



Options for Merchants to Reduce Cardholder Interaction During COVID-19

As the global outbreak of COVID-19 continues to evolve, merchants are facing challenges responding to the changing needs and concerns of customers and communities. One of the key points of focus is reducing the need for customers to interact physically with POS terminals. The following options are available to merchants to minimize interaction.

Contactless

Merchants leveraging tap to pay, or contactless, technology, which uses short-range wireless technology to make a secure payment between a contactless card or payment-enabled device and a checkout terminal, can offer customers a fast, easy, safe and secure payment experience at checkout. Tapping to pay allows customers to pay with their contactless-enabled cards or payment-enabled devices (i.e. phones, watches, etc.), thereby reducing the physical interaction with the POS terminal.

Merchants that have already enabled tap to pay may encourage consumers to pay with a tap to reduce exposure for their employees and customers to each other. Merchants should also ensure contactless POS terminals are positioned in a customer-facing orientation and within easy reach of the customer, in order to enable a contactless transaction without the need for the merchant's staff to handle the customer's card.

Merchants interested in signage to promote contactless capabilities can order tap to pay materials directly from the card brands' sites.

- Visa - <https://www.merchantsignage.visa.com/>
- Mastercard - <https://brand.mastercard.com/brandcenter.html>
- Discover - <https://www.discoverglobalnetwork.com/en-us/business-resources/free-signage-logos>
- American Express – https://merchant-supplies.americanexpress.com/?locale=en_US#/catalog/producttype/decals

➤ **Merchants who are interested in enabling contactless payments should reach out to their Relationship Manager about contactless acceptance options.**

Cardholder Verification

As a reminder in 2018, the card brands eliminated the requirement to capture signatures at POS. Merchants who have not already adopted this practice may choose to adopt this option to further minimize contact at the POS.

Please see the attached PDF entitled *No Signature Rule Changes All Brands Reminder.pdf*.



Additional Options for Reducing Cardholder Interaction

There may be other reasons customers are prompted to physically interact with POS terminals, which merchants could address by other means; these practices should be reconsidered during COVID-19 and re-established after as needed. Some examples include:

Remove the prompt to confirm the transaction amount; this is not a card brand requirement and has no impact on transaction processing or disputes

- Transaction receipts are only required for a subset of specific transactions, or if the customer specifically requests; transaction receipts may also be provided electronically
- Entering the customer's phone number / email address for loyalty purposes could be captured verbally, without requiring the customer to enter this information at the terminal

POS Practices Merchants Should Stop Doing

There are some practices that some merchants employ for accepting payments that should cease immediately, not only as a response to COVID-19 to reduce merchant staff and cardholder interaction, but also as they are no longer permitted by the card brands. These practices include:

- Capturing a cardholder verification value (i.e. CVV2, CVV) for card-present / face-to-face transactions
- Requiring cardholders to produce identification as a condition of sale
- Any other practice that encourages the merchant's staff to touch the customer's card(s)