

# Create a better checkout experience

How to increase awareness and adoption of contactless card payments

Get Started >



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## Disclaimer

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NOTE: The recommendations and materials provided in this guide are for informational purposes only and should not be solely relied upon for marketing, legal, regulatory or other advice. You should independently evaluate all content and recommendations in light of your specific business needs, operations and policies as well as any applicable laws and regulations. Merchants should consult with their Legal Department when ordering and using their contactless payment materials. Visa is not responsible for your use of these materials, including errors of any kind, or any assumptions or conclusions you might draw from their use.

This guide was created to help merchants increase awareness of tapping to pay, as well as educate customers and employees on how contactless payments are made. It also includes instructions on how to order market-ready communication pieces, as well as information to help you create your own materials.

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# Benefits of tapping to pay

Contactless payments represent an increasingly popular and innovative payment method that can have a positive impact on your business. Visa is at the forefront of this technology and is committed to helping merchants increase customer awareness and adoption of this fast, easy and secure payment option.



## Benefits of tapping to pay

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### What are contactless payments and contactless cards?

Contactless payments, in general, use short-range wireless technology to make secure payments between a contactless card or payment-enabled device and a contactless-enabled terminal, providing the ability to "tap" the terminal to pay — without the need to swipe, dip or insert the card.

A contactless card is a chip card that is embedded with a near-field communication (NFC) antenna that allows those close-range payments. It also has been referred to as a "dual interface" card — the name is simply referring to the fact that the card supports contact (e.g., swipe or dip) and contactless payments.

Contactless cards give your customers a fast and secure way to pay, which can lead to a better customer checkout experience.



Contactless cards can be identified by the **Contactless Indicator\*** featured on either the front or back of the card.



\*The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

# Benefits of tapping to pay



## How tapping to pay benefits customers

It's fast.



When customers tap to pay with their Visa contactless card, the payment is processed in a few seconds.<sup>1</sup>

It's easy.



Customers simply tap their Visa contactless card on the contactless-enabled terminal to make a purchase.

It's secure.



Contactless cards use the same trusted security as chip cards. Each transaction is protected by a dynamic encryption that protects the customer's information.

## How can tapping to pay benefit your business?

Increased sales volume

As a result of faster transaction speed, more customers can be served, which can directly translate to increased revenue.

Fewer abandoned sales

Faster transaction speed can mean faster throughput and shorter lines at checkout, which can lower the risk of customers leaving before completing the sale.

Improved use of staff

With faster throughput at checkout, fewer employees can be needed at peak times.

Less cash handling

Reduced cash transactions can save time and lower costs.

Enhanced customer perception

Customers perceive your business as innovative and committed to improving the customer experience.



# The customer experience

Encouraging customers to tap to pay and educating employees about the process can help streamline the checkout process and improve the overall customer experience.

## Today's payment experience is confusing

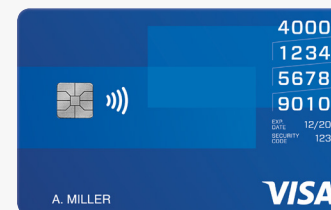
The steady emergence of new payment technologies has created many choices for customers. However, this has also created an inconsistent and often confusing experience at the point-of-sale, due to a wide array of checkout terminals in market and unique merchant needs. This presents an opportunity for merchants to offer innovative payment methods for customers while helping ensure a simplified and seamless experience at the point-of-sale.

## Create a better customer experience by promoting tap to pay

The following pages contain tips and best practices to help you and your employees increase awareness of tapping to pay as a fast, safe and secure payment method and help create a seamless payment experience for your customers.

We recommend you follow this three-tiered approach:

1. **Educate employees** about contactless payments
2. **Use signage** to boost awareness and usage
3. **Follow best practices** to streamline the payment experience



Promoting contactless card payments as a **fast, easy and secure payment** method can help customers understand the benefits of tapping to pay and provide a better customer experience.



### Educate employees to create a better customer experience

Because your employees interact directly with your customers at the point-of-sale, they play a critical role in this process. It's vital they are well-trained so they can:

- Answer questions about contactless cards
- Guide customers as they tap to pay
- Assure customers their contactless payments are secure

Encourage your employees to become familiar with the **Merchant Employee Training Guide for Contactless Payments** (available for download at the [Visa Merchant Supplies Site](#)).



## Use in-store signage to boost awareness and usage

Make sure your customers know you accept contactless payments from the moment they walk into your store up to when they are ready to make their purchase.



Place signs, decals and/or posters at the entry of your store so customers are aware they can tap to pay as soon as they set foot in your store.



Prominently display instructions near the contactless-enabled checkout terminal to help guide the customers through the process and ensure a seamless experience.




Make sure the Contactless Indicator is clearly displayed on or near each contactless-enabled checkout terminal to remind customers at checkout that they can tap to pay.



## Following best practices at point-of-sale

In order to provide a consistent and seamless contactless payment experience, several key factors should be implemented to create an optimal transaction flow.

- 1 Advise customers on the steps necessary to tap to pay.**  
Contactless cards or payment-enabled devices should be held flat (within 1-2 inches) above the NFC antenna for 1-2 seconds, until the payment has been accepted.
- 2 Help customers understand where to tap to pay on the terminal.**  
For terminals with screens, ensure the Contactless Symbol\*  is prominently displayed to instruct the customer where to tap. For devices without screens, use a sticker of the Contactless Symbol to indicate where to tap to pay.
- 3 To speed up the checkout process,** let your customers know they can tap to pay as soon as the first item is rung up, if your terminal allows for it. \*\*

continued ›



\* The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

\*\* These recommendations are not standard on all contactless-enabled checkout terminals and may require a technical solution or additional software. Contact your acquirer or appropriate resource.



### Following best practices at point-of-sale, continued

- 4 **As soon as the customer taps**, your contactless-enabled checkout terminal should communicate the payment method was accepted.\*
- 5 **Once the contactless payment has been authorized**, the terminal should confirm the payment has been completed. Ideally, the terminal can confirm on-screen and make a sound (if capable).\*

Improve the checkout experience by taking advantage of all the features of your contactless-enabled checkout terminal.\*



\* These recommendations are not standard on all contactless-enabled checkout terminals and may require a technical solution or additional software. Contact your acquirer or appropriate resource.



# Merchant supplies and marketing materials

Visa has created a range of market-ready materials to help merchants increase awareness and drive usage of contactless payments.

# Order free marketing materials at the Visa Merchant Supplies Site

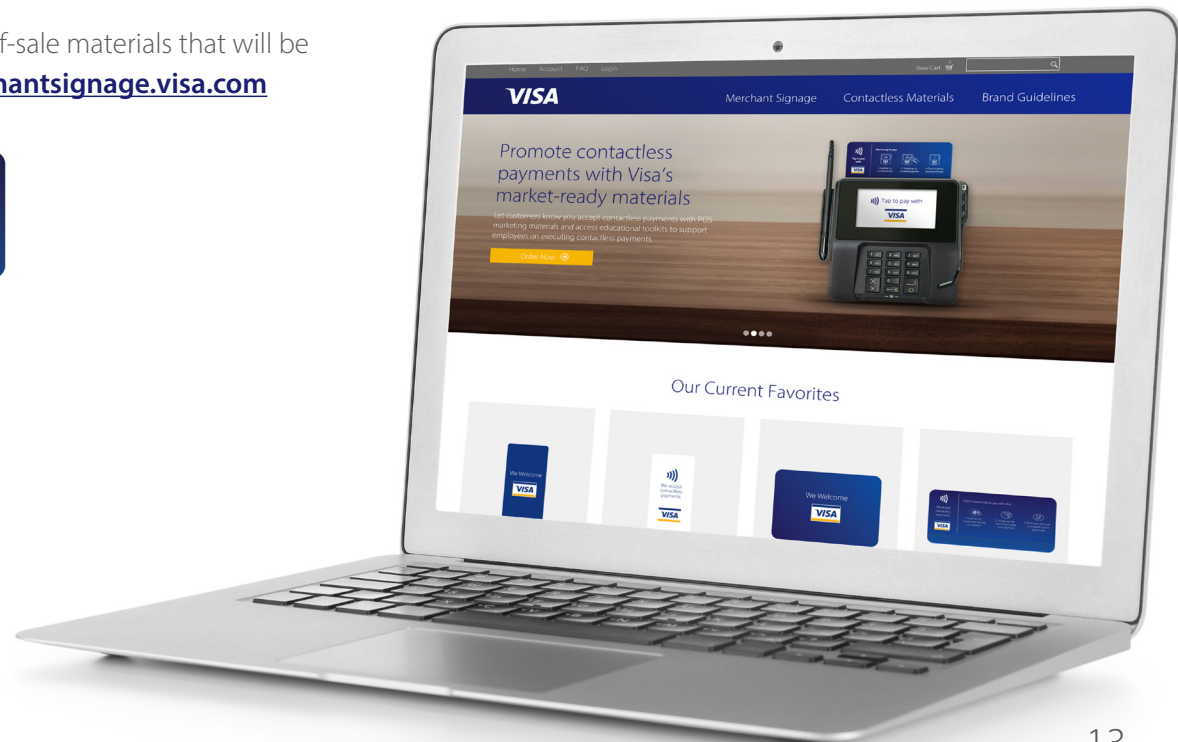
Visa has created in-store signage, point-of-sale materials and a training guide to help support the individual needs of merchants. These materials are available at no cost. The appropriate person in your company can order these materials online by following these simple steps:

1. Visit [www.merchantsignage.visa.com](https://www.merchantsignage.visa.com) to create an account and log in to see the selection of contactless materials available.
2. Select your items and then add to the Cart.
3. When all items have been added to the Cart, confirm order details and shipping address and place your order.

Here are some examples of contactless in-store signage and point-of-sale materials that will be available to order on the Visa Merchant Supplies Site at: [www.merchantsignage.visa.com](https://www.merchantsignage.visa.com)



Please reach out to your Visa Account Executive if you have any questions about these materials.



### Develop your own marketing materials

If the marketing materials on the Visa Merchant Supplies Site do not meet your specific needs, you or your business may want to create custom materials. In doing so, please consider the following guidelines:

#### Proper use of the Contactless Indicator and Contactless Symbol



##### Contactless Symbol

Use the Contactless Symbol with instructional messaging to indicate where a customer should tap to pay on the terminal.

Sample messaging:

- Look for the Contactless Symbol at checkout (include image)
- Tap to pay where you see this symbol (include image)

Use title case ("Contactless Symbol")



##### Contactless Indicator

Use the Contactless Indicator with acceptance messaging.

Example: We accept contactless payments

Use title case ("Contactless Indicator")



Have more questions?  
Contact your Visa Account Executive.

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