

## YOUR CUSTOMERS' CONTACTLESS JOURNEY

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To  
UK Cards Retail Community Contactless Liaison Group

Copy to  
UK Cards Contactless Rollout Committee

Date  
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**The aim of this document is to provide a generic explanation of the 'Contactless Journey'. It is hoped that this information will support those retailers implementing Contactless by putting the payment process in the context of the overall customer journey.**

### DOCUMENT MANAGEMENT

This document has been created on behalf of The UK Cards Association's Retail Community Contactless Liaison Group (RCCLG). The Group consists of representatives from the retail and transport sectors, as well as MasterCard, Visa and members of The UK Cards Association (UK card issuers and acquirers).

Parties to the document consider it to be a working paper, and would encourage feedback at all times to ensure it is appropriately developed and updated to suit the needs of the various stakeholders. Any requests to include additional information should be put to the RCCLG. Where it is felt appropriate to do so, subject experts may be asked to form a working group to consider particular issues.

In developing the Customer Journey document, reference has been made to the requirements outlined in the Common Contactless Terminal User Interface (CUI); developed jointly in 2007 by Visa Europe and MasterCard international. Any retailers with specific feedback relating to the CUI document should – as a starting point – provide input to the relevant Acquirer(s) who will relay any common requirements to Visa and MasterCard.

Email  
[support@contactless.info](mailto:support@contactless.info)

Your Customers' Contactless  
Journey Feb 10 v1.2.doc

Document available for reference at: [www.contactless.info/RetailerToolkit.asp](http://www.contactless.info/RetailerToolkit.asp)

## CONTENT OUTLINE

While intended as a general briefing to assist retailers implementing Contactless, this document is split into three distinct parts, each with a slightly different purpose.

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## Section 1: Generic Considerations

The purpose of this section is to provide the retailer with a general understanding of the different situations that customers might encounter on their Contactless Journey – from the first time they hear about Contactless cards, to their first transaction, to what they can expect to see on their statement.

Since the rollout of Contactless is competitive (rather than being centrally co-ordinated), you may find that the card companies approach things slightly differently to suit the specific needs of their customers – or that their approaches change over time. The most common approaches have been described.

### Stage 1: Pre Contactless Transaction

#### Journey Element: **Gaining awareness of Contactless**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>Depending on the card issuer, awareness of Contactless cards and the benefits they offer will be raised via generic advertising and/ or direct communication to customers.</li> <li>Awareness/ interest from customers is also expected to result from seeing 'Contactless in action' (UK and/or abroad) and seeing equipment within retail environments.</li> <li>Some customers are likely to be very familiar with the concept of Contactless technology (for example by using 'Oyster') – although it is important that consumers understand this is not a pre-paid product, rather it is a feature which can be added to credit, debit or pre-paid cards.</li> <li>Currently the opportunities offered by the mobile phone as a method of making Contactless payments are being evaluated on a pilot basis. Therefore, the use of a mobile phone to make Contactless payments by the general consumer is unlikely to occur until at least 2011.</li> </ul>	<ul style="list-style-type: none"> <li>Advertising by the card issuers and/ or other form of communication (including web/ outdoor/ambient/ off the Page).</li> <li>Media coverage – news/ current affairs – web/ TV/ newspapers.</li> <li>Literature from card issuers including letters, statement inserts, and in-branch material.</li> <li>Other customers.</li> <li>Card issuers' and card schemes' web sites.</li> <li>Some examples of Product Placement.</li> <li>The Contactless acceptance mark is a standard symbol which customers will become familiar with as it is used on Contactless devices around the world.</li> </ul>

#### Journey Element: **Getting a Contactless card**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>As rollout progresses, participating issuers will choose to upgrade certain customers, so some will automatically receive an upgraded card - or be given the option to. This could happen at any time, but is most likely to be when their old card expires.</li> <li>A number of card issuers will allow customers to apply for a new card featuring Contactless - either in branch, by phone or through the internet. Not all participating issuers will be able to meet individual requests for Contactless cards.</li> <li>Customers who do not want a Contactless card can opt-out, and card issuers will take into consideration the varying needs of different customer groups (youth market, elderly or disabled</li> </ul>	<ul style="list-style-type: none"> <li>Customers should be directed to participating card issuers for more information. For details on participating card issuers see the Update on UK Rollout page on the <a href="http://www.contactless.info">www.contactless.info</a> web site.</li> <li>Information about Contactless is included when the customers receive their new card.</li> </ul>

<p>customers for example).</p> <ul style="list-style-type: none"> <li>• Cards featuring Contactless will look much the same as a standard chip and PIN card, but will have been re-issued with a new design incorporating one or more Contactless identifiers – this is explained in the step-by-step guide below (also available at <a href="http://www.contactless.info">www.contactless.info</a>).</li> <li>• Card issuers have processes in place to ensure that cards are distributed securely.</li> </ul>	
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**Journey Element: Understanding Contactless payments with a card**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>• As a minimum, all card issuers will ensure that the customer understands that they now have a Contactless card and what that means in terms of functionality.</li> <li>• As rollout progresses in the UK, card issuers may tailor the information they provide to customers on receipt of a Contactless card; this could include the latest information about which retailers are participating in rollout.</li> <li>• As the number of retailers accepting Contactless increases, card issuers may contact their customers to remind them that they have Contactless functionality and to promote usage.</li> <li>• Retailers are encouraged to review the step-by-step guide below (also available at <a href="http://www.contactless.info">www.contactless.info</a>), and to contact their acquiring bank should they require further information.</li> <li>• There is a standard international Contactless acceptance mark which features on decals, at the point-of-sale and on the reader itself.</li> </ul>	<ul style="list-style-type: none"> <li>• Retailers could play a key role in helping customers to understand Contactless by providing a positive customer experience. However, it should be noted that the deployment of Contactless capability may vary within stores (even with the same retailer).</li> <li>• If customers require general information or help using their Contactless card they should always be directed to their card issuer.</li> <li>• Customers should be made aware of Contactless retailers by their card issuer.</li> </ul>

**Journey Element: Activating a card**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>• Activation requirements will differ between card issuers and card types. Some cards may require activation online or by phone, while others may require a standard chip and PIN transaction to be undertaken to activate the Contactless functionality.</li> </ul>	<ul style="list-style-type: none"> <li>• Customer will be fully informed of the activation security requirements either in advance or on receiving their card.</li> <li>• Customers will be provided with contact details for their card issuer in case they have difficulties activating their card.</li> </ul>

**Journey Element: Identifying a Contactless retailer**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>• A list of Contactless enabled retailers features on some of the card issuers' web sites as well as the schemes' web sites.</li> <li>• A list of retailers accepting Contactless cards may be included in communications to the customer.</li> <li>• All Contactless point-of-sale devices feature the standard Contactless acceptance mark which customers should be</li> </ul>	<ul style="list-style-type: none"> <li>• To find out exactly where Contactless cards are accepted, customers should be directed to MasterCard® <i>PayPass</i><sup>™</sup> (<a href="http://www.mastercard.com/paypass">www.mastercard.com/paypass</a>) or Visa <i>payWave</i> (<a href="http://www.visapaywave.co.uk">www.visapaywave.co.uk</a>).</li> <li>• Retailers may promote Contactless acceptance in</li> </ul>

encouraged to look for.

- To increase the visibility of where Contactless cards are accepted, the major UK card companies have worked together to produce a set of free, co-branded point-of-sale material designs (available at [www.contactless.info](http://www.contactless.info)) which prominently feature the Contactless acceptance mark. You can use a standard, generic design, or add your own logo to the materials.
- Decals (window, POS etc.) may be provided by your acquirer to help you promote Contactless acceptance.
- Retailers are encouraged to place readers such that they are clearly visible to prompt a Contactless payment.
- All Contactless readers will have the Contactless acceptance mark with the scheme acceptance mark either below or near the POS terminal.

the shop window and/ or at the point-of-sale.

## Stage 2: During Contactless Transaction

### Journey Element: Making a Contactless transaction

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>If retailers require assistance training staff they must contact their acquiring bank.</li> <li>Retailers can refer to the step-by-step guide below (also available at <a href="http://www.contactless.info">www.contactless.info</a>) which explains the basics and includes a troubleshooting guide.</li> </ul>	<ul style="list-style-type: none"> <li>Issuers will provide customers with information about how to undertake a Contactless transaction through a variety of channels; most issuers will provide information on their web sites, where they may also provide a video demonstration.</li> <li>If a customer requires assistance making a Contactless transaction then the retailer is best placed to assist.</li> </ul>

### Journey Element: New device types

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>As Contactless payments open up new opportunities over the coming years, retailers can expect to start seeing new Contactless payment devices such as mobile phones. It is expected that initially these devices will be issued on a 'pilot' basis to a limited number of consumers but these will behave just like Contactless cards; for low-value transactions it is expected that the process will be exactly the same.</li> </ul>	<ul style="list-style-type: none"> <li>Customers will have been given full information about using their Contactless device when it is issued to them.</li> </ul>

### Journey Element: Non-retail use

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>Some acceptance environments (for example petrol, transport ticketing) may have different rules and risk management for Contactless transactions agreed by their acquirer. However these rules do not affect other retailers.</li> </ul>	<ul style="list-style-type: none"> <li>The rules for these environments will include the way that these transactions are identified on receipts and statements.</li> </ul>

**Stage 3: Post Contactless Transaction**

**Journey Element: Contactless transactions on a Card Statement**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>Just like with a standard chip and PIN transaction, every Contactless transaction will be recorded, and will be available for the customer to check on either their card statement or online.</li> <li>Some card issuers will flag to the customer (perhaps using a symbol on the statement) those transactions that were made over the Contactless interface, whereas others will record them no differently than any other card transaction.</li> </ul>	<ul style="list-style-type: none"> <li>To discuss information on their statement, a customer must contact their card issuer.</li> </ul>

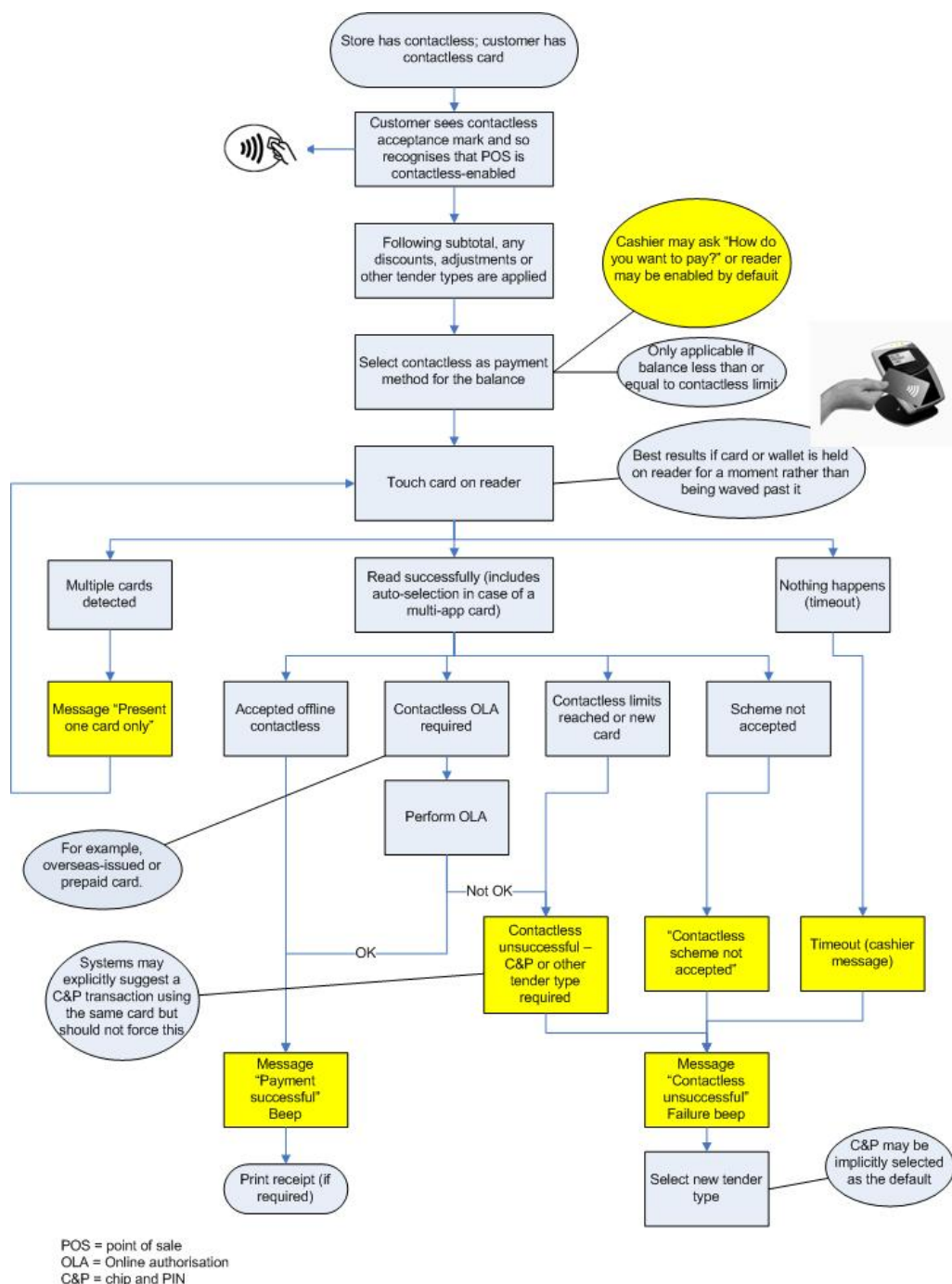
**Journey Element: Reporting Problems**

Messages for Retailers	Customers' Information Source
<ul style="list-style-type: none"> <li>For all Contactless card problems, customers should contact their card issuer. Examples include – unrecognised transactions on statements, lost, stolen or damaged cards, suspected fraud etc.</li> <li>For all Contactless terminal issues, retailers should contact their acquiring bank or service provider.</li> </ul>	<ul style="list-style-type: none"> <li>Customers will be provided with contact details for their card issuer when they receive their card and/ or statements.</li> </ul>

## Section 2: Transaction Flow

This section is intended more specifically for the systems architects or developers; an outline of the scenarios and potential outcomes that could occur as part of the Contactless payment process.

This section can be viewed alongside the Contactless Common User Interface (CUI) document agreed by MasterCard and Visa. The CUI is available as an appendix to APACS Standard 70.



### Section 3: Staff Guide

This guide has been included as a starting point to assist retailers when creating their own training guides. It is important to ensure that your point-of-sale staff are fully trained before you begin accepting Contactless cards. Should you require further assistance with please contact your acquiring bank.

#### Section 3.1 - An Introduction to Contactless Cards

##### What is Contactless?

Contactless is a new feature being introduced on payment cards in the UK to make low value purchases quicker and more convenient for both retailers and consumers. When making low value payments (currently £15 or less) - rather than inserting a card into the chip & PIN machine and typing in a PIN – those with a card featuring Contactless can simply hold it to the reader to pay.

##### How do I recognise a Contactless card?

Cards featuring Contactless will look much the same as a standard chip and PIN card, but will have been re-issued with a new design incorporating one or more Contactless identifiers. The majority of cards issued in the UK will feature the Contactless indicator:



Contactless identifiers may be found either on the front or the back of the card and will be shown as described below:

Visa – simply look for the Visa logo



and the Contactless Indicator



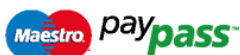
MasterCard – a PayPass™ logo



and optionally the Contactless Indicator



Maestro – a PayPass™ logo



and optionally the Contactless Indicator



##### When should I process a Contactless transaction?

Where a transaction is for less than the Contactless transaction limit (currently £15), customers can be given the option of paying with a Contactless card. If the transaction amount is above the Contactless transaction limit (currently £15) then all customers should be asked to conduct a standard chip and PIN transaction.

**Section 3.2a - Step-by-Step Guide to Contactless Card Transactions using Bank Owned Equipment**

An example guide for point-of-sale staff with illustrations of a Contactless transaction being processed using a bank-owned terminal.

**How do I process a Contactless transaction?**

Please be aware that depending on the equipment you are using, and the way it is set up, some of these steps may differ slightly. If you have any questions please ask your manager, refer to your equipment guide, or contact your acquiring bank. The process below reflects transactions made at stand alone point of sale terminals.

**1 RETAILER ACTION**






Key in the transaction amount in pence on the terminal keypad (e.g. for £2.30 enter 0230).



Press the green ENTER button on the terminal. If you make a mistake press the yellow CLEAR button and re-enter the correct amount.

Since the amount is less than the Contactless transaction limit (currently £15.00 or less) the customer is given the option of paying using Contactless or chip and PIN.



<p>2</p>	 <p><b>RETAILER ACTION</b></p> <p>The customer should be advised to remove the card from their wallet and to hold it (within 10 cm) to the acceptance mark (shown below) on the reader.</p> 	<p><b>CUSTOMER ACTION</b></p> <p>For a Contactless transaction the customer should hold their card to the Contactless reader.</p> 
<p>3</p>	 <p><b>RETAILER ACTION</b></p> <p>None. Please wait.</p>	<p>The Contactless reader display will confirm the transaction has been successful; there will be an audible success tone and a visual indication (lights and/or an 'Approved' message on the display).</p>  <p>The terminal will now print a merchant receipt - confirming that the transaction has been successful and is complete.</p>

**What if a security check is requested?**

As part of a routine verification check customers will occasionally be requested to insert the card and carry out a full chip and PIN transaction.



**RETAILER ACTION**

The customer should be advised that a routine Contactless security check is required; a full chip and PIN transaction will be required to allow continued use of the Contactless functionality on their card.

**CUSTOMER ACTION**

The transaction should then be progressed by the retailer as a normal chip & PIN transaction (or using an alternative tender type if this is the customer preference).



Advise the customer that they should have no problem using Contactless when they next come to use their card.

**What do I do if a customer requests a receipt?**

Customer receipts are optional for Contactless transactions, but you must provide one if requested by the customer.



**RETAILER ACTION**

Select 'yes'.

If your terminal does not give you the specific option, press the 00 key at the ready prompt. This must be done before the next transaction takes place.

### Section 3.2b - Step-by-Step Guide to Contactless Card Transactions using Integrated Equipment

A guide for point-of-sale staff using integrated Contactless equipment.

#### How do I process a Contactless transaction?

Please be aware that depending on the equipment you are using, and the way it is set up, some of these steps may differ slightly. The processing below reflects transactions made at an integrated point of sale terminal. There are likely to be some differences between retailer implementations and as such, retailers may choose to provide their staff with a guide specific to the equipment they are using. If you have any questions please ask your manager, refer to your equipment guide, or contact your acquiring bank.

It is expected that the terminal, when not in use for the Contactless transaction, will show the retailer's own message.

When the transaction amount is not more than the Contactless limit (currently £15.00), customers have the option of paying by Contactless.

*For the purpose of this guide, the information shown reflects a case study implementation of Contactless with an integrated retailer. Where alternative processing could exist, this is noted for information.*

#### 1 RETAILER ACTION

Operator asks for payment for the completed transaction and customer indicates Contactless. Alternatively, other retailers may choose to implement Contactless as a form of paying by card. Having opted to pay by card, the customer is presented with the option of Contactless or Chip & PIN.

Transaction amount will appear on the terminal screen.



The customer should be advised to remove card from their wallet and to hold their card to the acceptance mark on the reader, as shown:



It is expected that an operator message will provide instructions on what to advise the customer.

**CUSTOMER ACTION**

For a Contactless transaction the customer should hold their card to the Contactless reader.



**2 RETAILER ACTION**

None. Please wait.

The Contactless transaction should complete within seconds. Online authorisation may be required for some Contactless transactions



It is expected that an operator message will be available to confirm the completion of the transaction.

The Contactless reader display will confirm the transaction has been successful; there will be an audible success tone and a visual indication (lights and an 'Approved' message on the display).



### What do I do about receipts?

Payment receipts are optional for Contactless transactions – although if a customer asks for one, it must be provided.

For an integrated retailer, the payment receipt will either be part of the transaction receipt produced by the retailer's own POS, or will be printed separately by the Contactless terminal.

Customer transaction receipts are printed by some retailers, not printed by others, or are optional.

*Note: The individual retailer will decide on how to best provide the option of a Contactless payment receipt, or whether to always provide one as part of the customer transaction receipt.*

### RETAILER ACTION

For the case study, the retailer always provides a receipt for the customer, and the receipt is a combined transaction and payment receipt.

For a Contactless transaction with this retailer, the customer receives a receipt with the relevant Contactless payment information. The receipt is produced automatically by the POS at the completion of the transaction.

*Alternatively,*

*For a retailer where the production of a payment receipt is determined by the customer, offer this option to the customer. The customer elects to have a payment receipt, or not.*

*For a retailer where the production of a receipt is determined by the retailer, ask the customer if they want a receipt. The customer elects to have a combined transaction and payment receipt, or not.*



### CUSTOMER ACTION

For the case study, no customer action is required.

*Alternatively, the customer will decide whether or not they want a Contactless payment receipt.*

**What if a security check is requested?**

As part of a routine verification check customers will occasionally be unable to complete the transaction as Contactless. The card will need to be used to carry out a full Chip & PIN transaction before it can next be used as a Contactless card. Once this transaction type has been completed, customers should have no problem using Contactless when they next come to use their card.

For the retail transaction, customers will be asked to continue with a full Chip & PIN transaction, or to provide an alternative payment type.

**RETAILER ACTION**

The customer should be advised that a routine Contactless security check is required - a full Chip & PIN transaction will be required to allow continued use of the Contactless functionality on their card.

It is expected that an operator message will appear giving clear guidance for customer engagement.



*Alternatively, the retailer POS may identify the Contactless transaction as unsuccessful and request an alternative payment. The alternative payment could be using the same card in a Chip & PIN transaction.*

**CUSTOMER ACTION**

The transaction should then be processed by the retailer as a normal Chip & PIN transaction.



*For other retailer implementations, the customer may prefer to use an alternative tender type.*

### Section 3.3 - Frequently Asked Questions

#### Can gratuities be added to a Contactless payment?

Yes, subject to the terminal capabilities - this would need to be added before the card is presented, as the aggregate total would still be subject to the maximum Contactless transaction limit (currently £15).

#### Can I perform a refund using the Contactless reader?

Refunds should be undertaken using the standard chip and PIN interface.

#### What happens if a Contactless transaction is declined?

The display on the reader will notify the cardholder that the transaction has been declined. The cardholder should then be asked to complete the payment by other means.

#### Can I accept Contactless cards issued outside the UK?

Contactless cards issued by a non UK bank can be used in the UK wherever the Contactless acceptance mark (and relevant card scheme brand) is displayed within the retailer's environment.

#### Will I be able to accept other form factors which use Contactless – such as mobile phones?

Mobile phones and other form factors are being evaluated via pilots but are being developed under the principle that they will work (from the reader perspective) as Contactless cards. Mobile devices and other form factors can be used wherever the Contactless acceptance mark (and relevant card scheme brand) is displayed within the retailer's environment

#### Can cashback be provided with a Contactless transaction?

Cashback is only available in participating retailer locations by way of a full chip and PIN transaction.

#### Quick troubleshooting guide

If the reader does not respond to the card you should:

- Check that the card is a Contactless payment card (check for logo and indicator);
- Ensure the customer is holding their card close to the acceptance mark;
- Ensure that the card is being presented to the reader correctly – if it is at an angle to the reader it may not work;
- Check the reader is plugged in and functioning (if using a separate reader device)– remember to check for any metallic objects near the reader which may interfere with the signal;
- Check the customer is presenting only one card to the reader. If a wallet is presented that contains multiple Contactless cards (whether Visa *payWave*, MasterCard® *PayPass*™, Oyster or any other card that uses contactless technology) an error will be detected and the reader will display 'Please present one card only'.

If you are still unable to process the transaction then you should proceed with a standard card transaction or alternative payment type. At a convenient time you should seek assistance from your manager or equipment supplier.