



Paying has never been so convenient

Enjoy the advantages of contactless card payments

With your new terminal you have already arrived in the future of cashless paying. The contactless payment function pampers you and your customers with the fastest and most convenient solution for card payments.

Card data will be read with contactless technology in the future. This new radio technology for the payment of small amounts is already faster and less complicated today than paying with cash. Since the cardholder only needs to hold the card in front of the reader, the process is completed in less than a second. It's convenient for both you and your customers: In addition to saving time, you also save resources and improve your checkout process.

How does contactless payment work?

While the card is held up to the terminal's contactless reader, the card and reader establish a connection in the blink of an eye using Near Field Communication (NFC). The NFC chip responsible for this is contained in the card and is based on Radio Frequency Identification (RFID) technology, which saves and sends information over short distances. The data transmission between the card and the terminal's RFID reader takes place within half a second across a distance of less than three centimeters. For small amounts up to CHF 40, neither a PIN-entry nor a signature are needed to authorize the payment. A confirmation message appears on the terminal display after each transaction. At the same time the terminal provides an acoustic and visual signal to confirm the successful transaction.

Safely encrypted

Of course, to ensure the highest possible security for you and your customers, the data traffic between the terminal and the card is encrypted during the payment transaction. Personal data is neither transmitted nor saved on the chip in the process. Each transaction is uniquely encoded. This ensures that just one payment is conducted for each interaction with the terminal. Just like with customary card payments, as a merchant you approve the payment, which means that an unintended transaction is not possible.

And like customary card payments, contactless transactions are also listed in your credit notices with the same conditions, providing you with a complete overview of them. And because there is less cash money in your cash register, the risks and costs of cash handling are reduced. You also reduce shortfalls to a minimum when settling accounts.

The fastest solution for small amounts

Eighty percent of cash transactions in Switzerland involve amounts below CHF 20. With contactless payment the cashless handling of small amounts up to CHF 40 is now essentially faster and less complicated than paying with cash. The payment process with the new technology takes only half as long as

with a customary bank card and, compared to paying with cash, contactless payment is more than twice as fast.

For amounts over CHF 40, an authorization with a PIN request is automatically conducted. For security reasons in exceptional cases, amounts under CHF 40 may also require the entering of a PIN. Your customers need only follow the instructions provided by the payment terminal.

Which cards support contactless payment?

- Visa
- MasterCard
- American Express (ExpressPay)

Advantages for you and now 1.5 million cardholders in Switzerland

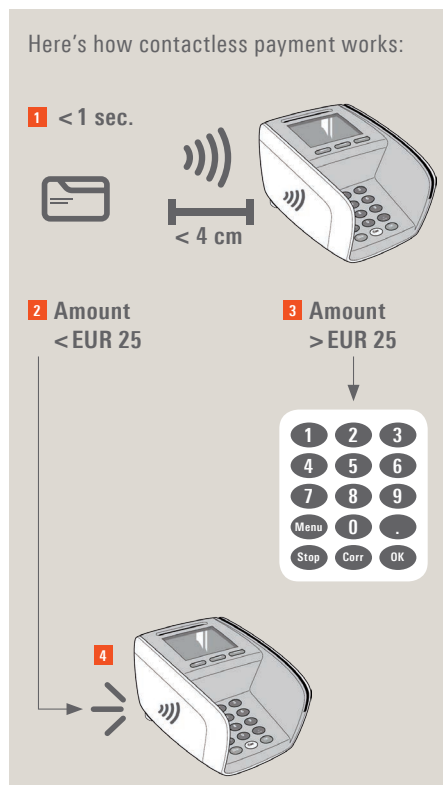
- A modern, convenient payment option for you and your customers.
- The reduced waiting time means you need provide fewer resources for your checkout process.
- Your customers will also appreciate the time savings.
- The increased payment frequency boosts your turnover.
- You reduce your costs for the handling of cash money and experience fewer shortfalls.
- For your customers, payment with the card which never leaves their hands, is more hygienic than contact with cash.
- By providing your customers with greater convenience, you also create added value for yourself, because with contactless payment you increase the number of spontaneous purchases.

Be sure to also inform your customers about the advantages of this faster method for cashless payment.

Do you have questions about contactless payment?

We will be happy to advise you.

www.six-payment-services.com/contactless



Explanations:

- 1 Distance between the card and the terminal's RFID reader. Contact duration: less than one second.
- 2 Payment procedure without PIN or authorization request for amounts up to CHF 40 (for security reasons in exceptional cases PIN-entry or authorization may be required for amounts below CHF 40).
- 3 PIN-entry or authorization for amounts above CHF 40.
- 4 An acoustic and visual signal from the terminal indicates that the payment process was successfully completed.

Here's how you and your customers can identify the contactless payment option:



Your local point of contact can be found at: www.six-payment-services.com/contact

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