Tap to pay with Visa: Improve your customers' checkout experience

VISA everywhere you want to be

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Contactless payments represent an increasingly popular and innovative payment method that gives your customers a fast, easy and secure way to pay. They can also help improve the checkout experience and have a positive impact on you and your company. Because you work directly with customers at the point-of-sale, you play a critical role in helping create a positive contactless payment experience.

Visa created this guide to help you better understand how tapping to pay works, so you will have the tools and information you need to answer customer questions and encourage them to tap to pay. This not only could improve the checkout experience, but it could also increase customer satisfaction and help boost store loyalty.

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.

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How can tapping to pay benefit your company?

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.
Increased sales volume	Due to faster transaction speed, you can help more customers get through the checkout process, which could translate to increased revenue for your company.
Less cash handling	Reduced cash transactions can save time and therefore reduce lines.
Enhanced customer perception	Customers may perceive your company or store as innovative and committed to improving the customer experience.

How can tapping to pay benefit your customers?

Consumers prefer tapping to pay over other types of card payments (magnetic stripe, chip, mobile)[1] because of the many benefits it offers:

It's fast.

When customers tap to pay with their Visa contactless card, the payment is processed in a few seconds — faster than cash.[1]

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 so the customer's information is protected.

Make sure your customers are aware of how tapping to pay can improve their shopping experience.

1. VisaNet Data & Analysis

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# Initiate a better customer experience by encouraging customers to tap to pay

The first step to creating a better customer experience is to make sure customers are aware they can tap to pay with their Visa contactless card or payment-enabled device.

Your company should have signs at your store's entry and around the checkout area.

Use a clear tap to pay message on the contactless-enabled terminal screen to reinforce tapping to pay at checkout.
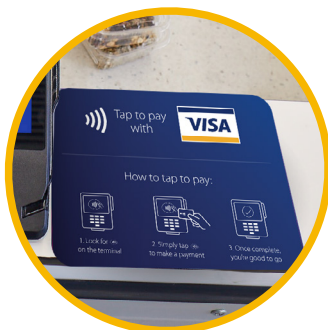
Signage should also be placed near the contactless-enabled checkout terminal to help guide customers through the process.

If your store currently does not have signage on display, discuss with your manager how to incorporate it into the store environment to help raise awareness of contactless payments. Signage can be found at **merchantsignage.visa.com**.

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Follow best practices as you help customers tap to pay

To help ensure an optimal transaction flow, be sure to implement these key factors:

1 **Advise your customers on the steps necessary to tap to pay.**
At checkout, ask customers if they have a contactless card or payment-enabled device, then walk them through the payment process. Card or device should be held flat about 1-2 inches above the Contactless Symbol for 1-2 seconds, until the payment has been accepted.

2 **Help your customers understand where to pay on the terminal.**
For terminals with screens, you should ensure the Contactless Symbol* is prominently displayed to instruct the customer where to tap. For terminals without screens, use a sticker of the Contactless Symbol to indicate where to tap to pay.

3 **Let your customers know they can tap to pay at any time to help speed up the checkout process.** 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.** If customers wait until the final amount is known, this could cause unnecessary line delays.

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

Assure customers their payment is secure and their contactless card meets all the same security standards as a traditional chip card.

The chip in the card communicates via an NFC antenna and creates a one-time code for that transaction.

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

Help your customers if they have an issue when attempting to tap to pay.

Here are a few common reasons why issues may occur:

• Your customer is not holding the contactless card in the right place on the checkout terminal (e.g., near the antenna).

• The contactless card is held too far out of range.

• The contactless card is held at an angle instead of flat over the checkout terminal.

• Your customer accidentally presents a payment-enabled device and/or multiple contactless cards to the checkout terminal.

If a contactless card payment isn't processing, guide the customer through the proper way to make a payment with their card to address any user errors.

If your customers continue to have trouble making a contactless payment, remind them they can insert or swipe their card to make the transaction and contact your terminal manufacturer or POS vendor to fix your contactless reader.

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Customers may have questions about contactless payments. These answers will help you address customer concerns and help you provide them with a positive, seamless experience.

The basics: contactless payments

What are contactless payments?

Contactless payments use short-range wireless technology to securely complete payments between a contactless-enabled card or payment-enabled device and a contactless-enabled checkout terminal. A Visa contactless card is a chip card that has a near-field communication (NFC) antenna, which enables close-range payments. When your customers tap to pay their contactless card or payment-enabled device at a checkout terminal near the Contactless Symbol))), their payment is sent for authorization.

What does))) and))) mean?

When shown on a card, the Contactless Indicator))) means the card has the capability to make contactless payments. When shown at your business, it means you accept contactless payments. The Contactless Symbol))) shows the customer where to tap their contactless card on the checkout terminal to make a contactless payment.

How close does the card or device need to be to the contactless-enabled checkout terminal?

The card or device should be held no more than 1-2 inches (about 4 cm) away from the Contactless Symbol on the checkout terminal.

Does the customer actually have to tap their card on the contactless-enabled checkout terminal?

No. The customer does not have to physically tap the card to the contactless-enabled checkout terminal. However, their card should be close to (within 1-2 inches of) the Contactless Symbol))).

How should my customers hold their card to the contactless-enabled checkout terminal?

The checkout terminal reads the antenna best when the contactless card is flat over the Contactless Symbol))), versus at an angle.

How long do they need to hold their card to the contactless-enabled checkout terminal?

They should hold their contactless card to the contactless-enabled checkout terminal for 1-2 seconds.

When exactly should the customer tap to pay for their purchase?

Once they are prompted to pay (by you, by a light on the contactless-enabled checkout terminal, etc.), they should simply tap their card to the terminal where they see the Contactless Symbol.

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What are the benefits of contactless payments?

Contactless payments are easy. Customers simply tap their contactless card on the contactless-enabled checkout. They are also fast and convenient to use in places where customers need to pay on the go. And, just like transactions made with a chip card, each contactless card transaction is accompanied by a one-time code that protects the payment information. So contactless payments are also secure.

When customers tap to pay instead of using cash, they can keep better records of their purchases. Customers can still do everything they would do with another Visa card, including adding a tip, getting cash back (if available) and more.

How does this technology compare to mobile wallets, like Apple Pay?

Contactless payments use the same NFC (near-field communication) technology as mobile wallets, such as Apple Pay and Google Pay.

Can customers use their Visa contactless card even if they don't see the Contactless Symbol?

Yes. Contactless payments are accepted at contactless-enabled checkout terminals displaying the Contactless Symbol . If they don't see the Contactless Symbol, they can still use their contactless card at an EMV checkout terminal by inserting their card, or at a magnetic stripe checkout terminal by swiping their card.

Addressing security concerns

Is tapping to pay safe?

Yes. Here's why:

• Just like with a chip card, each transaction is accompanied by a one-time code that securely protects your payment information.

• Customers can't pay accidentally — their card must be within 1-2 inches of the terminal for the sale to take place. And even if they accidentally tap twice, they won't be billed twice.

Can people "skim" information off of a contactless card?

Skimming is unlikely and limited in scope. For every contactless transaction, a transaction-specific code is created that secures the cardholder's payment information. Due to the nature of the code and additional fraud protection processes, it is difficult to use skimmed cardholder information for fraudulent purchases.

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Here are commonly used terms you should know when talking about Visa contactless cards and contactless payments:

Contactless card
The way to refer to a card that has the capability to use short-range wireless technology at a contactless-enabled terminal.

Contactless Symbol
The mark displayed on the contactless-enabled checkout terminal to indicate where a customer should tap to pay on the terminal to complete a contactless transaction.

Tap to pay
Used to describe the action required at point-of-sale when making a contactless payment.

Contactless Indicator
The mark appearing on the front or back of a card designating the card as contactless. When used on signage, this mark also indicates that contactless payments are accepted in your store.

Contactless-enabled checkout terminal
A checkout terminal that has been equipped to process contactless payments.