

# Contactless Payments Solution

## The Challenge

Merchants traditionally earned their customers' loyalty by offering the right products at a good price from a convenient location. But now that's not enough. How much time consumers spend in completing a transaction is factoring even more into their decision-making, and the retailers who make it easier for them are the ones they're choosing for routine purchases.

## The Solution

More and more, consumers are trading traditional magnetic stripe cards for Contactless Payments. Often faster than cash or traditional magnetic stripe credit cards, these transactions eliminate the need to swipe the card, and in many instances also eliminate the need to sign a receipt.

Contactless Payments are designed to ensure safe transactions for both the merchant and consumer, and are ideal for retailers who attract and retain customers by how quickly they process transactions. Contactless Payments are well-suited to businesses that have a high volume of low-dollar transactions, such as gas stations, coffee shops, convenience stores, movie theaters, movie and video game rental stores, quick-service restaurants, and car washes.

## Here's How It Works

Contactless Payments enable customers to simply wave or tap their cards in front of a reader at the point-of-sale (POS).

Beyond the terminal, the transaction uses the existing transaction-processing infrastructure. Though the end result is the same as if a cashier had swiped the card, this technology significantly improves transaction speed.

## Industries Served

- Retailers
- Restaurants
- Quick Service Restaurants
- Grocery stores
- Petroleum and Convenience stores

## Help Your Business

- Process transactions faster
- Increase the number of transactions per day
- Establish competitive differentiation
- Improve operational efficiency while lowering operations costs
- Enhance customer loyalty
- Deploy solution fast and at low cost with easy installation and upgrade
- Low-cost retrofit to current POS terminal

# Contactless Payments Solution

## Help Your Customers

- Check out quickly and conveniently
- Improve security since card never leaves their hands
- Experience the convenience of not dealing with cash

## Features

Our Contactless Payments solution is available in one integrated package by combining a contactless reader, payment processing and a specially equipped point-of-sale terminal.

### Contactless Readers

- Easily adaptable to appropriate terminal to accept Contactless Payments at a minimal cost
- Exceptionally small design for stores with limited counter space
- Many models can be mounted on a drive-through window

### Contactless Payments Solution

- A wide variety of payment types accepted
- Speed and convenience at checkout
- Elevated chip security
- Additional security:
  - Allows the card to remain with the customer at all times
  - Requires a close proximity of two inches to read

## A Global Leader in Electronic Commerce

First Data Independent Sales (FDIS) uses First Data's processing engine. First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For More Information Contact:**  
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