

# Contactless Payments Guide for Cashiers



DON'T  
*do business*  
WITHOUT IT™

## Benefits of contactless payments

### Safe

Avoids physical contact with terminal



### Fast

Fast and convenient transactions



### Secure

Transactions are protected by encryption technology

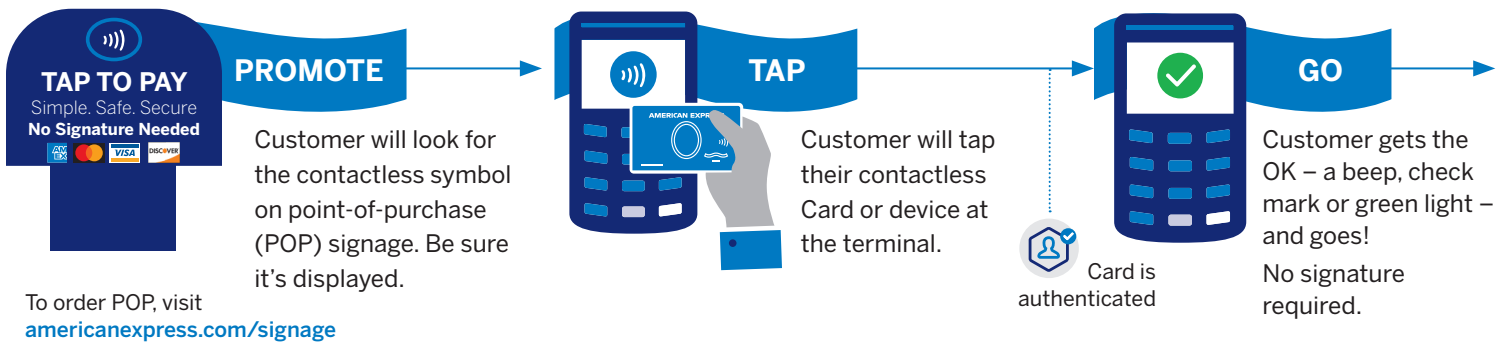


### Promotes Choice

Customers can choose their preferred payment method



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



## When and where do customers tap?

### WHEN THEY TAP



The terminal prompts the customer.



Their card is contactless or loaded in their mobile wallet.

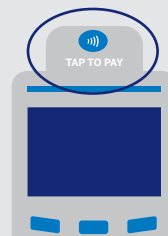
### WHERE THEY TAP

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](https://www.americanexpress.com/contactless)

# Contactless Payments Guide for Business Owners



DON'T  
*do business*  
WITHOUT IT™

**87%**  
OF MERCHANTS  
AGREE

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

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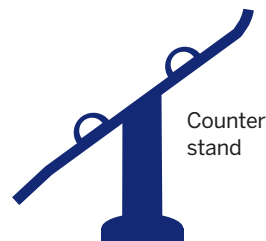
## Contact your point-of-sale provider about creating a truly touchless payment environment. Use these questions to help guide your conversation:

**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](https://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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