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.

**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](http://www.americanexpress.com/contactless)
**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.**

**TRAIN**
- Train your employees on contactless payments.

**PROMOTE**
- Display POP signage to let customers know you accept contactless payments.
  - To order, 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.

---

**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

---

*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.*

©2020 American Express. All Rights Reserved. This document contains unpublished confidential and proprietary information of American Express. No disclosure or use of any portion may be made without the express written consent of American Express.