Contactless Payments
Guide for Cashiers

Benefits of contactless payments

- **Safe**
  - Avoids physical contact with terminal

- **Fast**
  - Faster, more convenient transactions

- **Secure**
  - Transactions are protected by encryption technology

- **Promotes Choice**
  - Customers can choose their preferred payment method

Are you enabled to accept contactless payments? Get the most out of contactless.

- **PROMOTE**
  - Customer will look for the contactless symbol on point-of-purchase (POP) signage. Be sure it's displayed.
  - To order POP, visit americanexpress.com/signage

- **TAP**
  - Customer will tap their contactless Card or device at the terminal.
  - Card is authenticated

- **GO**
  - Customer gets the OK – a beep, check mark or green light – and goes! No signature required.

When and where do customers tap?

- **WHEN THEY TAP**
  - The terminal prompts the customer.
  - Their card is contactless or loaded in their mobile wallet.

- **WHERE THEY TAP**
  - Customers can tap where they see the contactless symbol, which, depending on your setup, will likely be one of the following:
    - On the terminal screen
    - Somewhere else on the terminal, such as at the top
    - On a separate device

Questions? Talk to your business owner or visit www.americanexpress.com/contactless

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Contactless Payments Guide for Business Owners

**84% of merchants agree**

That using contactless is safer for personal health than using cash, swiping a card or inserting a chip card.*

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Are you enabled to accept contactless payments? Get the most out of contactless.

**TRAIN**

Train your employees on contactless payments.

(See cashier guide on reverse.)

**PROMOTE**

Display POP signage to let customers know you accept contactless payments.

To order, visit americanexpress.com/signage

**TAP**

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Card is authenticated

**GO**

Customer gets the OK – a beep, check mark or green light – and goes! No signature required.

Contact your point-of-sale provider about creating a truly touchless payment environment.

Use these questions to help guide your conversation:

- **Not enabled to accept contactless payments or not sure?** Ask your provider to confirm that your terminal is enabled and, if not, ask them what you need to do to start accepting contactless transactions.

- **Does your terminal have a signature prompt?** Ask how you can turn it off. You’re not required to collect signatures on Card-present transactions. You will not be liable for fraud chargebacks for not having a signature. Most other Card brands follow similar policies.

- **Does your terminal have other prompts that require the customer to touch the terminal?** Ask how you can turn these off.

**Is your terminal positioned in a way that requires the cashier to handle the customer’s card?** Ask about accessories that give customers direct access for contactless payment. Examples include:

- Extension arm for drive-throughs

To learn more about contactless payments, visit www.americanexpress.com/contactless

* The Amex 2020 Digital Payments Trendex survey was conducted online among a sample of 400 business leaders in the U.S. who have responsibility for making decisions regarding customer payment options, IT/data security, or online sales strategy and planning. The sample for the study came from an online panel. Fieldwork was conducted between July 30-August 7, 2020.

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