Contactless Payments
Guide for Cashiers

Benefits of contactless payments

- **Safe**
  Avoids physical contact with terminal

- **Fast**
  Fast and 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.

**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

87% OF MERCHANTS AGREE

CONTACTLESS PAYMENTS PROVIDE SAFER TRANSACTIONS THROUGH DEVICE SECURITY, DATA ENCRYPTION, AND TOKENIZATION.*

Benefits of contactless payments

- **Safe**: Avoids physical contact with terminal
- **Fast**: Fast and 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.

(See cashier guide on reverse.)

**Promote**

Display point-of-sale (POP) signage to let customers know you accept contactless payments.

To order, visit americanexpress.com/signage

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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.

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

* The Amex Trendex: Digital Payments Edition was conducted online among a sample of 418 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 September 13–21, 2022.

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