Foreword

Retailers have been at the forefront of adopting new technology to meet the ever-changing demands and needs of their customers. New contactless technology for payments makes shopping easier and quicker for the customer, and offers a number of real advantages to retailers. Contactless cards – and apps on mobile devices - present a good and viable alternative to cash. They allow payment for small transactions to be completed much more quickly, reducing queuing and waiting times for customers and result in increased customer footfall. In a modern world, where people are under ever greater time pressure, when customers see long queues, they may either not come in, or abandon their purchase altogether. The technology can be introduced relatively easily alongside existing payment systems. Merchants who have changed their systems and adopted the technology to handle contactless cards have reported a significant upturn in footfall.

To take advantage of the potential benefits that contactless technology can bring, retailers need to equip themselves and train their staff to follow the right procedures and know how to deal with any issues arising. This guide is aimed at giving some easy-to-understand advice on how to get the most out of this new technology to the benefit of both retailers and their customers.

This guide was largely based on a similar guide by the UK Cards Association. EuroCommerce is grateful to them and our members for their contribution to producing this guide.

Christian Verschueren
Director-General
EuroCommerce
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1. Introduction

1.1 Who should read this document?

This document is for retailers who are considering accepting contactless payments, or for retailers who already accept them, but want more information about new contactless devices and higher-value contactless payments.

Contactless is now becoming a mainstream way of paying, and is also rapidly expanding as a technology. Contactless payments are becoming increasingly common, not only on card, but also on wearable and mobile devices. The underlying technology for all of these contactless payment devices is the same, and offers a consistent customer experience of fast, easy and secure payment.

“The contactless solution has generated a real buzz... it has allowed us to significantly increase our customer service levels.”

EAT
1.2 What is contactless technology?

Contactless technology is another way for your customers to pay for purchases using a card or a device without having to insert their card in the terminal or enter their PIN. It is designed specifically to provide a quick and convenient way to pay in any environment where the speed of transaction is essential for customers. Retailers who accept contactless payments will display the Contactless Symbol:

Contactless cards display a Contactless trademark on the front or back of the card, referred as the Contactless Indicator:

If you do not currently accept contactless card payments, you will need to speak to a company that processes card transactions, known as a card acquirer.

1.3 Contactless devices

Contactless technology exists in a range of different devices including:

- pre-paid, debit and credit cards
- stickers
- key fobs
- wearable devices, such as watches and wristbands
- mobile devices, such as smartphones and tablets

A contactless-enabled terminal will be able to accept payments from all of these contactless devices. Contactless devices, apart from cards and mobile device applications, will not necessarily display a contactless indicator or may require the customer to activate them.

1.4 How does contactless technology work?

The contactless device contains an antenna, so that when it is used at a contactless reader, it securely transmits purchase information to and from the contactless reader.

For added security set by the card issuer, the card application may ask the customer to provide a PIN, a mobile code, or a biometric identifier, such as a fingerprint, for verification.

1.5 What are higher value contactless payments?

A higher-value contactless payment is any transaction that exceeds the contactless limit. Higher-value payments operate in a slightly different way to other contactless payments, and must include customer verification using a device such as cards and mobile devices that supports the use of a method of customer verification like a PIN, a mobile code, or a biometric identifier.

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1 This is an EMVCo mark. EMVCo exists to facilitate worldwide interoperability and acceptance of secure payment transactions. For advice on the use of the marks see https://www.emvco.com/best_practices.aspx?id=117.
2 See footnote 1.
3 Please note that the contactless limits may vary between Member States and are reviewed on a regular basis.
4 Please note that customer verification using a contactless card is implementation- and scheme-dependent.
“Contactless card payments are easing the customer shopping experience and helping to displace cash to card payments”

IKEA
This section sets out the best practice for retailers to follow in accepting contactless payments. This includes the main messages for customers when they are considering using contactless; the steps that the customer and the retailer will need to follow to complete the payment process; and troubleshooting tips.
2.1 Messages for the customer

If your card or device is lost or stolen, report it to your bank as soon as possible in accordance with your bank’s terms. Excluding cases of fraud or gross negligence, European legislation limits a consumer’s liability to €150 for fraudulent or unwanted payments, and there are plans for this amount to be reduced by the end of January 2018. National legislation may afford better protection for the consumer.

“If offering contactless payment helps make shopping and paying in store quick and easy, reducing queuing times for our customers and giving them choice and flexibility”

Boots
2.2 Best practice

2.2.1 Choosing the device
If the customer wishes to pay via contactless, they should look to see if the terminal or card reader has the Contactless Indicator on it. They may have to activate their device or card first by completing, for example, a Chip and PIN transaction.

If they have a mobile device or a wearable device like a watch they will need to check whether it is set up for contactless payments. They may also need to take the application selection and verification steps.

2.2.2 Choosing the application
Because cards, mobile phones and other consumer devices could store multiple contactless card applications, retailers need to make it clear to their customers which category of card they accept. Retailers may pre-select their application preference, and let the customers confirm or choose their preferred or alternative card application.

Retailers may ask their customers to provide an early upfront indication if they wish to simply choose to Tap & Go, or ask the customer to insert their card to select their preferred choice, or if supported by the terminal, to double tap their card for selecting their preferred card application in between processes.

For mobile devices, consumers can activate one of these applications before approaching the terminal or at any time. Provided there is enough battery charge left, it is recommended that customers select a payment application to be ‘always on’ and which can be activated even when the device is turned off or the power is too low to drive the keyboard and screen.

To help avoid delays, retailers need to make it clear to their customers which of the card types they accept so that the correct or preferred application can be selected by the customer before approaching the terminal. Unlike a contactless card, a mobile device will not have the card type printed on it, although the card type and scheme logo may appears on the device’s screen.

2.2.3 Customer verification
Customer verification may be required for both contactless cards and mobile devices. Purchases below the normal contactless limit do not usually require a customer verification when using a contactless card; however, some mobile device applications do require a verification step for all transactions, including those under the normal contactless limit for your Member State. Others may allow the customer to choose whether to verify themselves for all transactions.

Higher value contactless payments will usually require a customer verification. Depending on the device and/or the application requirements, the verification method can be either a PIN, a mobile code (such as Mobile Code for Visa, mPIN for MasterCard, Passcode for American Express) or a biometric identifier. PIN verification is always undertaken on the retailer’s terminal while mobile code or biometric verification is undertaken on the mobile device.

- Mobile codes – these should be from 4 to 12 digits, and may be subject to the same controls as a standard bank card PIN. The customer may only have a limited number of attempts to enter the code before the application is locked. Messages related to the status of the code will only appear on the customer’s device and may be managed directly with the cardholder’s issuing bank.

- Biometrics – where a biometric reader is available on the customer’s device, the payment application may be enabled by its use.

The mobile device or successful input of a PIN on the terminal will provide confirmation to the contactless reader (of the terminal) of the verification result.

“Contactless payment solutions speed up the checkout process for customers. Contactless payment thus improves efficiency in the payment process, as well as customer experience, which contributes to a more convenient shopping environment.”

Albert Heijn
2.2.4 Processing the payment

The four-step process below shows how you as the retailer, and your customer, should interact with a terminal. The card or device should always stay in the customer’s hand (or on their person in the case of wearables), and both you and the customer should follow the terminal prompts.

**Retailer with stand-alone payment terminal**

1. **Look**
   - Select SALE from the device menu
   - Enter the transaction amount on the terminal keypad, e.g. for €10.23 enter 1023.
   - Press the green ENTER button. If you make a mistake, simply press the yellow CLEAR button and re-enter the amount.

**Customer**

The customer should look to see that the Contactless Symbol is displayed on the terminal screen so that they know the retailer is ready to accept a contactless payment.

You may want to have additional contactless signage (see 3.4) around the terminal or within your shop to show your customers that you accept contactless payments.

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2. **Touch**
   - **Retailer**
     - Ask the customer to touch their card or device against the Contactless Symbol that appears on the terminal screen.
   - **Customer**
     - The customer is simply asked to touch their contactless card or device against the reader to make their contactless payment.
     - After a certain number of transactions, or if the card transaction exceeds the contactless limit for your Member State, or where the customer has opted to authenticate themselves to the card or the device, the terminal will prompt them to enter the PIN, or on a mobile device, a mobile code or biometric identifier. The customer may be asked to re-touch the device on the reader in case of customer verification being required and the terminal being ‘off-line’. Where this occurs, the retailer should simply follow the prompts on the screen.

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3. **Processing**
   - **Retailer**
     - No action to take. It is likely that contactless transactions using a mobile device, and all higher-value transactions, will require authorisation by the issuer. Under normal circumstances, these will be invisible to the customer and will not interfere with the transaction process.
   - **Customer**
     - The customer should keep their card or device against the reader while the payment is processing (usually only a few seconds). The terminal should beep or show a series of green lights to show that the payment has been processed. Some contactless card transactions will require online authorisation; this may result in a slight pause in the transaction process.

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4. **Approved**
   - **Retailer**
     - The terminal will approve the transaction. The terminal will light up or beep to let the customer know that the payment has been completed.
   - **Customer**
     - The customer will see the message displayed that shows the payment has been approved.
2.2.5 Receipts

The terminal can be set up for the printing of a retailer receipt for your records. For transactions less than the normal contactless limit for your Member State, a receipt will not be automatically printed for the customer (although you can set up your terminals to do so if you wish).

For payments over the normal contactless limit, the production of a receipt is subject to the terminal implementation process and is card scheme dependent. A receipt must be produced if the customer requests one and if the terminal is technically capable of producing a receipt. Receipts can also be distributed electronically.

To print an additional receipt for customer, tear off the retailer copy, press ENTER to return to the ready screen and press the button to print the customer receipt again.

2.2.6 Refunds

Refunds may be processed using contactless cards and devices, and using the contactless reader to capture the card details.

Where a mobile device was presented for the original transaction, any refund must be completed using the contactless interface, though this is currently not possible in all Member States.

2.2.7 Cashback

If supported by your card payment scheme, cashback can be offered with a contactless transaction purchase. As the cashback may push the amount over the normal contactless limit for your Member State, this will probably only be available on a device that includes customer verification, such as a card or mobile device. For advice on accepting purchases with cashback transactions please refer to your acquirer.

2.2.8 Adding a tip

If supported by your card payment scheme, you can add a tip to a contactless transaction, but you should make sure it is added before the device is presented. If the bill with tip comes to more than the normal contactless limit for your Member State, the transaction will either have to be processed as a higher-value contactless transaction or a standard chip & PIN transaction.
2.3 Troubleshooting

2.3.1 Not a contactless-enabled customer device

If the card does not have the Contactless Indicator on it, then it cannot be used to make a contactless payment. If your customer is using a mobile phone or another device, they will have to check if they have set it up to make contactless payments.

Ask the customer if they have another contactless device to make the payment or, if this is not available, request they make the payment using chip & PIN.

2.3.2 Customer verification

The contactless acceptance process has a built-in level of protection to ensure that it is the valid cardholder that is making a contactless payment.

For contactless cards, the customer may occasionally be asked by the terminal to enter their PIN. You can reassure the customer that this is just a security check and that they will have no problem using contactless next time.

For mobile devices such as smartphones, customers may have different levels of verification built into their application process, which require the customer to authenticate. Once they have done so, the transaction can take place in a contactless way.

Payments over normal contactless limits will only be available on cards and devices that allow customer verification methods input like PIN entry, mobile code or biometric identifier.

2.3.3 “Card clash”

If the terminal is unable to communicate with one card or device because it interferes with another card or device near the terminal, it will be unable to complete a transaction. It is therefore important to check that the customer is presenting only one card or contactless device to the terminal.

For example, the customer could be holding their wallet or purse against the card reader with more than one contactless card inside, or the customer could have their activated mobile device next to a contactless card. Where this is the case, the terminal will display ‘Please Present One Card Only’ or a similar message, and the transaction will not be allowed to proceed. This is sometimes referred to as ‘card clash’.

Ask your customer to choose which card or device they wish to pay with and present this alone to the reader.

2.3.4 Touching the contactless card or device

If the card or device is too far away from the Contactless Symbol on the terminal (being the point where the customer should touch their contactless device) it may not be possible for the terminal to accept the payment. The customer should hold the card or device within a few centimetres of the contactless symbol.

Check that the card or device is being touched flat against the contactless symbol and not at an angle.

Each mobile phone will have a different ‘sweet spot’ where the contactless antenna is at its most effective. Customers may experience difficulties finding the correct way to touch their device against the reader, but over time they will become used to their particular device.

2.3.5 Low or no battery power

Some handsets require power to allow contactless transactions to take place. If there is no power in the device then transactions cannot be undertaken and in such cases an alternative payment method should be sought.

In some environments, particularly when travelling, it is good advice for customers to be aware of the impact this may have on their ability to pay.

2.3.6 Terminal position

Terminals must be positioned so that all customers can easily touch their contactless cards or devices against the terminal.

If there are any metal objects, for example a stapler or a pair of scissors, near to the terminal, they may interfere with the connection between the device and the terminal. These will need to be moved away from the terminal.

2.3.7 Declines

If a contactless transaction is declined, the terminal display will notify the cardholder of the outcome.

For a transaction on a mobile device, it is possible for the issuer to send messages relating to the decline decision to the customer’s device, directing them to contact the issuer.

Retailers will never be asked to retain a customer’s card or device.
2.3.8 Fallback to chip & PIN

The customer may occasionally be asked by the terminal to either enter their PIN or to insert their contactless card and enter their PIN or sign. You can reassure the customer that this is just a security check and that they will have no problem using contactless next time.

For transactions conducted with a mobile device there may be no way to fallback to capture the card details so an alternative payment method should be sought.

2.3.9 Referrals

From time to time the acquirer may, during the transaction process, require the retailer to make contact with the card issuer before a transaction is completed. Such transactions are not possible with contactless cards or devices and the terminal will treat any responses of this type as a decline.

2.3.10 Other

If the terminal will not process the transaction and it has a Contactless Symbol, it could be because the device’s internal antennae is broken (in which case you should contact your supplier) or that the card or device is new or has not yet been activated. If this is the case, ask your customer to contact their card issuer and select a chip & PIN card to pay with.
3. Next steps

This section sets out what you need to do as a retailer to accept card payments; or if you already accept card payments, how to accept contactless payments and higher-value contactless payments. It also suggests some ways to encourage customer use of contactless.
3.1 Not currently accepting card payments?

If you do not currently accept card payments, you will need to speak to a company that processes card transactions, known as a card acquirer. If you undertake an internet search, you should be able to find out which card acquirers best serve your country.

3.2 Already accepting card payments?

The first thing to establish is whether your payment terminal is capable of accepting contactless payments. It is likely that the terminal screen will display the Contactless Symbol if this is the case. If you are unclear about this, then either refer to the manual or contact the terminal provider to validate.

If your terminal does not accept contactless payments, then contact your acquirer/terminal provider to find out the best way to enable contactless payment acceptance within your business. This is likely to involve either replacing your existing terminal or obtaining an add-on contactless reader to support your existing payment terminal.

A variety of contactless readers and terminals are available. When choosing equipment you should consider the following:

- Select the model which best suits your business needs – this may be an add-on contactless reader, a fully integrated point-of-sale system, a mobile device, or an unattended terminal.
- Confirm that the selected reader carries appropriate branding for the card types accepted, and ensure that any overlays on the acceptance zone do not use metallic materials or anything that may affect the reader’s performance.
- High-speed authorisation connections are required (e.g. broadband, DSL, leased line or V-Sat).

If you decide to accept higher-value contactless payments, your terminals or point of sale (POS) devices must already accept contactless payments and conform to the payment scheme specifications. You can discuss this with your acquirer.

It is recommended to only print a receipt should the customer specifically request it, so ensuring that you and your customer obtain the benefit from the unique speed of transaction offered by contactless.

3.3 Terminal placement

To get the best consumer experience it may be necessary for you to re-design or re-configure your checkout points. Contactless readers need to be placed somewhere that is convenient and easy for customers to use while flexible enough to accommodate customers with disabilities by, for example, allowing the card reader or terminal to be removed from any cradle and passed to the customer.

3.4 Contactless signage

A variety of contactless signage may be available from your acquirer. Signage is helpful as it highlights contactless as an option to customers when they are about to pay and are most receptive to changing their behaviour.

Customer posters: it is best to display customer signage in areas where footfall is highest; an ideal place would be where customers are getting ready to pay.

Staff posters: should be displayed in staff areas for example in a staff common room or changing area.

Window stickers: display where customers are most likely to see them, on the inside of a window facing out, on a glass entrance door for example.

Receipts: it is useful to print signage on receipts as the customer will be reminded about contactless as a payment option when they get home.

3.5 Customer education and marketing

You may wish to run some marketing and advertising campaigns promoting the use of contactless payments in your business.
“The possibilities for retailers to develop a seamless customer experiences are much more pronounced using contactless & mobile payments. Banks and retailers should more work together in bringing the right solutions, standards and customer education in a way that creates added value to all our customers.”

Colruyt Group
4. Staff training

This section sets out information you can use to help your staff overcome customer objections, and includes FAQs.

It may be useful to keep a staff reference guide by the tills until staff are comfortable with how contactless works.

The best advocates for contactless payments are your own staff. Where they regularly use a contactless card or device for payments in their normal daily lives, they can appreciate contactless from a customer’s perspective. They will see and feel the considerable benefits that contactless brings to them. If they do not currently have a contactless card or device, try to encourage your staff to ask if their current card issuer can supply them with one.
4.1 Addressing barriers to use

4.1.1 Security concerns

Reassure the customer that contactless is secure. Contactless card payments benefit from the same range of features found on a standard chip & PIN card, and transactions are processed through the same secure networks. Mobile contactless payments also benefit from similar security features.

There is a maximum amount for a contactless transaction, which varies between Member States. If it is a higher-value payment, the customer will have to verify themselves. The card or device has limits built into it when it is being used for a contactless payment. This means it can only be used for a certain number of consecutive contactless transactions before the customer is required to verify themselves.

All contactless payments, as with other card payments, are covered by the issuing bank in the event of fraud. European legislation limits a consumer’s liability to €150 for fraudulent or unwanted payments, and there are plans for this amount to be reduced by the end of January 2018. National legislation may afford better protection for the consumer.

4.1.2 Prefer chip & PIN over contactless

Reassure the customer that contactless transactions are secure and offer the same level of protection as if they had performed a chip & PIN transaction.

4.1.3 Lack of recognition of contactless

Highlight the Contactless Indicator on their card to the customer and prompt them to give contactless a try.

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5 The customer performs a so-called customer verification by entering either a PIN, a mobile code or a biometric identifier such as a fingerprint or retina scan.

6 Tokenisation is the term used to describe a process by which surrogate values are used to replace the Primary Account Number (PAN) in the payments ecosystem.
4.2 Staff FAQs

**Q1: What if a PIN is requested?**

A. The terminal will occasionally ask customers to either input their PIN or insert their card. When this happens, you should just carry out a normal chip & PIN transaction. Let the customer know they should have no problem using contactless next time.

**Q2: What if a customer requests a receipt?**

A. Contactless receipts are optional but you should always ensure you have the capability to provide one if the customer asks, as long as the terminal is technically capable of printing receipts. To print a customer receipt, tear off the retailer copy, press ENTER to return to the ‘ready’ screen and press the button to print the customer receipt. Note: if your terminal does not give you a receipt option, press the appropriate key at the READY prompt. Make sure you do this before the next transaction.

**Q3: Can customers add a tip to a contactless transaction?**

A. Yes – if your terminal has this capability and tips are supported by your card payment scheme, but make sure it’s added before the device is presented. If the bill comes to more than the maximum contactless limit in your Member State, the transaction will either have to be processed as a higher-value contactless payment (if a mobile device or similar), or a chip & PIN transaction (if a card).

**Q4: Can I give a refund with the contactless terminal?**

A. Refunds may be processed through contactless cards and devices by using the contactless reader to capture the card details.

**Q5: Can I offer cashback with contactless transactions?**

A. Cashback can be offered with a contactless transaction purchase provided it is supported by your card payment scheme. As the cashback is likely to push the amount over the contactless limit, this will probably only take place on a card or device that includes customer verification, such as a card or a smartphone.

**Q6: Can I accept contactless cards issued from any EU Member State?**

A. Yes – as long as you accept cards from the card payment scheme, you can accept payments from any card with the Contactless Indicator.

**Q7: Will I be able to accept new contactless payment devices, such as mobile phones or wearable devices?**

A. Yes, as long as they have been activated by the customer and as long as you accept cards from the card payment scheme, you can accept payments from any card with the Contactless Indicator.

**Q8: What happens if a contactless payment is declined?**

A. The terminal will notify the customer that their payment has been declined. You should then ask the customer to complete their payment using another contactless card or device, or using another standard contact chip & PIN card.

**Q9: Could someone unknowingly make a transaction as they walk past a reader?**

A. No. The retailer must have entered the amount for the customer to approve first, and then the card or device has to be held within a few centimetres of the terminal for a few seconds.

**Q10: Is there any chance that payments could be taken twice from a customer’s account?**

A. No. Contactless terminals are only able to make one transaction at a time. As a safeguard, each transaction must either be completed or voided before another can take place. If two cards/devices or more are presented at the same time, the terminal will recognise that there had been a card clash and no transaction will be processed.

**Q11: Could the customer’s card details be intercepted during a payment?**

A. Contactless only works when a card or device is within a few centimetres of the card reader. This makes it virtually impossible for any details to be intercepted while in use. While a contactless card reader can interrogate a card provided it is within a few centimetres of the card, it will only release the same information that is displayed on the front of the card. A fraudster would find it very difficult to use this information elsewhere, and it couldn’t be used to make a cloned card. In the case of fraud, cardholders are protected and have the right to a refund for any unauthorised transaction, as long as the card issuer has been notified.
5. Benefits of Contactless

Contactless payments can improve the customer experience and help reduce your costs.

Contactless payments can operate seamlessly alongside your existing terminals and other ways of taking payments, whether by cash, cheque or card.

Contactless payments are a good substitute for cash payments. A high percentage of the value of consumer cash payments is made up of payments for amounts under the contactless card limit. The largest number of these payments is made in supermarkets, followed by petrol stations, then restaurants/cafes/takeaways.

“The contactless payment solution speeds up checkout for customers, as actual payment time is reduced threefold. With a simple wave, customers pay for their purchase, without having to insert their card or enter their PIN. In addition to saving time, contactless payment is very easy and convenient for consumers.”

Carrefour
5.1 Improved customer experience

Accepting contactless payments may lead to increased revenue for your business, for the following reasons:

• Faster transactions – contactless technology is one of the fastest card payment methods. The contactless device simply needs to be touched onto your secure reader to make a contactless payment and, in a few seconds the payment is complete. For the majority of contactless transactions, no verification, receipt or additional authorisation is required.

• Convenience – accepting contactless for small purchases makes life easier for your customers as they do not need to have the correct change or carry cash around. Equally you do not have to spend time counting out and giving them their change or paying cash into the bank.

• Increased throughput – where queues are removed or reduced, more customers can be served, and for many retailers increased throughput will translate directly to increased revenue. If you know the value of each second saved at the point of sale, and you can estimate the number of transactions below the contactless limit in your Member State that will convert to contactless, you can calculate the direct savings of reduced transaction time.

• Fewer abandoned sales – customers may walk out of your shop because of long queues, so quicker transactions could reduce the number of abandoned sales.

• Increased average transaction value (ATV) – customers may be constrained by the amount of cash they have on them and so may spend more if using their contactless device. In the case of vending machines, the replacement of coin provides the opportunity to sell higher-value goods. In addition, where pricing has previously been limited by coin denominations there is the opportunity for more flexible pricing.

A restaurant chain estimated that the average transaction value on contactless cards is up to six times that of cash payments; a Football Club estimated it as 50% higher and a fast food burger restaurant as 40% higher.

• Uplift in footfall – in certain retail areas, accepting contactless payments has helped retailers become the preferred place for contactless card users – especially at times when they are limited by cash availability. For early adopters in an area, there is the potential to attract new customers by using appropriate window signage indicating your business accepts contactless.

5.2 Cost reduction

Reducing the use of cash in a retail business may well provide cost savings, particularly if a significant proportion of cash purchases are converted to card. Contactless device transactions can also have cost savings over chip & PIN transactions and these savings can be made in:

• Improved staff productivity – as more customers make contactless transactions with minimal staff intervention, point-of-sale staff resource requirements could be reduced or reallocated.

• Cash handling – staff will need to spend less time on cash handling/ back-end processing, and a reduced cash float potentially means savings on insurance and fewer trips to the bank.

• Cash shrinkage risk (theft and fraud) – having less cash on your premises reduces the risk of theft and fraud.

• Reduced receipt handling – subject to Member State rules and terminal configuration, a receipt only needs to be produced for a contactless payment when a customer requests one, or for a higher-value payment. Producing fewer receipts can provide cost savings in staff time and also cut down on terminal failures, which are often caused by receipt paper either running out or causing faults.
Contactless devices come with the same security and guarantee protection as other card payments. For added protection, from time to time the customer may be asked to enter their PIN to verify they are the genuine cardholder. If the customer’s card or device is lost or stolen, customers are protected against fraud loss so long as they report it to their bank as soon as possible, and in accordance with their card issuer’s terms.

As with all card payments, the risks to the retailer are lower than other payment types for a number of reasons:

- Existence of an audit trail – a transaction record is available and (subject to terminal configuration) could include a line detail of the item sold.
- Assured payment – provided the contactless transaction is processed correctly, there are very limited chargeback rights, and limited liability for lost and stolen cards.
- Risk managed by the card/device – for the majority of transactions, the decision-making process will be between the card or device and the terminal. No other processes (such as Stand-In Processing) will intervene.
EuroCommerce is the principal European organisation representing the retail and wholesale sector. It embraces national associations in 31 countries and 5.4 million companies, both leading multinational retailers such as Carrefour, Ikea, Metro and Tesco, and many small family operations. Retail and wholesale provide a link between producers and 500 million European consumers over a billion times a day. It generates 1 in 7 jobs, providing a varied career for 29 million Europeans, many of them young people. It also supports millions of further jobs throughout the supply chain, from small local suppliers to international businesses. EuroCommerce is the recognised European social partner for the retail and wholesale sector.

- 1 in 4 companies in the EU
- 10% of EU’s GDP
- 29 million jobs
- and 99% of which are SMEs.

Many of them young people.