MasterCard Contactless Payments Training
Introducing MasterCard® Contactless

- A contactless payment feature that provides consumers with a fast and convenient way to pay
- Can be used for all types of payments but is particularly convenient for small-ticket items or in locations where quick transactions are important
  - For example: Convenience stores, fast food restaurants, stadiums, transit, taxis, etc.
Contactless Payments - Tap to Pay

• Works just like a regular transaction except:
  – Card or device is tapped on the reader
  – Card or device stays in customer’s hand
• Reader lights up and beeps
• Authorized just like magnetic stripe transactions
How MasterCard Contactless Works

• Ring up the transaction as you would any other transaction
• Customer taps the card/device on the reader
• Reader will light up and beep
• Transaction will process
• Once authorized, the transaction is complete
• No signature required for MasterCard transactions under your floor limit or $50.00
All Contactless Cards/Devices Can Be Used

• Any card or device with contactless technology will work on the reader. Look for the contactless indicator on the front or back of the card.
Contactless Cards and Devices

• Contactless payment cards and devices come in all shapes and sizes
  – Mobile phone
  – Card
  – Tag
  – Key fob
  – Wristwatch
• It all works the same, just a different form factor
Signature Requirements for MasterCard Contactless

• Tapped transactions under your floor limit or $50.00 do not require a signature or receipt for MasterCard transactions (PIN may be required for debit transactions)

• Tapped transactions over your floor limit will require a signature or PIN (check with your manager to confirm the policy for your store)

• Printing of customer receipts for any amount depends on your POS system and customer’s request