobile or wearable device above the terminal rather than their entire wallet (presenting multiple NFC-enabled payment methods can cause errors).

CONTINUED

2.3 Manager & employee training

4 Reinforce that your customer's contactless transaction was a success

Contactless payments meet all the same security standards as traditional contact chip cards.



When customers tap to pay with their contactless chip card or payment-enabled mobile or wearable device at a contactless-enabled terminal, the card or device communicates via an NFC antenna and creates a one-time code that keeps the transaction secure. In addition, customers can't pay accidentally. Their card or device must be within 2 inches of the contactless-enabled terminal for a transaction to occur, and the checkout terminal will only read one payment method at a time.

Be sure to let your customer know once their contactless transaction is complete with a verbal reminder and on screen messaging.

2.4 Contactless training materials

Visa has created contactless training materials and references guides to help educate your staff and reinforce the key elements of a successful contactless transaction. Training materials include:

Contactless merchant training deck: A turnkey staff presentation deck that you can use to train customer facing employees on everything they need to know about contactless payments.

Contactless visual reference guides: Two visual guides that can be leveraged at the POS and in other staff areas to help remind and reinforce key contactless elements. The one-page guide is intended to be used as a quick visual reference for your employees working at the point of sale, and the longer two-page guide provides additional details and is designed for an employee breakroom or to exist on your business's employee intranet.

Contactless customer journey video: This short video walks you and your management staff through the contactless customer journey, showing how effective signage and well-trained point of sale staff can facilitate an optimum tap to pay experience for your customers.

Contactless cashier training video: This short video provides all the information your point of sale staff members need to help their customers tap to pay.



For access to these resources,
please contact your **Visa account representative**.

03

MARKETING & MESSAGING

3.0 Section overview & jump links

Marketing contactless payments can help increase contactless usage at your store, and also offers you a chance to let your customers know your business uses innovative payment technology to help keep their transactions secure, convenient and touch-free. To help you market contactless payments with your customers, Visa has created turnkey messages and assets that you can leverage, and asset templates that you can modify to create bespoke marketing collateral for your own marketing channels. This section contains information on:

When & how to communicate about contactless and tap to pay.

Marketing approach and phase mapping recommendations.

Introducing turnkey marketing assets.

Turnkey messaging.

Custom messaging development guidelines.

How to communicate payments instructions (Look. Tap. Go.).



3.1 When & how to communicate about contactless and tap to pay

How to properly use “tap to pay” and “contactless”

“Tap to pay” and “contactless” each have a distinct role in contactless communications.

Additional use cases in Appendix

Tap to pay

When to use...

- To describe and reinforce payment behavior, or the primary action we want consumers to take
- To provide payment instruction

Use “tap to pay” to help educate and reinforce new behavior. Remember, “tap to pay” is not a tagline. Always use in lowercase/sentence case in copy (tap to pay/Tap to pay). The words “tap to pay” should always be displayed on the same line.

The phrase “tap to pay” should be used as a verb (e.g., “Tap to pay at [Merchant Name] vs. “Use your contactless chip card at [Merchant Name]”) and should be instructional in nature. The phrase “tap to pay” can be used with a merchant partner if it is used as part of a sentence (e.g., “Tap to pay at [Merchant Name]”)

How to use...

Note: Although not a tagline, “Tap to pay” messaging is becoming more acceptable in the U.S. market. Always use lowercase or sentence case.

- Tap to pay (sentence case) –U.S. only
- tap to pay (lowercase) –U.S. only
- Tap to pay with Visa.
- Tap to pay with your Visa contactless chip card
- Tap to pay accepted here
- We encourage tap to pay



CONTINUED

3.1 When & how to communicate about contactless and tap to pay

How to properly use “tap to pay” and “contactless”

“Tap to pay” and “contactless” each have a distinct role in contactless communications.

Additional use cases in Appendix

Contactless

When to use...

- To describe product capability on a card, device, or terminal
- To identify the Contactless Indicator/Symbol
- In the context of a face-to-face transaction

Use “contactless” to describe the product capability. The word “contactless” should be used when describing the technology, terminals, credit/debit cards and devices required as part of the transaction process.

“Contactless” can be a consumer-facing term when used to describe the technology, form-factors and/or payment process. The word “contactless” should be used as part of a sentence, in lowercase (e.g., “...using your Visa contactless chip card”).

“Contactless payments” is the preferred term to describe a grouping of contactless chip cards, mobile devices and wearables (vs. NFC, RFID, proximity or mobile payments). However, in some instances, (e.g., FAQ’s NFC, RFID, proximity or mobile payments may be required to further describe how the technology works.

How to use...

Note: Only capitalize “contactless” at the beginning of a sentence unless referring to the “Contactless Symbol ” or “Contactless Indicator .

- Visa contactless chip card
- Look for the Contactless Symbol  at checkout
- Contactless technology
- Contactless-enabled terminal





3.1.1 Marketing approach and phase mapping recommendations

When marketing contactless payments to your customers, Visa recommends considering three key phases, announcement, awareness and usage.

Announcement

If you have recently implemented contactless terminals, or have activated contactless technology in your existing terminals, let your customers know they can now tap to pay when they shop at your store.

Awareness

If you already have contactless payment terminals at your store, make sure your customers know they can tap to pay before they arrive. Visa has provided digital assets so you can let customers know you accept contactless payments on your website, social media channels and through marketing emails. In addition to digital marketing, let your customers know they can tap to pay at your store by placing free contactless decals on your store windows and doors, and at the point of sale signage.

Usage

Let your customers know that your store and your team prefer contactless payment methods, such as Visa contactless chip cards and payment-enabled mobile devices and wearables because they're a secure, convenient and touch-free way to pay. In addition to promoting Visa contactless usage, make sure your point of sale staff are educated on accepting contactless payments so they can help customers who want to tap to pay at your store.

Visa has provided email, social media and web assets and templates to help you market contactless payments to your customers, and training materials to help educate your staff.

For training materials

see section 2.2

For free Visa point of sale signage

see section 2.2

For Visa marketing materials

see section 5

3.2 Introducing turnkey marketing assets

Visa has developed creative digital marketing templates which can provide guidance as you create assets to help drive awareness and understanding of tapping to pay. These templates include messaging and design elements for social, email and web, as well as turnkey photography and illustrations you may use to let your customers know they can tap to pay at your store.

YOUR LOGO HERE

Tap to pay. It's secure, convenient and touch-free.

Security is our priority.

As we adapt to a changing world, let's stay safe together. Pay the secure and touch-free way with your Visa contactless chip card, payment-enabled phone, or wearable device. Simply look for the Contactless Symbol and tap to pay for a secure checkout experience.

Learn More

Look Check for the Contactless Symbol on the store's checkout terminal.

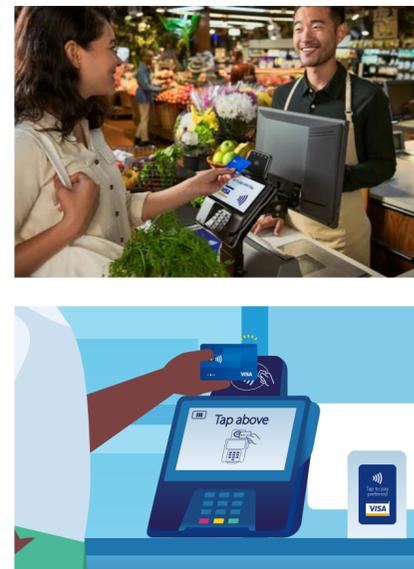
Tap When prompted, bring your card, mobile or wearable device within a few inches of the Contactless Symbol on the checkout terminal.

Go Your payment is securely processed in seconds. Once your payment is confirmed, you're good to go!

VISA
[copyright and footer information]

We encourage tap to pay.

YOUR LOGO HERE | **VISA**



Look Check for the Contactless Symbol on the store's checkout terminal.

Tap When prompted, bring your card, mobile or wearable device within a few inches of the Contactless Symbol on the checkout terminal.

Go Your payment is securely processed in seconds. Once your payment is confirmed, you're good to go!

Tap to pay preferred

Speak to your Visa representative for access to these templates.

For more information on how to use the Visa contactless digital marketing templates, please visit section 5.

3.3 Turnkey messaging

Visa has developed simple, easy to use marketing messages that you can leverage in your customer facing communications.

For additional guidance on developing your own contactless messages please see section 3.4.

Short

We accept tap to pay

Tap to pay. It's secure and touch-free.

Tap to pay. Accepted here.

Tap to pay where you see 

Medium

We accept tap to pay.

Tapping to pay with your contactless chip card or payment-enabled device gives you a secure, convenient and touch-free way to pay. Just look for the Contactless Symbol  at checkout, then tap your card on the terminal and be on your way!

Long

We accept contactless payments, so you can tap to pay for a secure, convenient and touch-free checkout.

Tapping to pay helps you avoid touching surfaces at checkout – simply tap your contactless chip card, payment-enabled phone, or wearable device on the terminal to pay. And when you tap to pay, you can rest assured the transaction uses the same dynamic security as a contact chip card, so you know it's a secure way to pay!

Look. Look for the Contactless Symbol  on the store's checkout terminal.

Tap. When prompted, simply bring your contactless chip card or device within two inches of the Contactless Symbol .

Go. Your payment is processed in seconds. Once your payment is confirmed, you're good to go.

Tap to pay with confidence!



3.4 Custom messaging development guidelines

Visa has created guidelines for how to use the key contactless benefits in customer facing marketing and communications. When developing your own customer facing contactless marketing messages, please avoid the use of superlatives when communicating contactless benefits. If superlatives are used, the claim needs to be substantiated and approved by Visa prior to use. For more information, contact your Visa account representative.

Benefit	Security	Touch-free	Convenience	Ease	Speed
Do	Secure, protected	Touch-free	A convenient way to pay	Easy, simple	Fast, quick
Don't	More secure (than a contact chip card)	Safest	Most convenient More convenient than... (swipe, contact chip/dip)	Easiest	Fastest, "in a second"
Example messages	<p>"Contactless payments are just as secure as payments made with a contact chip card."</p> <p>"Your Visa contactless chip card uses the same dynamic security as a contact chip card, so you know it's a secure way to pay!"</p> <p>"Tap to pay for a secure checkout experience."</p>	<p>"When you tap to pay, your contactless chip card or payment-enabled mobile or wearable device never has to leave your hands."</p> <p>"Tapping to pay limits interaction between cashiers and customers, helping to keep everyone safe."</p> <p>"Tap to pay for a touch-free checkout experience."</p>	<p>"Contactless payments are convenient, no fumbling or expertise necessary"</p> <p>"A convenient and secure way to pay"</p> <p>"Tap to pay for a convenient checkout experience."</p>	<p>"Contactless payments are an easy way to pay."</p> <p>"A simple tap is all it takes."</p> <p>"Tap to pay for an easy checkout experience."</p>	<p>"Tap to pay for a fast checkout experience."</p> <p>"Contactless payments only take a few seconds."</p> <p>"A quick tap is all it takes to pay with a contactless chip card."</p>

3.5 How to communicate payments instructions (Look. Tap. Go.)

To clearly communicate how to tap to pay, use the following steps:



1. Look

Awareness: What to look for

General Awareness Messaging

"Look—See if your Visa card has a Contactless Indicator (☺) on it, then find the Contactless Symbol (☺) at checkout."



2. Tap

Instruction: What to do

General Awareness Messaging

"Tap—Simply tap your Visa contactless chip card over the Contactless Symbol (☺) to make a payment."



3. Go

Confirmation: When payment is complete

General Awareness Messaging

"Go—Your payment is processed in seconds. Once your payment is confirmed, you're good to go."

For turnkey payment instruction graphics and templates, please visit section 5.

04
CREATIVE GUIDELINES

4.0 Section overview & quick links

Visa provides creative assets and templates to help you market contactless payments to your customers. In some cases, you may want to create your own contactless marketing assets. In this section you will find information on:

Using Visa Brand Elements

Using the Contactless Marks

The difference between the Contactless Indicator  and the Contactless Symbol 

How to use the Contactless Indicator  and the Contactless Symbol 

Showing contactless payments in action

Contactless photography guidelines

Creative do's and don'ts

4.1 Using Visa Brand Elements

At Visa, we use the Visa Brand Mark as the main representation of our brand, our payment methods, and our organization. Our brand mark is our most enduring and recognizable asset around the world. It's recognized in any language and adaptable to any scale. And it always serves a promise to get people closer to their goals by making life easier along the way.

The Visa brand mark is always in Visa blue or white and placed on a background that provides adequate contrast between the mark and the background.

Visa brand mark overview



Minimum clear space

X = Height of the V Apply 1X clear space around all sides of the Visa brand mark when possible.



Minimum size

To ensure clarity and legibility of the Visa brand mark, it must never appear smaller than 11 mm, (32 px) in length.

RGB	Web/Hex
● 26/13/113	1A1F71

Color specification

Use the Visa Blue RGB colors

Visa Blue:

R: 26 HEX: #1A1F71
G: 31
B: 113

Co-branding

When marketing Visa contactless to your customers, you may want to consider co-branding your marketing by replacing the standalone Visa logo with a composite co-branded logo or updated copy that reflects your specific business priorities and objectives.

Visa brand mark tagline lockup (preferred)

Tagline as stand-alone text

Visa brand mark

4.2 Using the Contactless Marks

The Contactless Indicator  and Contactless Symbol  are trademarked by EMVCo and require correct representation in their placement and meaning. The use of these icons is often confused in the market so it's critical to understand the differences and their intended use.

Contactless Indicator

The Contactless Indicator  is used on the cards themselves to indicate the contactless capability of the card. It can also be used on signage to indicate contactless acceptance at a merchant location. The Contactless Indicator  is not owned by Visa, but we, and our clients, have a license from EMVCo permitting use of it.

How to use the Contactless Indicator

The "Contactless Indicator" text is not required to be used with the mark (e.g., "Look for the  on your card").

The phrase "Contactless Indicator" must always be capitalized in written communications.

In longer form communications (e.g. FAQs), the correct attribution to EMVCo should be included in a footnote: The Contactless Indicator  is a trademark owned by and used with permission of EMVCo, LLC.

Contactless Symbol

The Contactless Symbol  is used at the POS on the terminal and indicates where to tap/hover the card or device in order to transact. The Contactless Symbol  is not owned by Visa, but we, and our clients, have a license from EMVCo allowing us to use it.

How to use the Contactless Symbol

The "Contactless Symbol" text is not required to be used with the mark (e.g., E.g., "Tap to pay where you see ").

E.g., In POS situation: sticker of a Contactless Symbol  on the checkout terminal.)

The phrase "Contactless Symbol" must always be capitalized in written communications.

In longer form communications, the correct attribution to EMVCo should be included in a footnote: The Contactless Symbol  is a trademark owned by and used with permission of EMVCo, LLC.

When using the Contactless Indicator  and the Contactless Symbol  use the attribution: The Contactless Symbol  and Contactless Indicator  are trademarks owned by and used with permission of EMVCo LLC.

In communications, the Contactless Symbol  can be used to communicate the concept of making contactless payments and specifically where to tap (vs. using the Contactless Indicator , which communicates contactless acceptance).

4.2.1 The difference between the Contactless Indicator and the Contactless Symbol

The Contactless Indicator  and Contactless Symbol  are often confused in the market; therefore, it's critical to understand the differences and intended use.

Contactless Indicator

Contactless capability of a card



Contactless acceptance at a merchant



Contactless Symbol

Where to tap to pay on terminal



Note: These marks are trademarked by EMVCo, LLC, and the names should always be capitalized.

See guidelines here: www.emvco.com/about/trademark-centre/

4.2.2 How to use the Contactless Indicator and the Contactless Symbol

Contactless marks and messaging best practices

Contactless Indicator		When featured on a card, the Contactless Indicator  means the card can be used to tap to pay. When featured on store signage, it means a merchant accepts tapping to pay.
Contactless Symbol		The Contactless Symbol  is found on contactless-enabled terminals, and indicates where a consumer should to tap their contactless card to pay.
Supporting phrase	Tap to pay	Utilize the phrase, "Tap to pay," as it is the action we want consumers to take. This phrase should only be used with the appropriate Contactless Marks to avoid any confusion during the payment flow. It should also be used in sentence case.



4.2.2 How to use the Contactless Indicator and the Contactless Symbol

EMVCo guidelines for the Contactless Symbol



The Contactless Symbol  is comprised of three standardized visual elements. These elements include the Contactless Indicator  at the center of the symbol, a drawn hand holding a generic contactless form factor device, and an oval key line that wraps the indicator and hand.



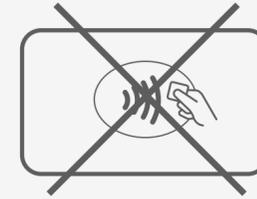
The symbol must appear as a white reversed line drawing against any medium to dark color that provides suitable contrast or a black line drawing against a white or light colored background. The background must always be a solid color; never display the Contactless Symbol against a graphic pattern.



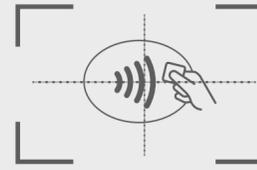
The Contactless Symbol  must be displayed at a minimum height of 13.0mm. The Contactless Symbol  must not appear larger than the height of any other payment acceptance marks displayed. If the reader area of the terminal is too small to allow placement of all payment marks at the minimum allowable size, all marks may be reduced to fit the reader area, provided legibility and equal size/ presence is maintained.



Minimum clear space, free of text or graphic elements, equal to . the height of the symbol, applied on all four sides, must be maintained, as shown in the illustration above.



The Contactless Symbol  is used on point of sale terminals and Automated Teller Machines (ATMs) only and must never appear on payment cards or other payment form factors. The Contactless Symbol is required on all terminals and ATMs that meet ISO 14443 and EMVCo Contactless specifications. It is not authorized on non- EMVCo compliant terminals and ATMs.



The symbol must be placed exactly over the center or strongest point of the contactless antenna "read area" of the terminal. In some instances, this may require the Contactless Symbol and the payment brands be separately displayed on the reader.



It is recommended that the Contactless Symbol  be separated by a 1 point keyline when presented above or near the payment acceptance marks. There is no required order of displaying the payment brands.



The Contactless Symbol  must never be rotated or flipped. No text label should be displayed with the symbol, except when placed on a contactless only reader.



4.3 Showing contactless payments in action

Do

Still photography

Show card physically “tapping” the Contactless Symbol  on the terminal.

(NOTE: placement of the symbol varies based on hardware used)

Card should always be shown tapping horizontally.

Hand/thumb should not cover Contactless Indicator  on card.

Video

Be sure to film from an angle and leave enough room for optimal screen messaging.

Be sure to capture the contactless chip card both going in to make a payment AND pulling away to capture the full tap to pay experience.

Don't

Still photography

Do not obscure the Contactless Indicator  on the card.

Do not show the card tapping at an angle.

Do not show the card to the side of the terminal or far away from the Contactless Symbol .

Video

Do not show the card being waved over the terminal.

Do not exclude any part of the full tap to pay experience.

4.4 Contactless photography guidelines

When showing tap to pay in action, the objective is to train the consumer to tap where the Contactless Symbol  is located on your terminal, which is where the contactless antenna is located. When showing how tap to pay works in your customer facing marketing, consider the following contactless photography guidelines.

The card should always be shown tapping horizontally.

Position chip adjacent to Contactless Symbol  on terminal.

The Contactless Indicator  should not be covered up by a hand.

Do



Don't



4.5 Creative do's and don'ts

Do

Use the provided Visa Contactless messaging and graphics when possible.

Follow the tone and voice established in the Visa Brand Style Guide when developing new copy.

Always use the Visa brand mark as the primary sign for Visa branding.

The color bars should appear in full color value, but can show details of photography underneath by combining differently affected layers.

When layouts include the use of typography over photography, carefully consider imagery that allows legibility.

Share finalized assets with your local Visa account representative before going live.

Don't

Don't make unsubstantiated claims about Visa contactless payments.

Don't use the Visa primary flat colors in the color bars.

Don't use gradients over photography.

Don't use overly stylized or hyper-realistic photography.



05

MARKETING ASSET LIBRARY

5.0 Section overview & how to use the customizable templates

Visa has created a range of market-ready marketing assets to help merchants increase awareness and drive usage of contactless payments. The assets can be leveraged as provided or modified using the Adobe design templates and provided messaging, photography and illustrations to create unique creative that fits your business needs. This section shows the assets Visa has available which include:

Email templates

Social media posts

Web assets

Photography and illustrations

To receive these assets, contact your Visa account representative.



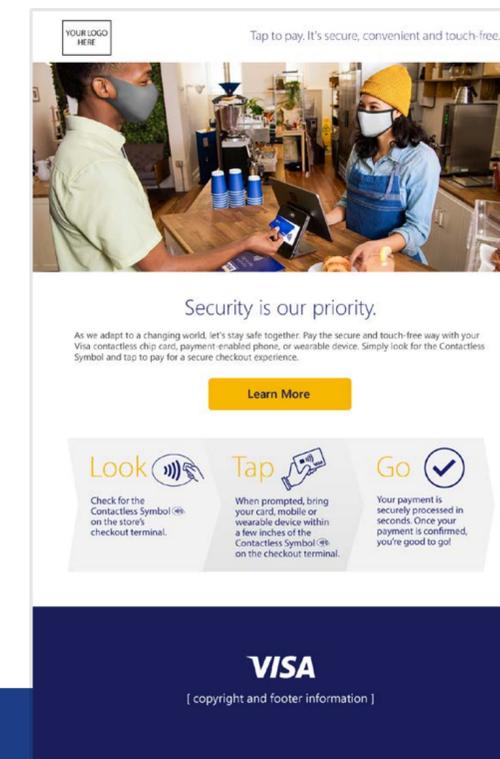
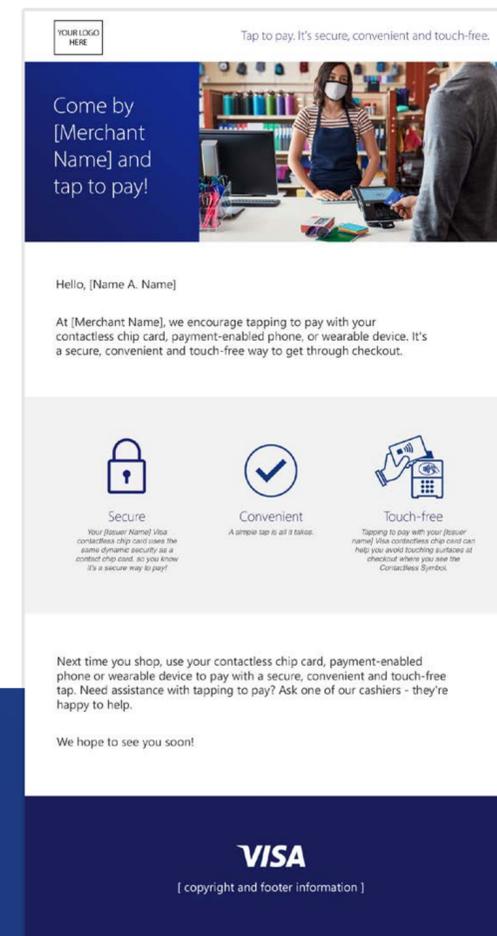
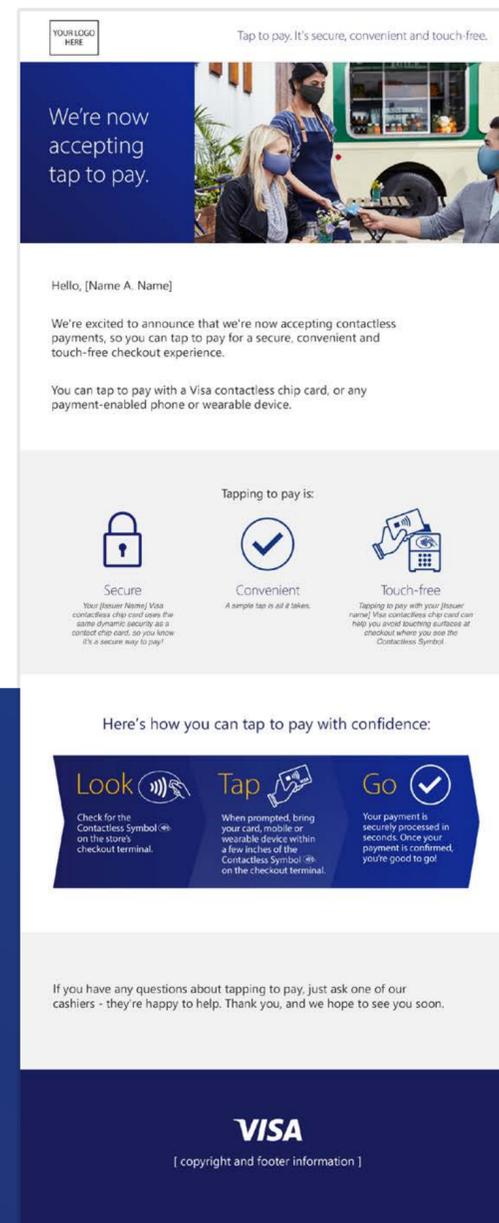
5.1.1 Email templates

Visa has created email templates for both announcing acceptance of contactless payments, as well as templates for reminding your customers they can tap to pay the next time they shop at your store.

Our template emails can be used as provided or modified to fit your unique business needs. Emails should be simple in layout, utilizing an image and headline above the fold to entice the recipient to scroll down and read more. The design should be split into three sections: the header area (above the fold), the body, and the footer.

Use the “Learn more” call to action to link your customers to the Visa Contactless webpage at www.visa.com/taptopay or to an appropriate page on your website.

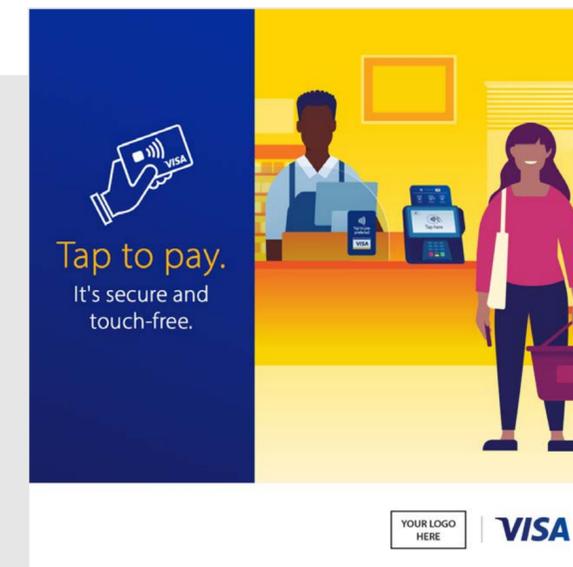
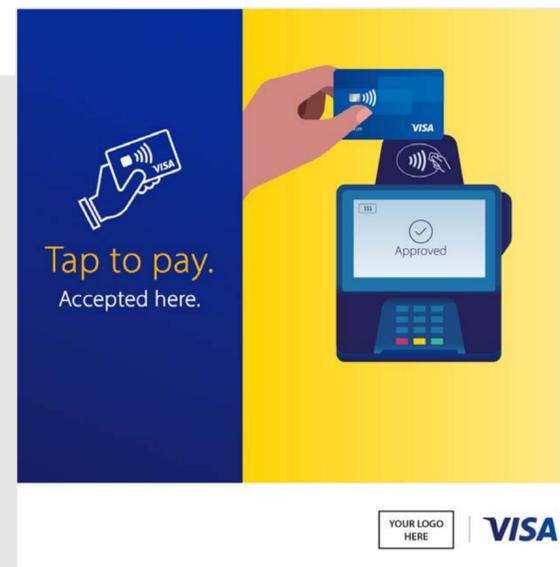
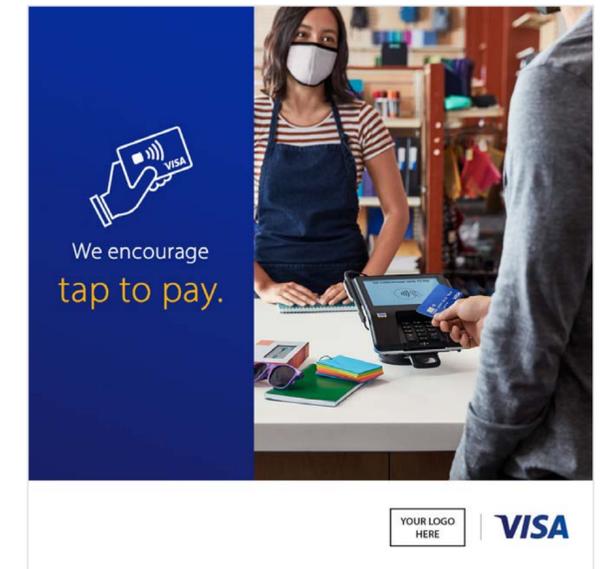
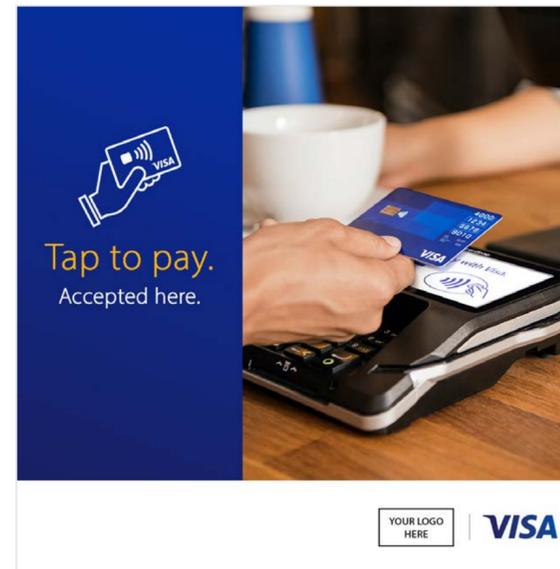
To receive these assets, contact your Visa account representative.



5.1.2 Social media posts

Let your customers know they can tap to pay the next time they shop at your store with a social media post. Visa provides turnkey social assets and templates that work with the provided messaging and creative to help you market contactless with ease.

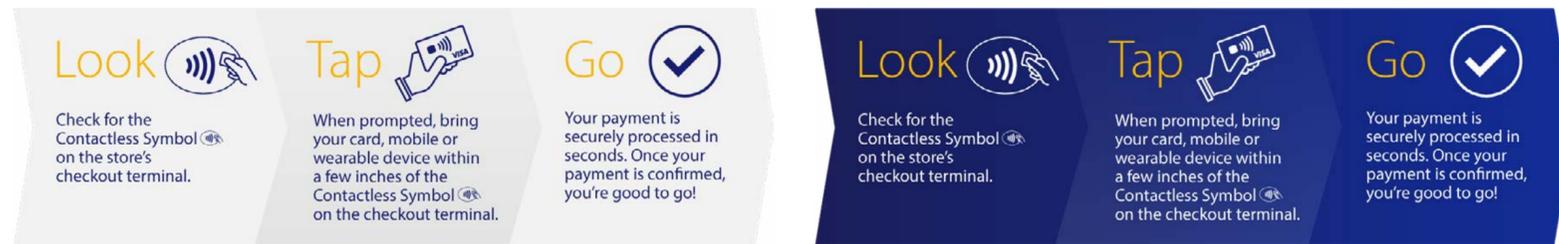
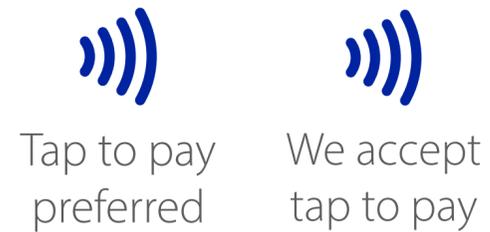
The length of post copy can vary but should be scannable without having to scroll—between 3 and 4 lines is ideal. All social posts should link to the Visa Contactless webpage at www.visa.com/taptopay or to an appropriate page on your website.



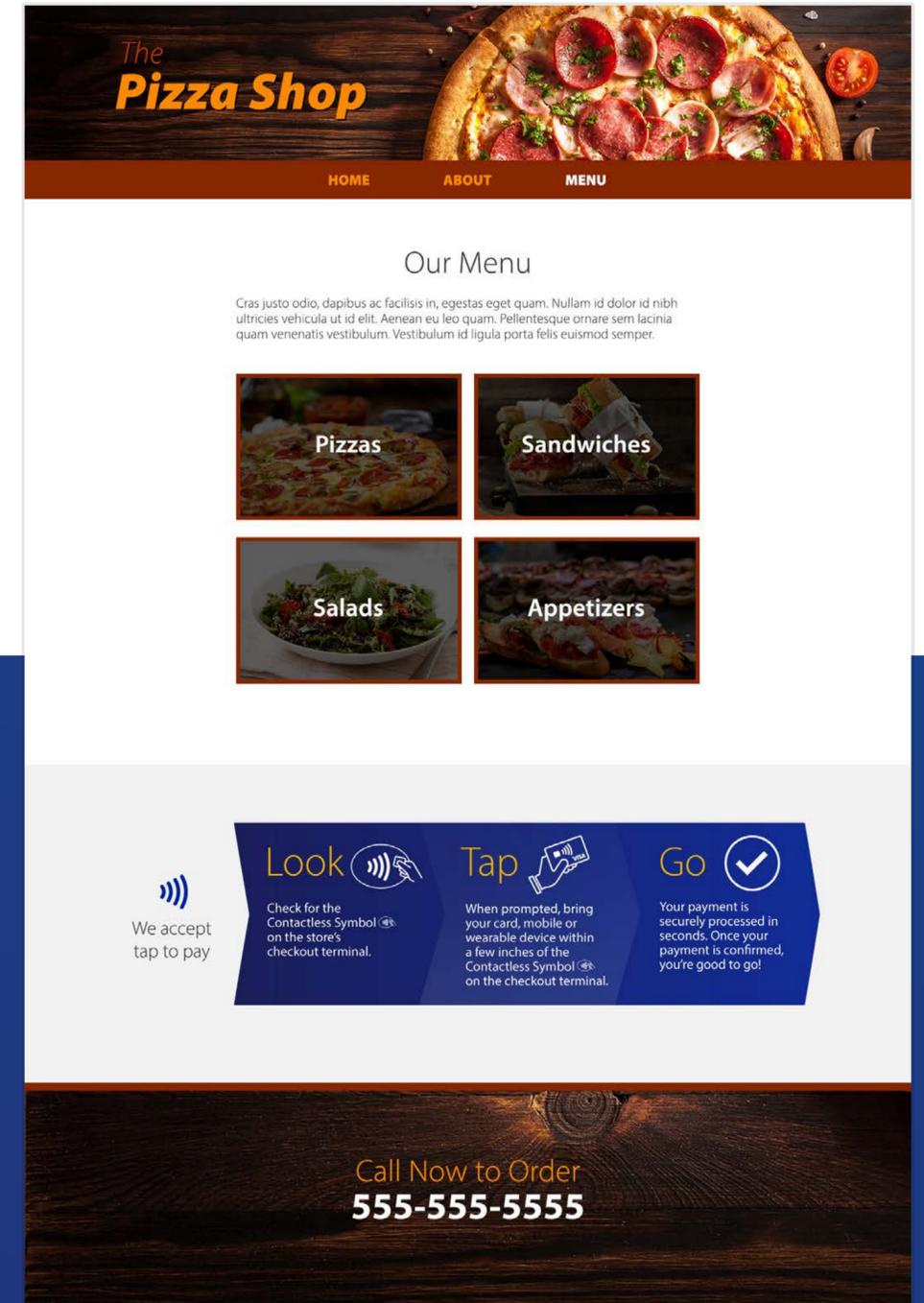
To receive these assets, contact your Visa account representative.

5.1.3 Web assets

Communicate contactless acceptance on your business’s website with ready to use digital acceptance assets. To request the assets, contact your Visa account representative.



To receive these assets, contact your Visa account representative.



5.2 Available photography and illustrations

Visa provides turnkey photography and illustrations that work with our creative templates, to give you flexible options for marketing contactless payments. For access to the create assets listed below, please contact your Visa account representative.



To receive these assets, contact your Visa account representative.

06

APPENDIX



6.1 Glossary

Here are commonly used terms to know when talking about Visa contactless chip cards and contactless payments.

Tap to pay	Used to describe the behavior required at point-of-sale when making a contactless payment.
Contactless chip card	The way to refer to a card that has the capability to utilize Near Field Communications (NFC) at the contactless-enabled terminal.
EMVCo Contactless Indicator)))	The mark appearing on the front or back of a card designating the card as contactless. This mark may also be on signs to indicate a merchant accepts contactless payments.
EMVCo Contactless Symbol)))	The mark displayed on the contactless-enabled terminal to indicate where a customer should tap to pay.
Contactless-enabled terminal	A checkout terminal that has been equipped to process contactless payments.
EMV (Chip) payments	Whether facilitated by inserting a card with a chip on it or by tapping a card, EMV payments refer to a payment based EMV specifications and authorization messages that contain a secure one-time code with each transaction. At Visa, EMV contactless is referred to as qVSDC (Quick Visa Smart Debit Credit). Non-EMV contactless is often referred to as MSD (Magnetic Stripe-equivalent Data) contactless or MSD model.
EMV Quick Chip	Leverages the same security of a full EMV implementation, but significantly streamlines and simplifies implementation of EMV. Quick Chip drastically reduces development, testing, and implementation timelines, and is highly recommended to merchants that need to deploy EMV quickly.
Cardholder Verification Method (CVM)	CVM refers to a method used to validate that the person presenting the card is in fact the cardholder. Common verification methods are signature, PIN or biometric (in the case of mobile phones). Note as of April 2018, Visa no longer requires EMV enabled merchants to capture signature.

6.2 Messaging flow to use on terminal screens

POS merchant screens guidelines

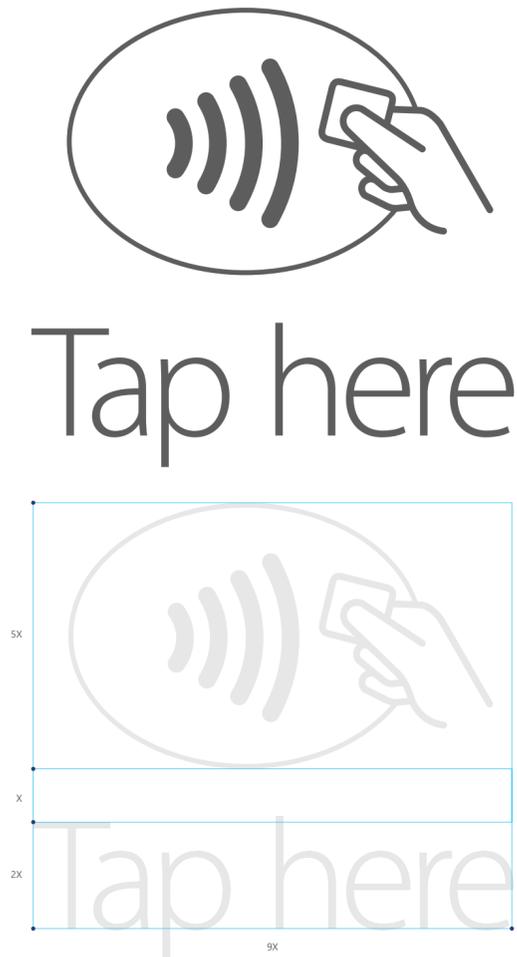
These guidelines, and the accompanying payment screens, were created to help improve the customer experience at the point of sale. Visa wants to provide clarity for customers on how and when to tap to pay by providing education and consistent visual cues at the point of sale.

Horizontal screens

Contactless Symbol guidelines

The X module corresponds to 1/5 of the Contactless Symbol full height.

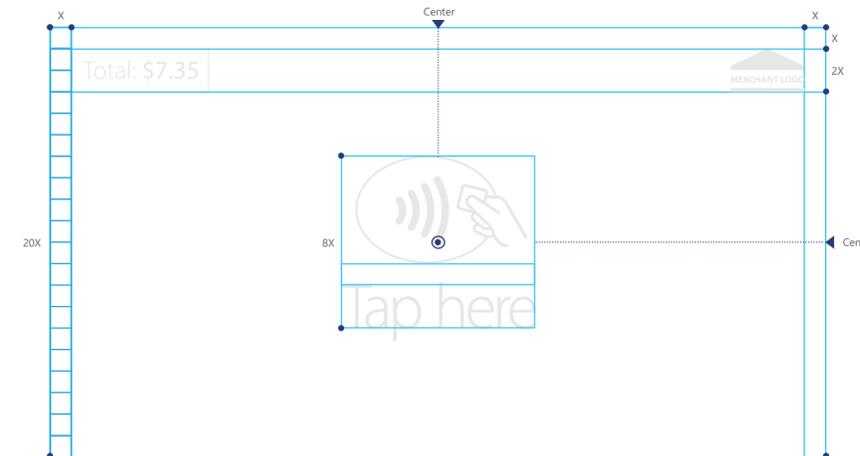
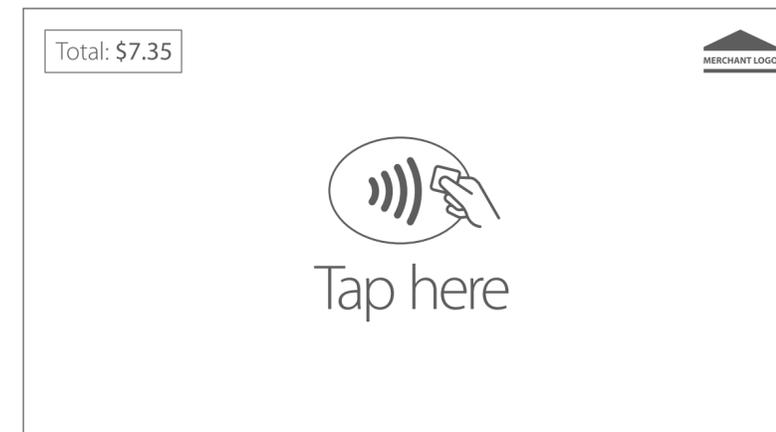
Text is 2x high and is centered in reference to the Contactless Symbol. Distance of separation between the 2 is 1X.



Contactless Symbol guidelines

Lockup + Symbol is centered in the screen horizontally and vertically.

There's a 1X margin all around the screen.



CONTINUED

6.2 - Messaging flow to use on terminal screens

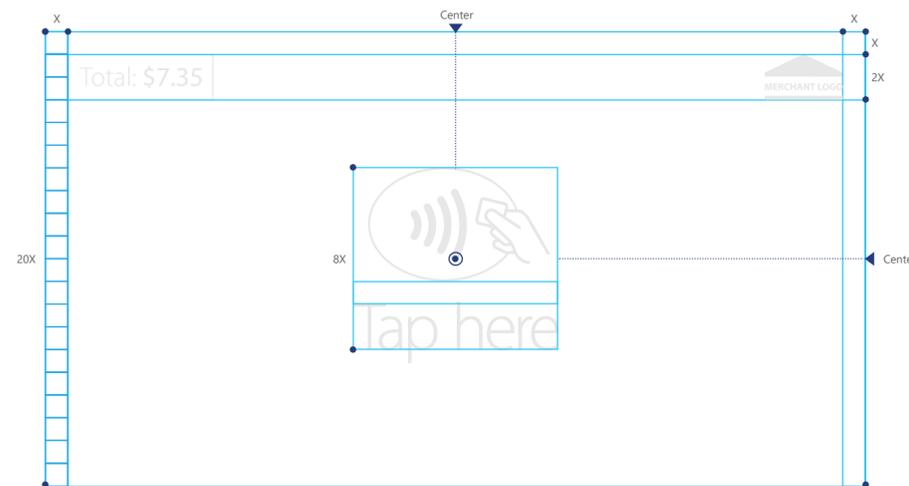
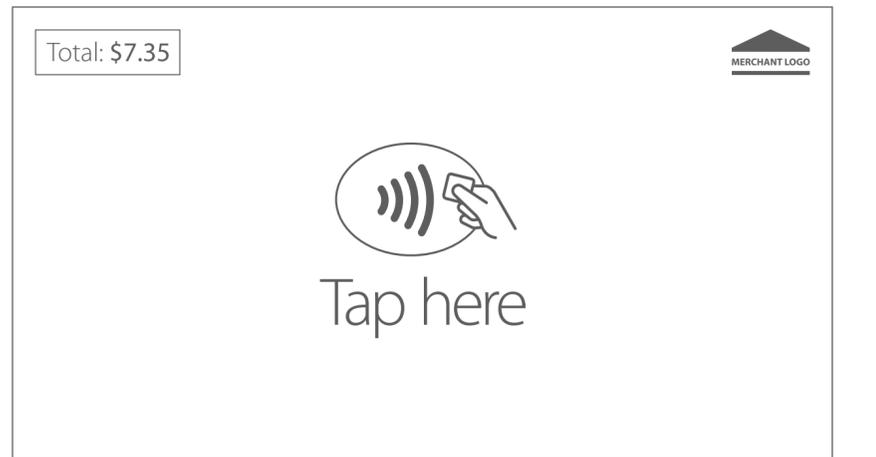
Horizontal Screens

Merchant logo guidelines

Scenario for when Merchant logo is at corner

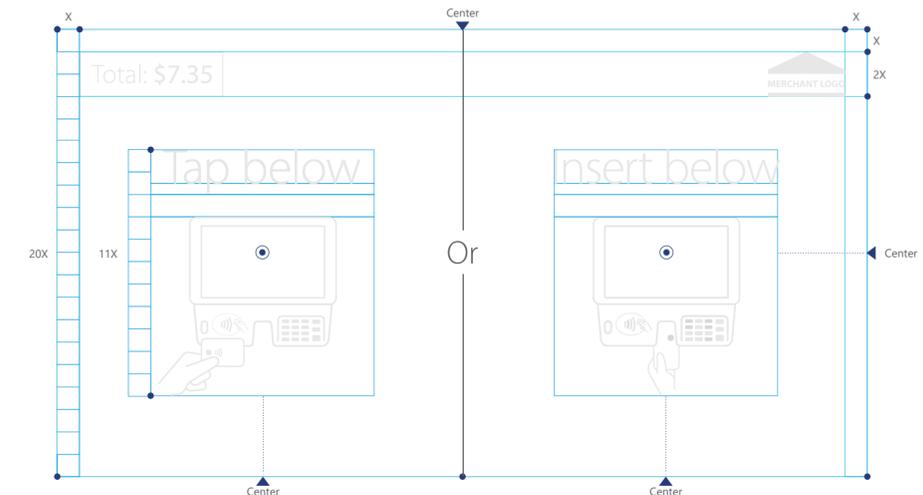
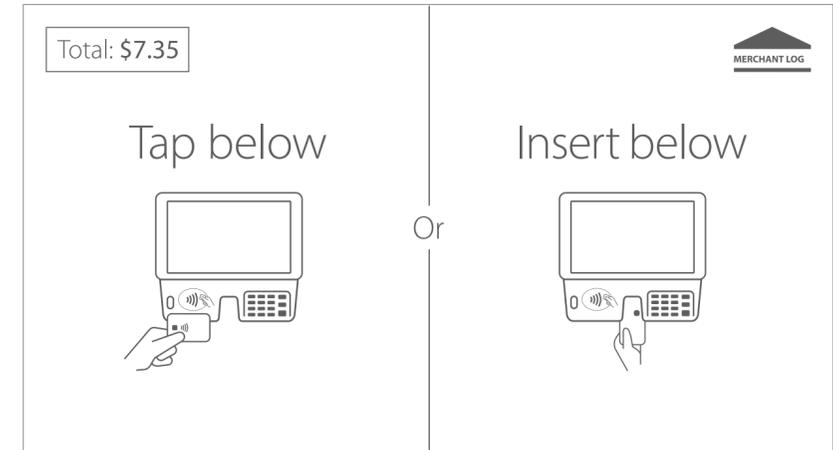
The height of the merchant logo should be 2X the margin and placed in the top right corner.

Logo height and width will vary by merchant.



Icon logo guidelines

Tap / Insert below



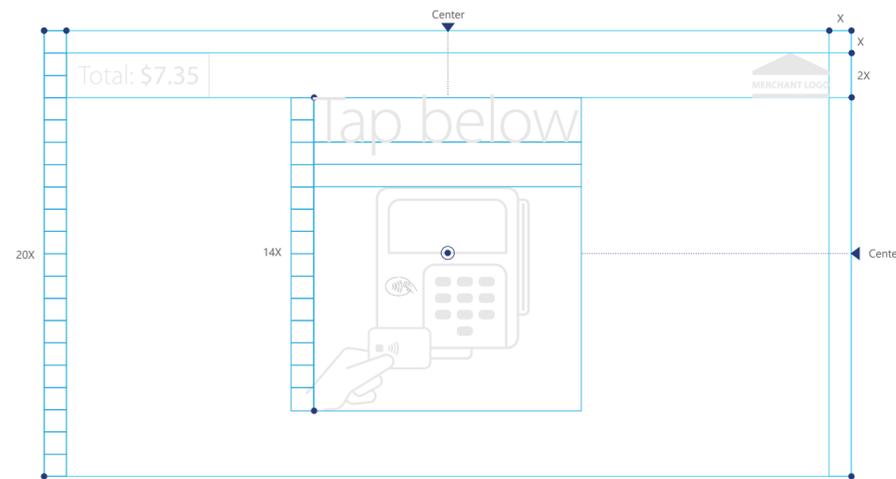
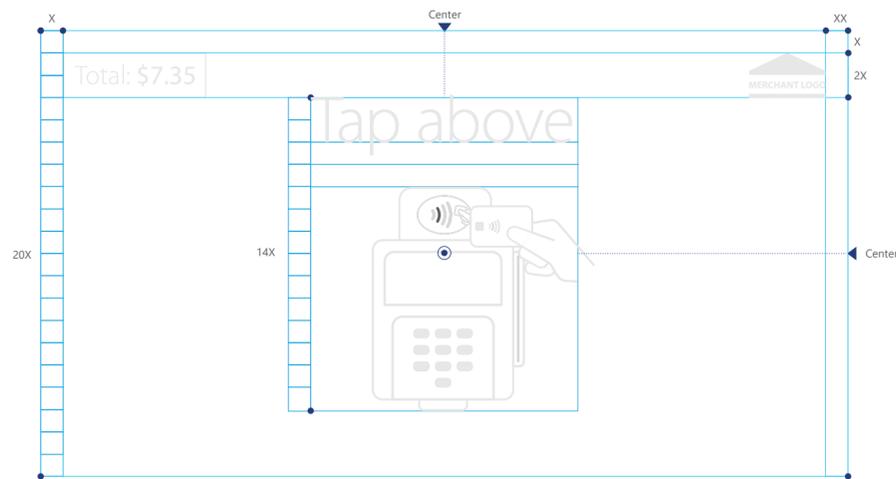
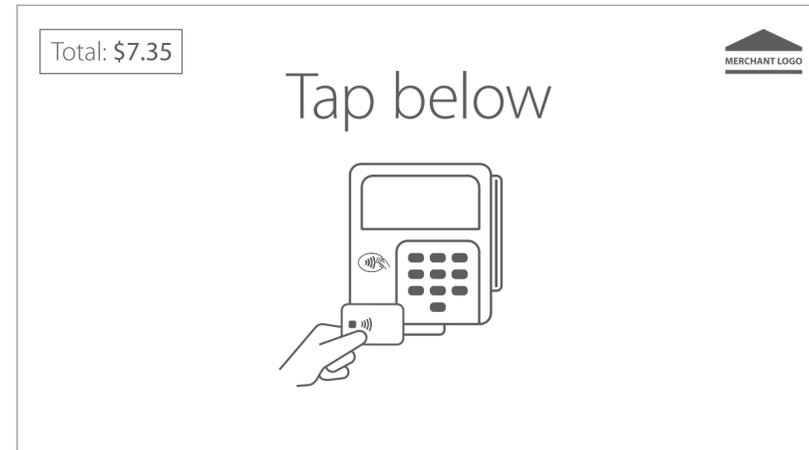
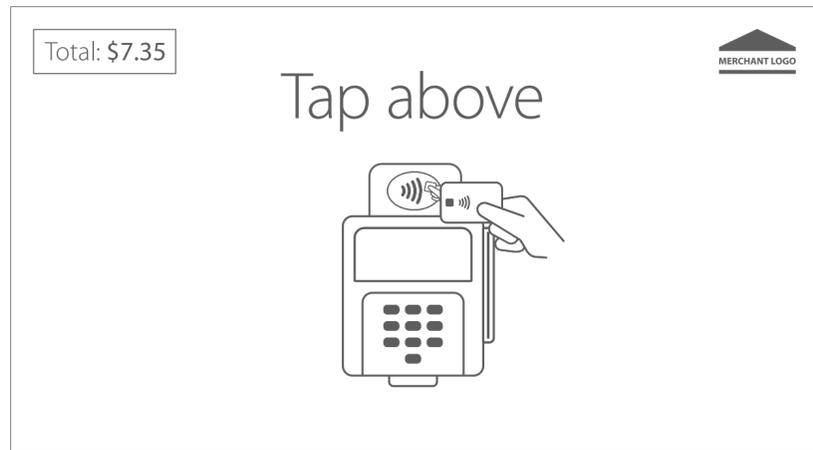
CONTINUED

6.2 - Messaging flow to use on terminal screens

Horizontal screens

Icon logo guidelines

Tap Above / Below



CONTINUED

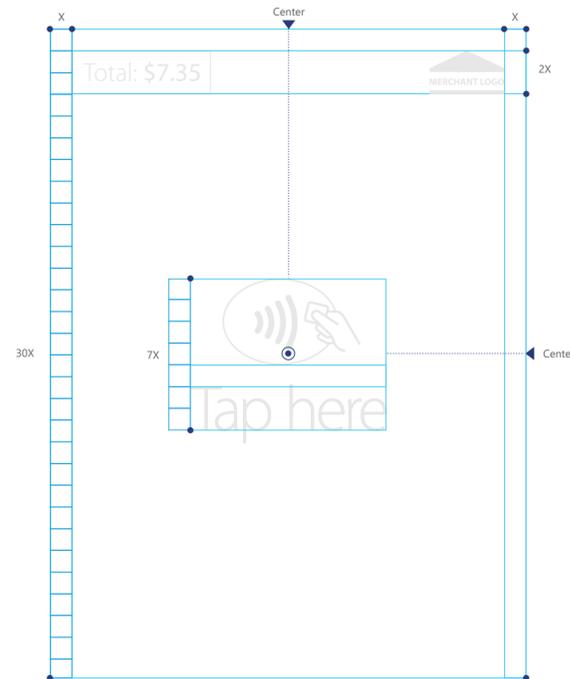
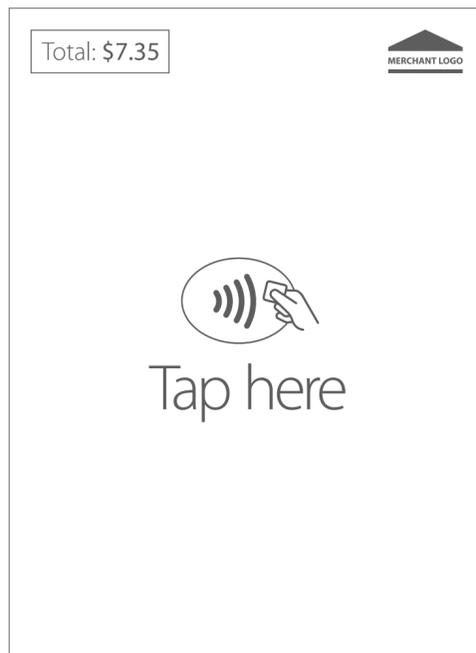
6.2 - Messaging flow to use on terminal screens

POS Merchant Screens Guidelines

These guidelines, and the accompanying payment screens, were created to help improve the customer experience at the point of sale. Visa wants to provide clarity for customers on how and when to tap to pay by providing education and consistent visual cues at the point of sale.

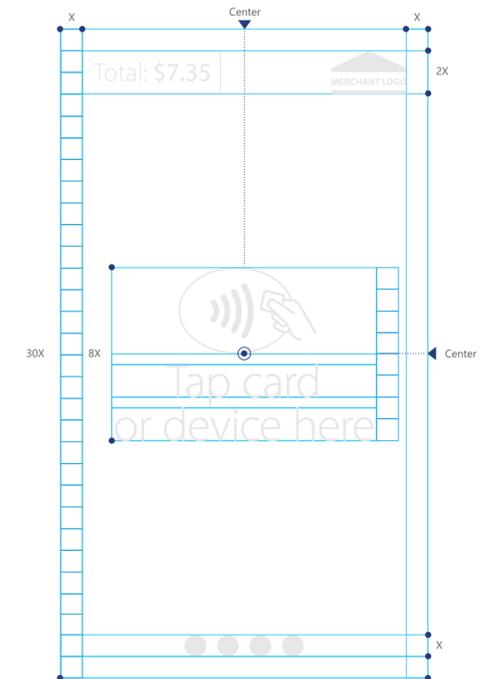
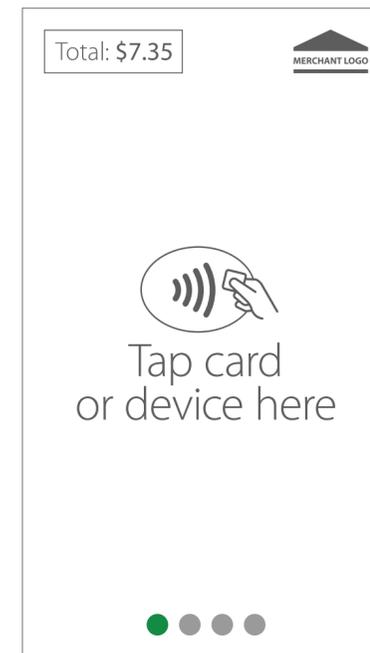
Vertical screens

Contactless Symbol guidelines



Contactless Symbol guidelines

Scenario for when symbol is above the text



CONTINUED

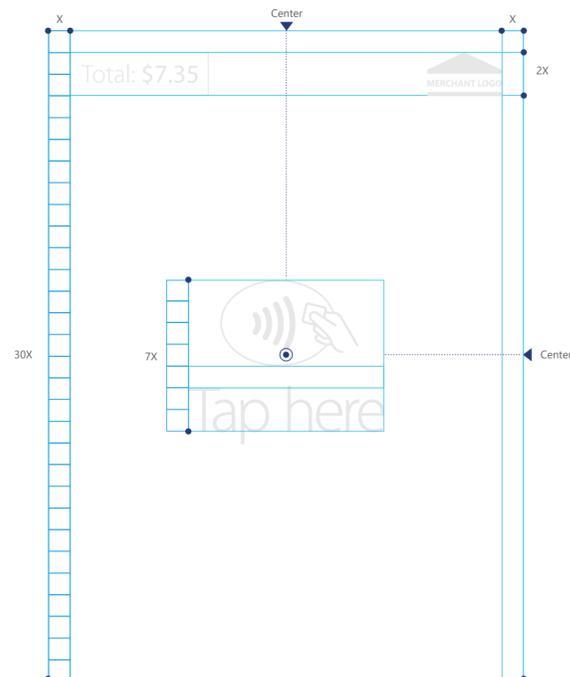
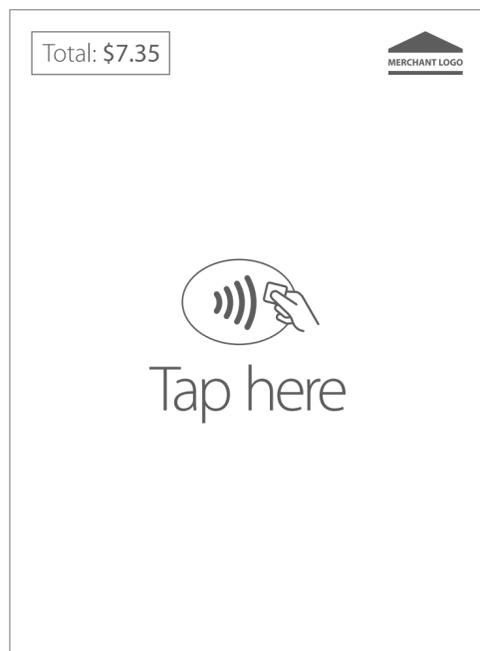
6.2 - Messaging flow to use on terminal screens

Vertical screens

Merchant logo guidelines

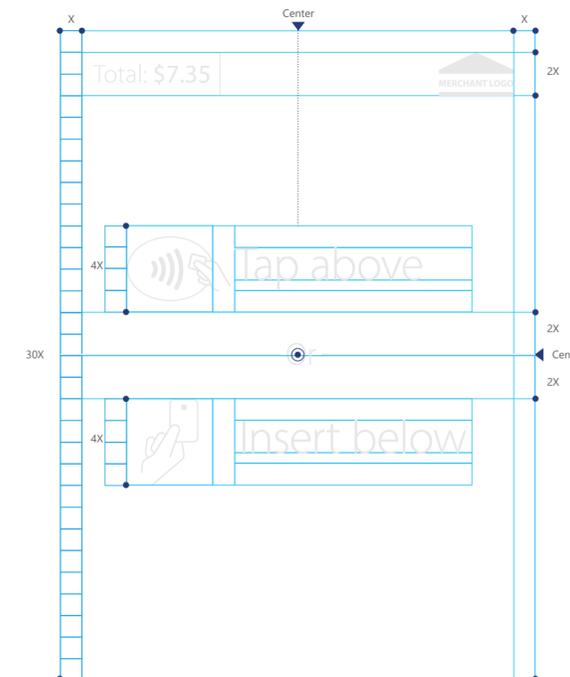
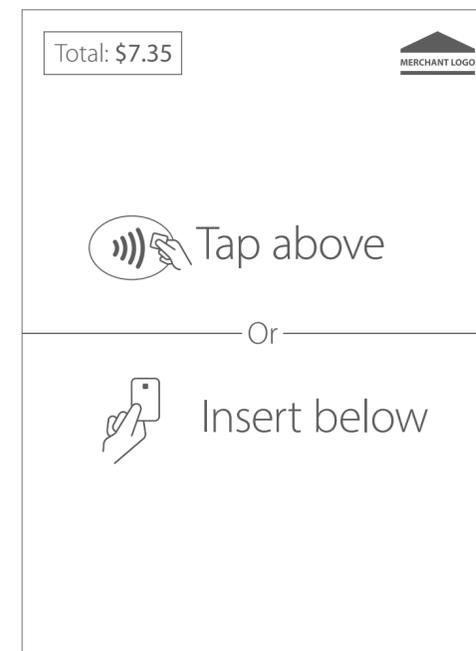
Scenario for when Merchant logo is at corner

The height of the merchant logo should be 2X the margin and placed in the top right corner. Logo height and width will vary by merchant.



Icon guidelines

Tap above or below



6.3 Merchant FAQs

What are contactless payments?

Answer: Contactless payments use short-range wireless technology to securely complete payments between a contactless-enabled chip card or payment-enabled mobile or wearable device and a contactless-enabled checkout terminal. A Visa contactless chip card is a card that has a near-field communication (NFC) antenna, which enables close-range payments. When your customers tap to pay their contactless chip card or payment-enabled device at a checkout terminal near the Contactless Symbol , their payment is sent for authorization.

What do the and the mean?

Answer: The EMVCo Contactless Indicator indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on store signage, it means a merchant accepts tapping to pay.

The EMVCo Contactless Symbol indicates where you tap your contactless chip card or payment-enabled mobile/wearable device on the checkout terminal to make a payment.

What does a contactless-enabled chip card look like?

Answer: A contactless-enabled chip card will feature the Contactless Indicator  on either the front or the back to indicate it has the technology.

How do I know if my checkout terminal is contactless-enabled?

Answer: Call your acquirer. If you have purchased/leased a terminal in the last 3 years, it will likely have come equipped with contactless capabilities and you will need to reach out to your acquirer to ensure that it is activated. If your terminal is older you will need to verify with your acquirer if it is contactless capable or what your options would be to obtain one.

If I have a contactless-enabled terminal, will it automatically accept contactless payments, or do I need to activate the terminal?

Answer: Even if your terminal is equipped with contactless technology today, you may need to work with your acquiring partner to activate contactless acceptance.

Are contactless transactions more expensive than contact transactions?

Answer: No, contactless Visa transactions are considered card present transactions, and qualify for the same rates and fees as contact transactions.

How can customers use tap to pay if they don't already have a contactless chip card?

Answer: Many Visa credit and debit cards, including cards that don't have a Contactless Indicator , can be loaded into a payment-enabled mobile or wearable device. Advise the customer to check with their device manufacturer for card eligibility or with their card issuer to see about upgrading to a contactless-enabled chip card. Common names for payment-enabled device technology include Apple Pay, Samsung Pay and Google Pay.

Where do customers tap to pay using a contactless chip card, mobile or wearable device at the terminal?

Answer: It works best when customers simply hover the contactless chip card or device over the Contactless Symbol  to transact. It works best when held flat versus at an angle.

How close does a card/device need to be to the Contactless Symbol on the terminal?

Answer: The card or device can hover 1-2 inches over the Contactless Symbol  on the checkout terminal to make a payment. Actual tapping is not necessary.

How should my customers hold their card to the contactless-enabled checkout terminal?

Answer: The checkout terminal reads the antenna best when the contactless chip card is flat over the Contactless Symbol , versus at an angle.

How long do they need to hold their card to the contactless-enabled checkout terminal?

Answer: They should hold their contactless chip card to the contactless-enabled checkout terminal for 1-2 seconds.

When exactly should the customer tap to pay for their purchase?

Answer: Once they are prompted to pay (by you, by a light on the contactless-enabled checkout terminal, etc.), they should simply tap their card to the terminal where they see the Contactless Symbol .

What are the benefits of contactless payments?

Answer: Tapping to pay with a Visa contactless chip card is secure, convenient and touch-free — perfect for places like fast-food restaurants, grocery stores, coffee shops, vending machines, taxis and more. Tapping to pay is secure because each transaction is accompanied by a one-time code, just like contact EMV. Unlike cash, tapping to pay provides an electronic record of your purchases and gives you all the great functionality and convenience of a Visa card.

CONTINUED

6.3 Merchant FAQs

Does tapping to pay completely avoid touching the POS terminal?

Answer: It can, depending on the customer experience offered by the merchant at checkout. Visa began removing the requirement to capture and validate signatures back in 2018. This applies to all Visa transactions, regardless of EMV capability, interfaces (tap, dip, swipe), and transaction amounts.

Is tapping to pay secure?

Answer: Yes. Here's why:

- Each Visa contactless chip card carries the same trusted security as a Visa contact chip card.
- The one-time code generated every time a contactless chip card or device is used at an in-store contactless-enabled terminal protects your payment information, making it extremely effective in reducing counterfeit fraud.
- Customers can't pay accidentally—your card or device must be within 2 inches of the terminal for the sale to take place. And they won't be billed twice, even if you accidentally tap twice.
- Tapping to pay with your Visa contactless chip card or payment-enabled device helps you avoid touching surfaces at checkout.

Can people “skim” information off of a contactless chip card?

Answer: Visa contactless chip transactions generate a one-time, transaction-specific code. Due to the nature of the code and additional fraud protection processes built into the Visa network, it is difficult to use skimmed cardholder information for fraudulent purchases. As a result, fraud from skimming is very unlikely and limited in scope. You can also rest assured that Visa cards offer protection from any unauthorized use with Visa's Zero Liability Policy.

Is there a difference with Apple Pay/Google Pay/Samsung Pay?

Answer: No. Contactless payments, including those made with contactless chip cards, Apple Pay, Google Pay use the same NFC (Near Field Communication) technology. Samsung Pay, however, works with both NFC technology and MST (Magnetic Secure Transition) technology, which can also be used anywhere you can swipe.

Can someone still swipe or insert a contactless chip card?

Answer: Yes, customers can still swipe or insert, just like any other card.

What is the technology behind tapping to pay?

Answer: Tapping to pay uses short-range wireless NFC (Near Field Communication) technology to make secure payments between a contactless chip card or payment-enabled device and a contactless-enabled terminal. When the card or device is tapped near the Contactless Symbol , the payment is sent for authorization.

Can customers make a payment by mistake if they stand too close to close to the terminal?

Answer: No. The tap to pay technology requires a merchant to initiate the payment. Next, the contactless chip card must be tapped or held within 2 inches of the contactless-enabled terminal in order for a transaction to take place.

Can customers use their Visa contactless chip card even if they don't see the Contactless Symbol .

Answer: Yes. Contactless payments are accepted at contactless-enabled checkout terminals displaying the Contactless Symbol . If they don't see the Contactless Symbol , they can still use their contactless chip card at an EMV checkout terminal by inserting their card, or at a magnetic stripe checkout terminal by swiping their card.

How do people get a contactless chip card?

Answer: Customers should speak with their bank or visit their bank's website to learn how they can request an upgrade to a contactless chip credit or debit card.

CONTINUED

6.3 Merchant FAQs

If you run into problems, check out these tips:

- Confirm that your customer has a contactless payment method.
- The customer's card is not contactless-enabled (if the card doesn't have the Contactless Indicator ) it won't work) or they do not have their payment card loaded into their payment-enabled phone or wearable device.
- Make sure your customer is tapping to pay the correct way.
- Your customer is not holding the contactless chip card, payment-enabled phone or wearable device in the right place on the checkout terminal (it must be held near the antenna).
- The contactless chip card is held too far out of range (it must be held within 2 inches of the Contactless Symbol .
- The contactless chip card is held at an angle instead of flat over the checkout terminal.
- Ensure the customer is tapping an individual card or device, not a wallet (only one contactless-enabled form of payment can be used at a time).
- If a contactless chip card payment is not processing, guide the customer through the proper way to make a payment with their card to address any user errors. If your customers continue to have trouble making a contactless payment, remind them they can insert or swipe their card to make the transaction.
- If you experience multiple failed contactless transactions, help your customers pay with a dip or swipe to avoid any customer delays. A representative from your store may want to contact your terminal manufacturer or POS vendor to examine your contactless reader to ensure it is configured correctly.

6.3.1 Merchant troubleshooting tips

Help your customers if they have an issue when attempting to tap to pay. Here are a few common reasons why issues may occur:

- Your customer is not holding the contactless chip card in the right place on the checkout terminal (e.g., near the antenna).
- The contactless chip card is held too far out of range.
- The contactless chip card is held at an angle instead of flat over the checkout terminal.
- Your customer accidentally presents a payment-enabled mobile or wearable device and/or multiple contactless chip cards to the checkout terminal.
- If a contactless chip card payment isn't processing, guide the customer through the proper way to make a payment with their card to address any user errors.
- If your customers continue to have trouble making a contactless payment, remind them they can insert or swipe their card to make the transaction and contact your terminal manufacturer or POS vendor to fix your contactless reader.



6.4 Consumer FAQs

What is the technology behind tapping to pay?

Answer: Tapping to pay uses short-range wireless technology to make secure payments between a contactless chip card or payment-enabled mobile or wearable device and a contactless-enabled checkout terminal. When you tap your card or device near the Contactless Symbol , your payment is sent for authorization.

What does the and the mean?

Answer: The EMVCo Contactless Indicator  * indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal or on store signage, it means a merchant accepts tapping to pay.

The EMVCo Contactless Symbol  * indicates where you tap your contactless chip card or payment-enabled mobile/wearable device to make a payment.

How do I know if my card or device can make contactless payments?

Answer: You'll see the Contactless Indicator  on your card. For your phone or other payment-enabled wearable device, please see [Apple Pay for Visa](#), [Google Pay for Visa](#) and [Samsung Pay for Visa](#).

What does the Wi-Fi-looking symbol on my card mean?

Answer: The Wi-Fi-looking symbol on a debit or credit card is the EMVCo Contactless Indicator* . It indicates that your card can be used to tap to pay on a contactless-enabled payment terminal.

What does the RFID-looking symbol on my card mean?

Answer: The RFID-looking symbol on a debit or credit card is the EMVCo Contactless Indicator* . It indicates that your card can be used to tap to pay on a contactless-enabled payment terminal.

How close does my contactless chip card or payment-enabled mobile/wearable device need to be to the contactless checkout terminal?

Answer: Your contactless chip card or payment-enabled mobile/wearable device just needs to be within 1-2 inches of the Contactless Symbol  to initiate a payment.

How long do I need to tap my contactless chip card or payment-enabled mobile/wearable device on the checkout terminal?

Answer: One to two seconds should do it.

Do I actually have to tap my contactless chip card or payment-enabled mobile/wearable device on the checkout terminal?

Answer: No, actual tapping is not necessary.

How do I tap my contactless chip card or payment-enabled mobile/wearable device at the checkout terminal?

Answer: It works best when your contactless chip card or payment-enabled mobile/wearable device is held flat over the Contactless Symbol , versus held at an angle.

When exactly do I tap to pay?

Answer: Once you are prompted to pay (by the cashier, a light on the checkout terminal, etc.), place your contactless chip card or payment-enabled mobile/wearable device within 1-2 inches of the Contactless Symbol  on the terminal and follow the prompts.

What is so great about tapping to pay with Visa?

Answer: Tapping to pay with a Visa contactless chip card or payment-enabled mobile/wearable device is secure, convenient and touch-free — perfect for places like fast-food restaurants, grocery stores, coffee shops, vending machines, taxis and more. Just look for the Contactless Symbol  at checkout. Tapping to pay is secure because each transaction is accompanied by a one-time code, just like contact EMV. Unlike cash, tapping to pay provides an electronic record of your purchases and gives you all the great functionality and convenience of a Visa card.

How do I get a Visa contactless chip card?

Answer: Contact your bank by calling the number on the back of your card to inquire.

CONTINUED

6.4 Consumer FAQs

How does this technology compare to Apple Pay?

Answer: Contactless payments, including Visa contactless chip cards, Google Pay and Apple Pay, use the same NFC (Near Field Communication) technology. Samsung Pay, however, works with both NFC technology and MST (Magnetic Secure Transmission) technology, which can be used anywhere you can swipe.

Where can I tap to pay?

Answer: You can tap to pay where you see the Contactless Symbol  on a checkout terminal. Millions of places around the world accept contactless payments, including fast-food restaurants, coffee shops, grocery stores, retail pharmacies, vending machines, taxis and more.

Can I still swipe or insert my Visa contactless chip card even if I don't see the Contactless Symbol at the checkout terminal?

Answer: Yes. If you don't see the Contactless Symbol  on the checkout terminal, you can still swipe or insert your contactless chip card, just like any other Visa card.

Can I use my Visa contactless chip card or payment-enabled mobile/wearable device to tap to pay outside the U.S.?

Answer: Yes. You can tap to pay at millions of places around the world, wherever you see the Contactless Symbol . In countries like Australia, Canada, the UK and France, over half of retailers currently accept contactless payments. If tapping to pay is not available at a location, you can simply swipe or insert your Visa contactless chip card at checkout.

Is tapping to pay secure?

Answer: Yes. Here's why:

- Each Visa contactless chip card carries the same trusted security as a Visa contact chip card
- The one-time code generated every time a contactless chip card or payment-enabled mobile/wearable device is used at an in-store contactless-enabled terminal protects your payment information, making it extremely effective in reducing counterfeit fraud.
- You can't pay accidentally—your contactless chip card or payment-enabled mobile/wearable device must be within 2 inches of the terminal for the transaction to take place. And you won't be billed twice, even if you accidentally tap twice.
- Tapping to pay with your Visa contactless chip card or payment-enabled mobile/wearable device helps you avoid touching surfaces at checkout.

What information is transmitted from my contactless chip card or payment-enabled mobile/wearable device when I tap to pay?

Answer: The contactless chip card or payment-enabled mobile/wearable device securely transmits information including the account number, expiration date, and a one-time code that changes for every in-person transaction. The code is different than the code encoded on the magnetic stripe of a Visa card.

I heard people can "skim" information from a contactless chip card. What does that mean?

Answer: Visa contactless chip transactions generate a one-time, transaction-specific code. Due to the nature of the code and additional fraud protection processes built into the Visa network, it is difficult to use skimmed cardholder information for fraudulent purchases. As a result, fraud from skimming is very unlikely and limited in scope. You can also rest assured that Visa cards offer protection from any unauthorized use with Visa's Zero Liability Policy.

Can I unknowingly make a purchase if I am in close proximity to a contactless-enabled payment terminal?

Answer: No. The technology behind tapping to pay requires the merchant to initiate the payment. Next, the contactless chip card or payment-enabled mobile/wearable device must be tapped or held within 1-2 inches of the contactless-enabled terminal in order for a transaction to take place.

Can I be charged twice if I have more than one contactless chip card in my wallet?

Answer: No. Contactless-enabled checkout terminals will only communicate with one card at a time. If you have more than one contactless chip card in your wallet, you should tap the individual card you want to use, rather than tap your whole wallet.

What do I do if my Visa card has been lost or stolen?

Answer: If your Visa card is lost or stolen, or you believe there has been unauthorized activity on your account, contact your issuing bank or credit union immediately. If you don't have that contact information readily available, contact Visa and we will be able to assist you.