



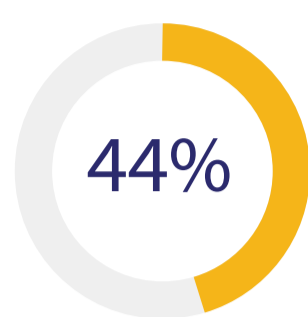
Tap to Pay is a Safe Way to Pay

Why tap to pay is preferred by both merchants and customers

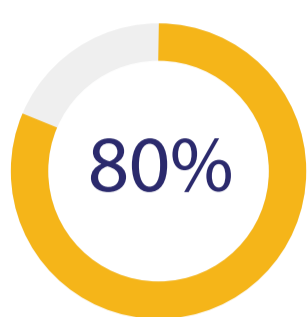


Contactless Payments: Why Now?

Now more than ever, consumer demand for contactless transactions is growing and consumers want to tap to pay.



of surveyed consumers said they tapped to pay more often due to COVID-19¹



of surveyed consumers were extremely, very or somewhat motivated to apply for a card with tap to pay functionality¹



Contactless conversation has increased 2,060%²

In the United States, general contactless conversation has increased 2,060% with 89% positive/neutral and 11% negative.

Negative conversation is around criticism toward companies and retailers that do not yet accept contactless payments, such as restaurants, pharmacies and gas stations, and calls for wider adoption.

Merchants have shown interest in contactless payments



KFC now offering contactless payments to improve customer experience



COVID-19 and Tap to Pay³



The COVID-19 outbreak has dramatically **increased consumers' concern with touching payment readers** and correspondingly, the desire to have the ability to tap to pay.



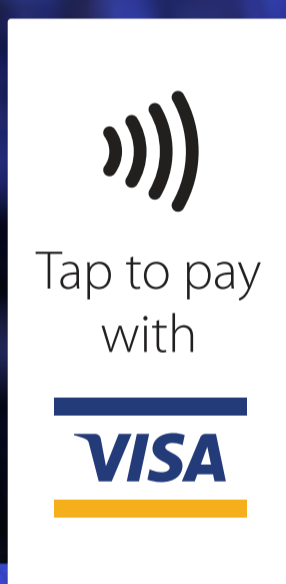
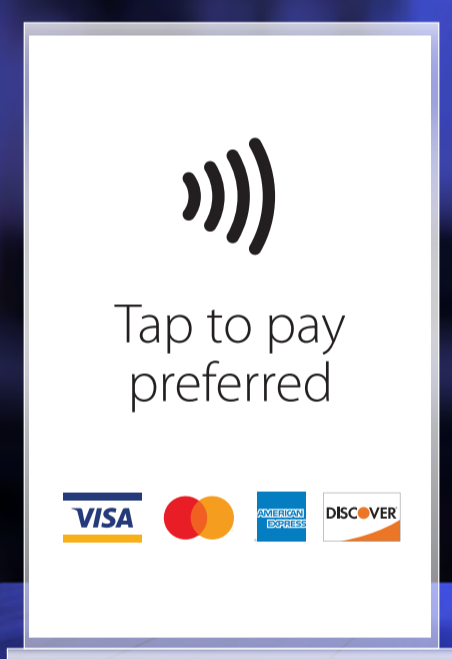
Clearly communicating the benefit of **avoiding touching surfaces resonated and motivated consumers to tap to pay**, even more so with non-tappers.



For those who currently use contactless payments, reminding consumers of the **continued emphasis on safety and security** was most resonate and motivating.

How to Encourage Contactless Payments

Have the correct signage letting consumers know tap to pay is preferred and a safe way to pay. If you need signage please visit the free Visa site <https://www.merchantsignage.visa.com/>



Frame/Stand not included

Recommendations to Create Clean Payment Experiences



Ensure customers know they can tap to pay as soon as they walk in your store and at checkout.



Follow cleaning protocols outlined by your terminal provider and ensure your customers know you are sanitizing. Also, place hand sanitizer for customers to use after interacting at checkout.



Make sure your checkout terminal is facing your customers so they can complete their own payment.



Place tap to pay signage around your store and at checkout. Additionally, have your clerks encourage customers to tap at checkout.



To limit customer interaction with your terminal, Visa does not require and recommends that you do not (1) prompt customers to approve the transaction amount unnecessarily (2) prompt customers to enter loyalty information, which can often be captured by clerks instead (3) capture signature for any transaction type (a tap, dip or a swipe).



Encourage new shopping experiences, such as buying online, picking up in store, drive-thru, delivery, and take out. This can help you offer a consistent omnichannel experience.

Learn more at [merchantsignage.visa.com](https://www.merchantsignage.visa.com)



1. Visa Commissioned Study COVID-19 Contactless Messaging – Market Research & Insights April 23rd – April 30th, 2020
2. Source: Infegy Atlas | February 23 - May 23, 2020 | Query: contactless OR *tap to pay* NOT (delivery OR *pick-up* OR pickup OR deliveries OR delivered OR *picked up* OR delivering OR *picking up* OR *contactless ordering* OR *contactless elevator*) | Language: English | Platforms: Facebook, Instagram, Twitter | Location: United States
3. Source: US Contactless Online Research Study April 2020
©2020 Visa. All rights reserved.