

Contactless Payments Guide for Cashiers



DON'T
do business
WITHOUT IT™

Benefits of contactless payments

Safe

Avoids physical contact with terminal



Fast

Faster, more convenient transactions



Secure

Transactions are protected by encryption technology

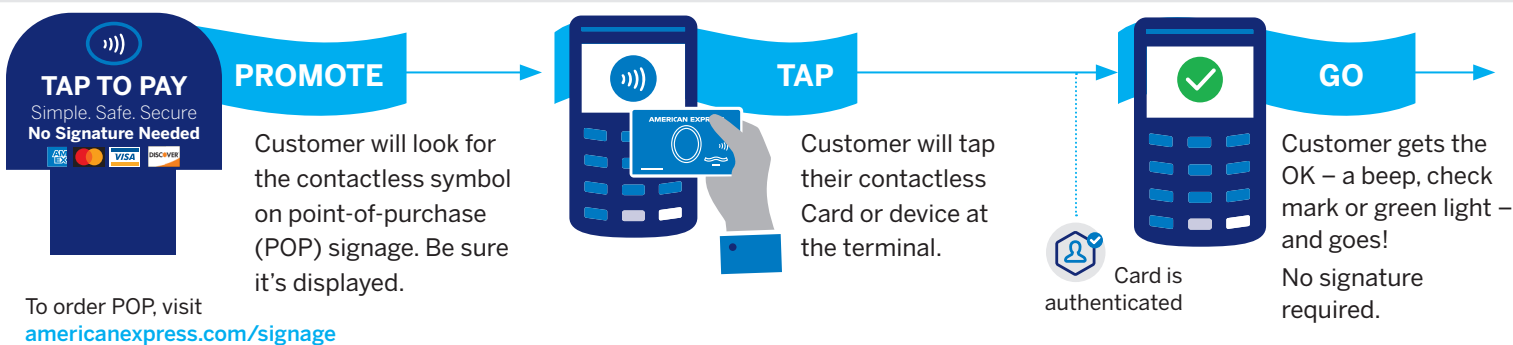


Promotes Choice

Customers can choose their preferred payment method



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



When and where do customers tap?

WHEN THEY TAP



- The terminal prompts the customer.



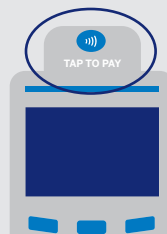
- Their card is contactless or loaded in their mobile wallet.

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

Contactless Payments Guide for Business Owners



DON'T
do business
WITHOUT IT™

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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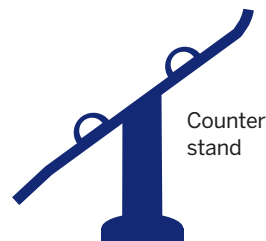
Contact your point-of-sale provider about creating a truly touchless payment environment. Use these questions to help guide your conversation:

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:



Counter stand



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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