

HELP YOUR CUSTOMERS MAKE FAST & EASY PAYMENTS WITH MASTERCARD CONTACTLESS TRANSACTIONS

MASTERCARD CONTACTLESS PAYMENTS ADD UP TO FASTER CHECK-OUTS, HIGHER AVERAGE SPEND AND REDUCED COST RELATED TO HANDLING CASH

How MasterCard Contactless Payments Work



Step 1: Begin transaction

Greet the customer and begin processing the transaction as you normally would when a customer wants to pay with their card.



Step 2: Check the terminal

Make sure the contactless-enabled terminal is on and lit up.



Step 3: Ask for a tap

Ask your customer to tap their contactless payment card or device once approximately 2 cm (1 inch) from the reader for at least half a second.



Step 4: Watch the terminal process the payment

A change in light or a beep will tell you the contactless card or device interacted successfully with the terminal.



Step 5: Verify the transaction

Check the monitor to see if the transaction was successfully completed.




Frequently Asked Questions About MasterCard Contactless Payments

When can my customers use contactless payments?

Your customers can use contactless payments if the POS terminal has been activated for contactless payments and displays the universal contactless symbol (either permanently or upon activation).



How do I recognize a contactless card or contactless-enabled device?

If your customers' card, mobile tag or key fob is contactless-enabled, it will display the contactless indicator. 

For mobile phones with contactless payment capability, e.g. Apple Pay, there is no visual indicator to the cashier. Customers will know whether their device is enabled for payment, or you can ask your customer. The most common question to anticipate is, "Do you accept contactless payment?".

How does MasterCard contactless technology work for mobile devices?

At checkout, your customers will need to follow the prompts on their device (this varies depending on the type of device) and then simply tap their device correctly over the terminal. When paying with a mobile phone, your customer normally authenticates themselves on the mobile device with a PIN or biometric.

Are MasterCard contactless transactions secure?

Yes, advanced technology protects every transaction and your customers' personal information:

- Built-in encryption technology generates a unique, single-use code to protect each and every transaction.
- Short read range reduces the risk of unauthorized devices reading the enabled data and using it for fraudulent purposes.

Could customers unknowingly make a purchase if they walk past the reader?

No, you have to activate the terminal first and the cashier must enter the payment amount to activate the contactless terminal. In addition, the card or device has to be held within 2 cm (1 inch) of the terminal.

Does the merchant need to print a receipt for all contactless transactions?

No, you're not required to print a receipt for low value transactions unless your customer asks for a receipt.

What is the transaction limit for MasterCard contactless cards?

Contactless payments should be accepted for all amounts, the same as traditional card payment.

What if the cash register doesn't respond?

Try these troubleshooting steps:

- Make sure the terminal and adaptors are all turned on and plugged in. A light, wording or graphics on the screen should indicate the terminal is turned on.
- If your terminal is a non-integrated terminal with a separate contactless reader, make sure that the contactless reader is lit up after the transaction is registered. The light may not turn on before then.
- Register the transaction again as you would for a card transaction and ask your customers to tap again. Make sure their card/device is within 2 cm (1 inch) from the terminal and you hear a beep or see a change in the light.
- If your terminal is still not responding, contact the terminal manufacturer or distributor as the hardware may be malfunctioning.



For more information, visit

<http://www.mastercard.com/contactless>