

# CONTACTLESS TOOLKIT FOR MERCHANTS



## 1.9 billion

AN ESTIMATED 1.9 BILLION CARDS WILL BE USED FOR CONTACTLESS PAYMENTS GLOBALLY IN 2018.\*

## ACCEPTING CONTACTLESS

By choosing to accept contactless, you're opening the door to powerful benefits. In addition to the convenience it offers your customers, contactless can help you increase spending, strengthen loyalty, and improve security.

With the proliferation of Near Field Communication (NFC) mobile payment devices, enabling contactless is your best entry into accepting mobile payments. Those customers who use a card to tap for purchases today will be the ones who will use a phone to tap for purchases tomorrow.

### About this Toolkit

In this document you'll find all the information you'll need for a successful deployment of today's most advanced—and convenient—payment option. From FAQs to implementation steps and best practices, MasterCard is here to help every step of the way.

### Potential Benefits of Contactless for Merchants

#### Faster transactions and increased turnover

- » Quicker than contact and cash.
- » Faster throughput at peak times.
- » No need to print, sign, or handle paper receipts.
- » Focus on selling instead of fumbling with cash.

#### Cash displacement

- » Reduced costs per transaction due to cash handling, security, and transportation costs.

#### Reduced operational costs

- » Less equipment wear and tear (no contact).
- » Paper receipt not required for Low-Value Payment (LVP) unless requested by the customer.

\* Juniper Research, "Contactless Payment Cards: Market Prospects 2013–2018," November 2013.

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## Welcome to Contactless

Making payments has never been easier, thanks to contactless. All the cardholder needs to do is tap their contactless-enabled card, mobile phone, or other device on a contactless-enabled reader or terminal. Within a fraction of a second, they'll receive payment confirmation, and be on their way.

### WHAT IS CONTACTLESS?

Contactless is a payment method that gives your customers the convenience of making payments without handing over or swiping/dipping a payment card.

Instead, the customer simply taps their contactless-enabled card or device (such as a mobile tag, mobile phone, key fob, or wristband) onto a contactless-enabled reader.

The chip and antenna in the device securely transmits payment details wirelessly to a contactless reader connected to a merchant's point-of-sale (POS) system.

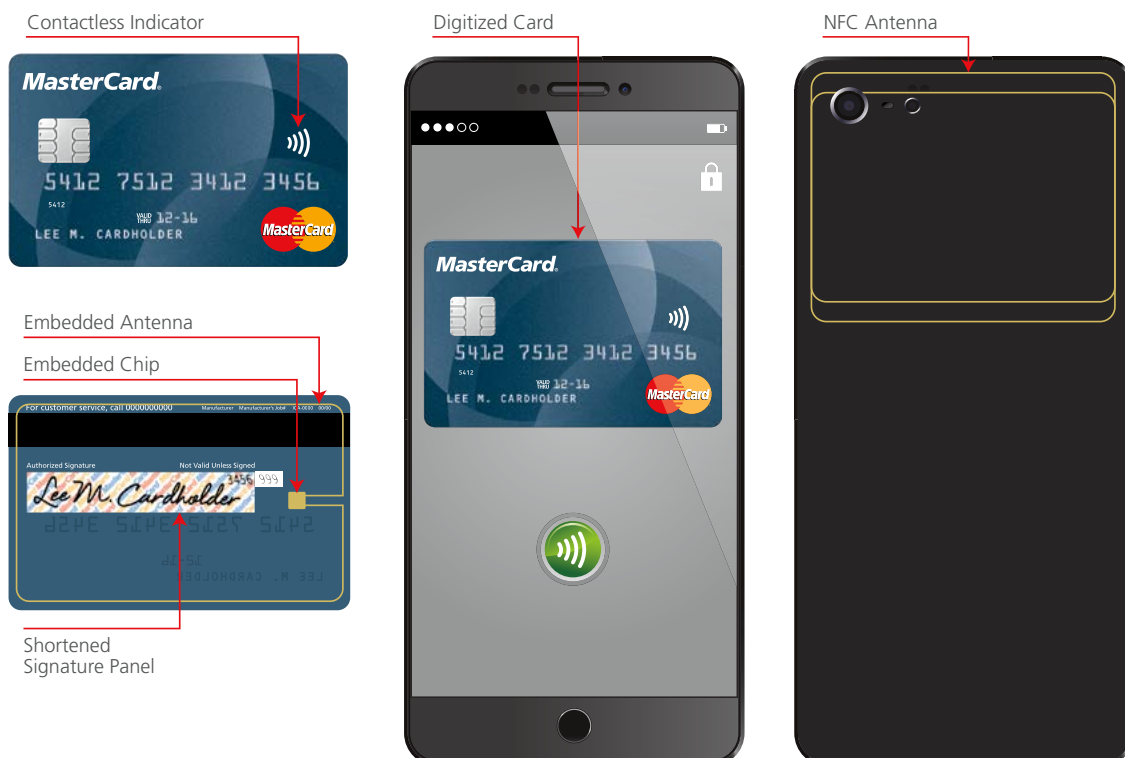
Account details are communicated directly to the contactless terminals and are then processed through the same acceptance network used for regular payment card transactions. Within a fraction of a second after a consumer taps the terminal with their contactless-enabled card or device, they receive payment confirmation and can be on their way.

Contactless-enabled cards look similar to standard MasterCard and Maestro cards, except that they include the contactless identifier and, as is true for all chip cards, a shorter signature panel on the back. Embedded inside the card is a computer chip that stores and processes the payment account data and a connected antenna that typically runs around the perimeter of the card.

88%

Displace cash with MasterCard contactless. Approximately 88% of contactless transactions in the U.S. are under USD 50, while 76% are under USD 25.

MasterCard Data Warehouse, 4Q2014

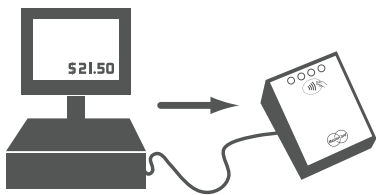


For illustrative purposes only.

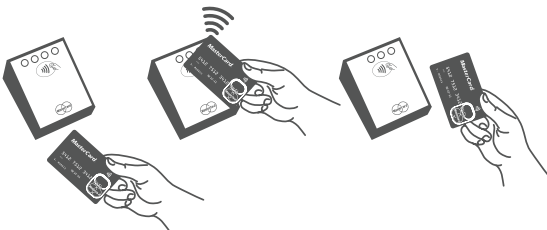
## How it Works

A computer chip in the payment card or device securely communicates with the merchant terminal. Within a fraction of a second, a light or beep indicates an approved transaction, and the cardholder is on their way.

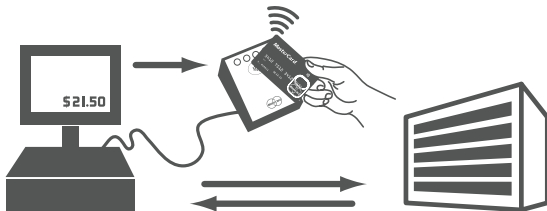
Transaction details are sent to the contactless-enabled terminal from the electronic cash register (ECR).



Card or device is tapped. Terminal activates and recognizes the contactless-enabled card or device and exchanges payment account details. The contactless-enabled card or device generates a dynamic cryptogram that creates a secure transaction in a fraction of a second.



Transaction data is transmitted to issuer along with payment account details via acquirer. Issuer validates the dynamic cryptogram, authenticates the data, and authorizes transaction.



The contactless M/Chip application offers you powerful tools to manage the risk presented by offline cardholder transactions. As there is possibly no connection to the issuer for such transactions, it is the contactless M/Chip application that decides whether to accept transactions offline on the issuer's behalf. Such offline transactions are processed by the issuer during the transaction clearing.

## GLOBAL ACCEPTANCE

This universal contactless symbol indicates that contactless payments are available. To pay with a contactless enabled card or device, the cardholder must look for the universal contactless symbol on the terminal.



## SECURITY

MasterCard places a strong and consistent emphasis on security through the enforcement of compliance with product specifications and other MasterCard requirements to safeguard cardholders, merchants and other payment system participants.

## Frequently Asked Questions

### What types of merchants can benefit the most from contactless acceptance?

Contactless acceptance is an excellent choice for any merchant, especially in environments where speed and convenience are valued and cash is the dominant payment method, such as supermarkets, quick-service restaurants (QSRs), drive-thrus, convenience stores, vending machines, tollbooths, taxis, parking venues, public transport, and fuel pumps.

### How safe are these transactions—can someone intercept the data or get incorrectly charged for purchases when carrying the card?

Paying with contactless-enabled cards and devices uses the same cryptographic techniques as paying with traditional contact cards where each payment is protected with a dynamic cryptogram. When a new purchase is initiated, a new cryptogram is generated. It is unique to that purchase and can only be used once. Any subsequent purchase attempts with that previously used cryptogram data will fail.

### Are signature and PIN requirements waived for contactless purchases—is there a limit?

Contactless is ideal for low-value payments, but high-value payments are also possible in most countries. For purchases above your region's Cardholder Verification Method (CVM) limit, signature, PIN, or On-Device Cardholder Verification (ODCV) is still required.

### How does this “non-verified” transaction change the payment guarantee for the merchant?

The use of contactless does not change the payment guarantee for merchants. Existing rules in which the transaction takes place continue to apply when data is passed across a contactless interface.

### How does pricing work for merchants—do contactless transactions cost more or less than traditional credit and debit transactions?

The use of the contactless technology has no bearing on pricing. Pricing still depends on the underlying, existing payment application.

### What are the costs involved?

To accept contactless payments, merchants can choose to implement a plug-in peripheral reader or a fully integrated system. Costs will vary depending on the selected solution.

### What type of technology is used for contactless?

In keeping with our overall strategy to create globally interoperable payment solutions, contactless was built following an open industry standard for radio frequency communications: ISO 14443.

MasterCard contactless replaces cash at new merchant categories.

- » Airline In-flight
- » Cinemas
- » Electric Charging Stations
- » Festivals
- » Parking Meters
- » Public Transport
- » Stadiums
- » Taxi Cabs
- » Toll Roads
- » Vending Machines



## Five Steps to Implementation

### 1. Pre-implementation Planning

Successful initiatives don't just happen, they are planned. That's why we recommend taking the time to develop a comprehensive contactless project plan. Gather the right resources and stakeholders to discuss the project in its entirety to help ensure a successful implementation.

To get started in the right direction, hold a pre-implementation kickoff meeting with a cross-functional team to define scope and impact. In addition to stakeholders, consider inviting the following functional areas to ensure across-the-board buy-in and cooperation: POS/ECR development, POS/ECR installation, and connectivity.

#### CREATE A PROJECT PLAN

The main focus of the team meeting should be to identify the key steps needed to ensure implementation success. Key steps should include the following:

##### 1. Assign a Project Manager

Although contactless has been designed to minimize installation-related tasks, a focused effort led by a qualified project manager will help to ensure an efficient and effective implementation. For single-location implementations, the project manager might be a store manager; for nationwide chains, you might need a dedicated project manager and a support team.

##### 2. Obtain Contactless Documentation through Your Acquirer

Contactless technical specifications are available to acquirers under licence from MasterCard Worldwide.

##### 3. Develop Site-specific Implementation Plans

Anticipate and plan for the challenges that each site implementation may present. For example, which checkout lanes should be contactless-enabled—all lanes, or only express lanes? What electrical considerations need to be addressed? Is there enough power at the register to support a reader and/or high-speed printer?

##### 4. Select an Appropriate Contactless POS Solution

Implementing contactless involves adding the capabilities to existing POS equipment, replacing existing POS terminals with ones that have integrated contactless capabilities, or installing new POS equipment configured to support contactless. Also, MasterCard highly recommends that contactless be installed with high-speed authorisation connections.

##### 5. Install and Test Equipment

Installation procedures will be dependent on each individual merchant's situation. Here are three typical configurations:

- » ECR with connected Magnetic Stripe Card Reader.
- » ECR with connected card terminal/PIN pad.
- » ECR that does not interface with the card terminal (i.e., dual entry).

##### 6. Test

Conduct end-to-end test transactions with your acquirer for all payment types (credit, signature debit, and PIN debit). Acquirers can obtain a test card kits that includes test procedures accessible from the Chip Information Center at [mastercardconnect.com](http://mastercardconnect.com).

##### 7. Add Contactless Identification to Transaction Reports

To measure the impact of contactless, you can request contactless transaction reports from your acquirer if available. Acquirers can help determine a merchant's analytical needs and recommend reports.

##### 8. Develop and Conduct Training

There are simple but fundamental differences between contactless and traditional cards, both in the way consumers use a contactless-enabled card or device and the way you process a payment. These differences need to be understood by the POS staff dealing directly with customers.



## 2. Identify Requirements and Order Equipment

Once you've assembled your team and created a project plan, now it's time to make sure you have the infrastructure in place to accept contactless at your merchant locations so you can order the right equipment.

### CONDUCT A SITE SURVEY

Just as you do when purchasing any new equipment or accessories for your merchant location, you'll want to take a careful look at your floor plan with your acquirer. If the layout is different at each site, examine each separately, taking into account such considerations as where the electrical outlets are, how much counter space is available, and the locations of data ports.

Remember that each site may present unique challenges—such as the location of underground conduits for drive-through solutions or special cabling requirements for reader integration to standard terminals. Here are some other considerations for your site survey:

- » Customer convenience.
- » Connection reliability.
- » Connectivity limitations.
- » Number of terminals and/or readers.

### DETERMINE POS/ECR REQUIREMENTS

You'll want to first determine with your acquirer whether you'll be implementing an overall POS upgrade to an integrated POS solution; or whether existing equipment can support contactless-enabled readers and the appropriate terminal application. Once you've made this determination, next steps are as follows:

#### Review Operational Procedures

Ensure that the operational procedure at the point of sale is optimized to reap the benefits of contactless acceptance. After extensive review by MasterCard the following process is recommended as optimal.

Once the total payment amount is known and communicated to the customer, the option to pay using any method (cash, contact, or contactless) should be available without the cardholder having to indicate their preferred method of payment. This can be done by removing the need for the cashier to select the payment method.

Once the total payment amount is known all card readers should be ready to accept payment with the transaction amount known. If a customer chooses to pay with cash, the cashier can select cash as the payment method and the card readers can return to an idle state.

#### Select Hardware

Based on the results of your site survey, you'll need to determine where to install contactless-enabled readers/terminals—at all registers and drive-through lanes, or only at selected ones. Acquirers and payment service providers can help determine which solutions will work best for your environment.

All contactless-enabled readers must be approved by MasterCard; ask for proof of this when procuring contactless-enabled terminals or readers.

The contactless-enabled reader vendor should be able to produce a valid Letter of Approval (LoA). The LoA is a certificate document produced by MasterCard for the product vendor upon completion of successful testing and review of the terminal (or reader).

#### Identify Software Needs

Once you have selected contactless hardware, software modifications may have to be made to existing ECRs or terminals to create an integrated POS solution. For dual-amount entry solutions, software changes are not necessary since they are stand-alone terminals.

#### Obtain High-Speed Connections

MasterCard strongly recommends that contactless be installed with high-speed authorisation connections. Delays caused by slow telecommunication systems do not deliver the desired consumer experience at the POS and can limit the merchant's ability to realize the benefits of contactless. All major acquirers can provide high-speed network transaction processing solutions.

**Tip:** When adding contactless-enabled readers at the POS, avoid placing them close to metal objects or electrical equipment, as these can have a negative effect on device-to-reader communication.

## ORDER READERS AND TERMINALS

In addition to selecting your contactless terminals/readers brands and models, you'll need to determine how many to order for each location. The brand/model of the contactless terminals/reader will depend on your store environment and operations.

Depending on your region, you or your point-of-sale team can purchase terminals directly from contactless terminal vendors, or purchase/rent equipment through your acquirer, based on the contactless terminals they support.

There are several brands and models of contactless readers and terminals to choose from. Take a few minutes to think about physical location and other factors like:

- » How much counter space do you have?
- » Are there any other environmental factors to consider, like outdoor locations?
- » Would you benefit from a contactless-only reader vs. a payment terminal with integrated contactless acceptance?
- » Should you offer customer facing terminals/readers?
- » Do you need stands, decals, or cables?
- » Do you need a PIN pad capability for PIN Debit transactions?
- » Do you need screen signature capture capability?

- » Do you need touch screen capability?
- » Do you need countertop, multi-lane, or mobile/portable terminals/readers?

Your Acquirer can provide you with a list of approved contactless products accessible from the Chip Information Center at [mastercard.com/contactless](https://www.mastercard.com/contactless).

Ask your vendor/acquirer about the time frame for delivery. Most vendors/acquirers need a minimum of 6–8 weeks for delivery, depending on the size of the order.

Make sure to order readers/terminals with the decals, cables, brackets, and pedestals/stands you need for your POS/ECR. Decals should be affixed by the hardware vendor prior to shipping.

## SELECT DELIVERY METHOD

A key ordering consideration is the method of delivery that makes the most sense for your implementation. There are two options:

**Drop Ship:** the vendor/acquirer delivers the contactless terminals/reader directly to the merchant locations in preparation for the installation.

**Bulk:** the vendor/acquirer delivers part or all the contactless terminals/readers to a merchant-designated central location for set-up, preparation, and subsequent shipment to merchant locations for installation.





### 3. Develop and Train

In this section, you'll find the information you need to develop a deployment schedule, create training materials, and make the software coding changes needed to help ensure contactless functionality.

#### DEVELOP DEPLOYMENT SCHEDULE

Your deployment schedule—for a pilot, rollout, and subsequent installations—should take the following considerations into account:

- » **Locations**—Select the number of locations and determine the order in which installations will take place; decide where to pilot; and decide who will install the equipment.
- » **Timing**—Optimize the timing of your pilot and rollout.
- » **Testing**—Identify how testing will occur throughout the pilot and rollout process.
- » **Training**—Identify the training tools and processes that will be provided to each store as contactless is deployed.

#### TRAIN EMPLOYEES

Training is one of the most critical aspects of contactless implementation. It is extremely important for your cashiers and other staff to understand the differences between contactless and traditional cards, both the way consumers use a contactless-enabled card or device, and the way payments are processed. Be sure to cover these key points in your training:

##### Variety of Forms

Contactless is available to consumers in a variety of forms and shapes, including cards, fobs, phones, and mobile tags.

##### Identification

There will be contactless identification on a contactless-enabled card or device, as well as on the terminal.

##### Card Verification

Contactless is ideal for low-value payments, but high-value payments are also possible in most countries. For purchases above your region's Cardholder Verification Method (CVM) limit, signature, PIN or On-Device Cardholder Verification (ODCV), and receipt printing is required. In EMV markets, for added security a contact card PIN-verified transaction may be required occasionally.

##### Signage

The most effective merchants display POS collateral that lets customers know contactless is accepted. Consider also including information about contactless acceptance in your marketing and advertising materials. This will help to build awareness of contactless, encourage use, and strengthen customer satisfaction.

**Create** a training programme for employees and store managers.

- » Keep it current.
- » Take advantage of available materials from MasterCard.

**Communicate** the benefits of contactless to your customers.

- » POS signage.
- » Employees as advocates and educators.

**Conduct** refresher training.

- » Keep employees engaged.
- » Onboard new employees.

## Sample Employee Training Curriculum

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

- » Contactless devices can be anything that can hold a chip and antenna: credit card, key fob, mobile phone, wristband.
- » Works the same way as a regular payment card. The only difference is that the customer retains the card during payment of the transaction.
- » Can be used in stores around the world:
  - Convenience/drug stores.
  - Fast food restaurants.
  - Gasoline/petrol stations.
  - Stadiums.
  - Supermarkets.

### 2. How to recognize a contactless card, form factor and mobile device.

- » If the customer's card or form factor is enabled with contactless there will be the contactless indicator as the one shown below.
- » If the customer's mobile phone is enabled with contactless there should be a contactless indicator.



### 3. How transactions work (from entering the transaction through reader tap).

- » Walk through an end-to-end transaction.
  - Enter the transaction.
  - Total the transaction.
  - The customer will tap their card/device on the reader. The reader will light up and beep as the card is read. On the display window of the cash register itself, it will say that the transaction is being processed (unless it is not an integrated reader).
  - 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 less than the floor limit (regional card verification limits apply).
  - There is no signature or PIN for transactions at or below the merchant's floor limit.

### 4. Set up a mock workstation: POS and reader.

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

### 5. Signature, PIN and ODCV and receipt requirement.

- » Understand the specific requirements of that merchant, e.g., will a signature line appear on receipts for transactions at or below the floor limit?
- » Stress no signature or PIN needed for transactions at or below the floor limit, cardholder verification can be performed by the mobile phone itself—transparent to the employee and receipt is optional.

### 6. Role-playing.

- » With the mock POS set up, allow employees to enter transactions to see how the contactless transaction works in a training setting.

## REVIEW REQUIRED SOFTWARE CODE CHANGES WITH ACQUIRERS

A critical element of the contactless development and implementation process is making appropriate software coding changes, so contactless transactions can be differentiated from regular transactions.

### Transaction Coding

In order to manage risk and properly track contactless usage, acquirers and processors need to be able to identify contactless transactions and monitor contactless terminal capability. This identification is accomplished through coding of Data Elements within authorisation request and clearing messages. Once identified via coding, contactless transactions are considered Data Element, or DE, compliant.

New values have been identified for certain existing data elements in the MasterCard-defined authorisation and clearing records. Payment terminals and all intervening systems and messages must be able to identify the "Point of Service Entry Mode" and "Point of Service Terminal Input Capabilities" to allow these new values to be populated. Your acquirer will make these coding changes.

### Chargebacks

Contactless provides a new, faster, and more convenient entry mechanism for account details than that provided by traditional cards. Although the entry mode is new, transaction liability remains the same as when a payment is made with a regular payment card. Chargeback protection is still available. Please note the following:

- » Magnetic stripe or PIN (EMV) chargeback rules apply, except that MasterCard has enabled "No signature or PIN required" for contactless transactions at or below your floor limit.
- » A properly identified contactless transaction equal to or less than your floor limit is protected against chargebacks under the following reason codes:
  - **4837** No Cardholder Authorisation (for these messages, the transaction must be properly authorized to qualify for chargeback protection).
  - **4802** Requested/Required Information Illegible or Missing.
  - **4801** Requested Transaction Data Not Received.

## 4. Test

The importance of testing all aspects of your contactless implementation before pilot and rollout cannot be overstated. Testing is your opportunity to uncover and fix any errors that may have occurred during development.

### CERTIFY SOFTWARE AND EQUIPMENT

To help ensure that all transactions follow your transaction process map correctly, certify your software and equipment with your acquirer and processor before your pilot or rollout.

### REQUEST CARDS FOR TESTING

A number of cards are available to help you conduct your lab and pilot testing. Your acquirer can request cards for testing by linking to the Chip Information Center at [mastercard.com/contactless](https://mastercard.com/contactless).

#### Decline Cards (Test Cards)

Decline cards have no monetary value, are equipped with Dynamic CVC3, and will submit a transaction for authorisation. The transaction will decline, since the cards have no monetary value, so these cards will not have a clearing record. You will only be able to monitor DE compliance in credit or PIN Debit authorisation. These credit or PIN Debit cards can be provided at no cost, but in limited quantities.

#### Prepaid Cards (Live Cards)

Prepaid cards have a monetary value associated with them, are equipped with Dynamic CVC3, and will submit a transaction from authorisation to clearing. These transactions will be approved, and your acquirer will be able to validate DE compliance in both authorisation and clearing.

#### Contactless-Enabled Cards (Live Cards)

By successfully applying for a contactless-enabled card from your financial institution, you and your acquirer will be able to monitor all types of test transactions from authorisation to clearing. Contactless-enabled cards may be debit, credit, or prepaid cards, depending on your bank's offerings.

### CONDUCT TESTING

#### Acquirer Testing

MasterCard strongly recommends that you contact your acquirer to conduct compliance testing for your systems and for each new terminal type or version using test cards.

#### Laboratory Testing

MasterCard recommends that your acquirer test contactless in a controlled laboratory environment before installation at a live site.

#### End-to-End (Live) Testing

Once lab testing and installation are complete, an end-to-end set of test transactions should be conducted across all planned deployments, including pilot locations, rollout locations, and future locations. Your acquirer will perform the following:

**Check for accurate tactical deployment of hardware** and that appropriate DE-compliant software is running.

**Perform an audit** by using live test cards to perform credit, signature debit, and PIN Debit transactions. Validate the following for a contactless transaction:

- » Authorisation logs for credit:
  - Confirm DE 22.1=91 or 07 and DE 61.11=3 or 4.
  - Confirm track data integrity.
- » Clearing logs for credit:
  - Confirm DE 22.1="A" or "M" and DE 22.7="A" or "M".
  - Confirm track data integrity.
- » Authorisation logs for signature debit:
  - Confirm DE 22.1=91 and DE 61.11=4.
  - Confirm track data integrity.
- » Authorisation logs for PIN Debit:
  - Confirm DE 22.1=07 or 91 and DE 61.11=3 or 4.

## 5. Put Contactless to Work

If you have followed all the steps outlined in the previous phases, you're just about ready to start offering the speed and convenience of contactless to your customers. This section offers information on conducting a pilot, along with suggestions for implementation and beyond.

### FINAL PILOT CHECKLIST

You're ready to pilot contactless if you and your acquirer have addressed all of the following questions:

- » Is the merchant authorisation terminal connected to high-speed lines (highly recommended)?
- » Has your acquirer confirmed that your terminal capabilities records indicate that the terminal can accept contactless transactions?
- » Has your acquirer confirmed your ability to populate the POS entry mode identifier (by passing entry mode information from the POS terminal/ ECR to processing systems)?
- » Have you fully tested to ensure that contactless transactions are processed correctly?
- » Have you asked your acquirer for reports that specifically identify contactless transactions?
- » Have you taught your cashiers to identify contactless-enabled cards and devices, and explained that some devices may not have a signature panel?
- » Have you taught your cashiers that for some transactions the last four digits of the PAN on the receipt may be different from the PAN on the card?
- » Have you completed all necessary testing?

### CONDUCT A PILOT

A pilot will help ensure that cashiers are adequately trained, software and hardware are working correctly, and your site is set up correctly before you move to wider deployment. Here are the key steps:

- » Install equipment.
- » Perform training.
- » Perform an audit of the pilot site.
- » Observe and record problems, solutions, and opportunities at the pilot location(s).
- » Adjust processes as necessary and integrate best practices before initiating a full rollout.

### IMPLEMENT AND MONITOR ROLLOUT

After a successful pilot, you'll be able to confidently roll out your software and hardware to all designated locations. To help ensure that your customers have a positive contactless experience at your stores, you need to continuously monitor and actively address any issues that arise during and after implementation.

### ENSURE ONGOING SUCCESS

You and your customers are most likely to benefit from contactless if you make an ongoing effort to ensure success by taking the following steps:

- » Create a team responsible for ongoing maintenance and support of the contactless infrastructure. Among other things, the team should make sure that POS software upgrades do not affect acceptance or Data Element compliance.
- » Identify all ongoing support needs—from technical specifications to documentation and test facilities.
- » Remember to schedule future implementations to account for your sales cycle and avoid disruptions at peak periods, such as the holiday season.
- » Make sure any and all programme changes are fully planned and documented.
- » Prominently display MasterCard contactless POS signage to let consumers know that MasterCard contactless is proudly accepted.



## Acceptance Best Practices

In our extensive work with merchants, MasterCard has identified these best practices when it comes to implementing contactless functionality.

### TECHNICAL EXCELLENCE

It is important that the technical components of a merchant deployment work flawlessly so the consumer experience is positive.

- » Ensure an optimized, streamlined payment process to maximize the benefits of contactless acceptance.
  - Remove the need for the cashier to select the payment type and cardholder to announce how they are going to pay.
- » Use equipment that is directly and securely integrated with the cash register.
  - Example: avoid double entry of purchase totals by using automatic amount transfer between electronic cash registers (ECRs) and terminals.
- » Minimize processing time.
  - Example: high-speed authorisation connections/offline processing, streamlined transaction steps, fast receipt printers.
- » Use fit-for-purpose equipment.
  - Example: consider counter space and environmental issues such as temperature and moisture.

### SECURITY SAFEGUARDS

Payment security depends on all stakeholders working together to adopt best practices and follow safeguards to authorize valid transactions:

- » Validate the cardholder address, CVC2 code, and cardholder name, with the issuer for eCommerce transactions to avoid misuse of contactless data.
- » Check the authenticity of the card when it is handed over (confirm the MasterCard or Maestro brand mark and the signature on the card, if required).

### POS SIGNAGE

Merchants have experienced success with POS signage that clearly and simply illustrates how to use contactless. Consider simple signage on, near, or surrounding the readers.

### USAGE CAMPAIGNS

Getting contactless-enabled cardholders to activate and establish the tapping habit can be done effectively through usage incentives like a tap & get promotion.

Prominent promotion displays, especially near the POS, should be used so that consumers know the functionality and the reward.

### EMPLOYEE TRAINING

Employee training that instills confidence in technology and encourages use by cardholders is critical to a successful deployment.

- » Training must be consistent and ongoing so employees know how to use it and can explain it to cardholders.
- » Employees must learn to prompt cardholders to use their contactless-enabled cards and devices to encourage activation/usage.

### AUDITS

Quality audits performed regularly are critical to deployment success. They can help to:

- » Increase the number of installed readers and decrease the number of disabled readers.
- » Resolve technical issues and answer questions about how and where to tap on the reader.

# KAWA LUB DESER GRATIS!

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a kawę lub dowolny deser otrzymasz gratis



Czas trwania promocji: 23.11.2009 – 31.01.2010 lub do wyczerpania puli nagród. Organizatorem promocji jest McCann-Ericsson Polska Sp. z o.o. z siedzibą w Warszawie, przy ul. Cybernetyki 19. Regulamin promocji dostępny jest w siedzibie Organizatora oraz na stronach [www.paypass.pl](http://www.paypass.pl) i [www.mcdonalds.pl](http://www.mcdonalds.pl). MasterCard, PayPass i Tap&Go są zarejestrowanymi znakami towarowymi MasterCard International Incorporated. Maestro jest zarejestrowanym znakiem towarowym Maestro International Incorporated.

McDonald's Usage Campaign. Buy any McMeal and get a free dessert when you pay with your contactless-enabled card or device.

Zbliżają się misie...  
**misie...**



Płać kartą MasterCard®contactless lub Maestro®contactless w sklepach SMYK, a za każdą transakcję dostaniesz paczkę miszków Haribo!

Promocja trwa od 01.08 do 30.09.2010 r.



# Napój za grosz!

Płać kartą MasterCard®contactless lub Maestro®contactless w sklepach Żabka, a napój Coca-Cola, Fanta lub Sprite będzie Twój za grosz!



**1 litr**

Napój w cenie 1 gr przysługuje przy płatnościach o wartości min. 10 zł dokonanych kartami PayPass w regularno czynnie działającym. Promocja dostępna jest w sieci sklepów Żabka w całej Polsce i trwa od 01.02.2010 r. do 31.03.2010 r. lub do wyczerpania puli nagród. Organizatorem promocji jest agencja McCann-Ericsson Polska Sp. z o.o. z siedzibą w Warszawie, ul. Cybernetyki 19. Regulamin promocji dostępny jest w siedzibie Organizatora oraz na stronach [www.paypass.pl](http://www.paypass.pl) oraz [www.zabka.pl](http://www.zabka.pl). MasterCard, PayPass i Tap&Go są zarejestrowanymi znakami towarowymi MasterCard International Incorporated. Maestro jest zarejestrowanym znakiem towarowym Maestro International Incorporated.



SMYK Usage Campaign. Get a free bag of Haribo sweets when you pay with your contactless-enabled card or device.

Zabka Usage Campaign. Get a free litre of soda when you pay with your contactless-enabled card or device.

## VIDEO

Fast Payments at  
Globus Supermarkets  
[bit.ly/Globusvideo](https://bit.ly/Globusvideo)

Just Tap & Go™ with  
MasterCard Contactless  
[bit.ly/ConsumerSecurityVideo](https://bit.ly/ConsumerSecurityVideo)

Cashless Pioneers:  
Transport for London  
[bit.ly/TfLvideoMA](https://bit.ly/TfLvideoMA)

## Additional Resources

We don't expect you to know everything there is to know about contactless. But we do want you to know how to find the answers.

[mastercard.com/contactless](https://mastercard.com/contactless)  
[contactless@mastercard.com](mailto:contactless@mastercard.com)

[mastercardconnect.com](https://mastercardconnect.com)  
[mastercardbrandcenter.com](https://mastercardbrandcenter.com)

These are your go-to resources for all things contactless. Connect to country-specific contactless sites and find implementation information and marketing support specific to merchants, issuers, and acquirers.

Cardholders can use [mastercard.com/contactless](https://mastercard.com/contactless) to access the contactless Merchant Locator tool which can help them find contactless-accepting merchants around the world — online or through an app for mobile.