

MasterCard® PayPass™


Merchant Training Curriculum

1. Show Merchant Training video.

2. Describe contactless payments— what they are, how they work, form factors.

- See presentation, *Contactless Payments Training*. It is important that the workers understand this is not restricted to just a traditional-looking credit card.
- Contactless devices can be anything that can hold a chip and antenna
 - Credit card
 - Key fob
 - Mobile phones
 - Wristband
- Works the same way as a regular credit card. The only difference is that the customer retains the card during payment of the transaction.
 - Similar to Exxon/Mobil Speedpass
- Stores all over the U.S. as well as globally
 - Convenience/drug stores: 7-11, Duane Reade, CVS, Walgreens
 - Fast food restaurants: McDonald's, Jack in the Box, Arby's
 - Gasoline stations: Wawa and Quickcheck
 - Stadiums: [local stadiums that have PayPass]
 - Supermarkets: ShopRite, Wegmans

3. How to recognize a contactless card.

- See presentation—*Contactless Payments Training*. The workers should understand how they recognize contactless technology on a credit or debit card, e.g., MasterCard PayPass, Visa payWave, American Express.  The presentation covers this for all payment brands since merchants typically accept all payment brands.
 - Visa also has a similar card which they refer to as their “payWave” card.
 - American Express also has this technology, however typically they just use the American Express brand.
 - Chase refers to their contactless cards as the “Blink” card, whether it is a MasterCard or Visa card.
- Merchants have to train on all brands accepted at the point of sale, hence this training does cover that American Express and Visa payWave are also accepted.
- It can be more confusing to the worker if they think that only MasterCard PayPass is accepted when typically the other brands will work.



4. How transactions work (from ringing up transaction through reader tap).

- Walk through an end-to-end transaction.
 - Ring the transaction.
 - Press Credit.
 - The customer will tap their device (card or fob) on the reader. The reader will light up and will beep as the card is read. On the display window of the cash register itself, it will say that the transaction is being processed.
 - If the merchant has set up their system to supply a receipt, one is printed if the transaction was processed successfully. A receipt may not be required for transactions of US \$50 or less.
 - There is no need for signature for any MasterCard transaction at or under the merchant floor limit.

5. Set up mock workstation: POS and reader.

- Having an actual workstation at the training session is extremely helpful in demonstrating how transactions work with *PayPass*.
- Demonstrate how accepting *PayPass* is similar to accepting any other card, the key differences being:
 - Not taking the card from the customer. The customer will tap the card against the reader, no need to swipe it.
 - No signature for transactions at or below the merchant's floor limit.
- ALL contactless cards and devices, not only *PayPass*, will work on the reader device.

6. Signature and receipt requirements.

- Understand the specific requirements of that merchant, e.g., will a signature line appear on receipts for transactions at or below the floor limit, etc.?
- Stress no signature is needed for transactions at or below the floor limit and receipt is optional.

7. Promoting the use of credit cards at POS.

- Encourage workers to ask the customer if they will be paying with a credit/debit card or with *PayPass* specifically.

8. Role-playing.

- With the mock POS set up, allow the workers to actually ring up some transactions and see the *PayPass* transaction firsthand in a training setting.