



Chip Card Payments—Made Easy

Chip cards are here to stay, so it's important you understand how to accept this form of payment. By familiarizing yourself with the steps below, you—and your customers—can look forward to smooth, more secure transactions.



Chip and Signature

When a chip card is presented at checkout, the customer should follow these steps.



Insert Chip Card

Customer inserts chip end of card face up into terminal



Provide Signature

Terminal processes transaction, while customer follows on-screen prompts and provides a signature as requested¹



Remove Card

Once transaction is completed, receipt is either printed or emailed, and customer removes card when prompted



Chip and PIN

When a chip card is presented at checkout, the customer should follow these steps.



Insert Chip Card

Customer inserts chip end of card face up into terminal



Enter PIN

Terminal processes transaction, while customer follows on-screen prompts and enters PIN as requested¹



Remove Card

Once transaction is completed, receipt is either printed or emailed, and customer removes card when prompted

Accepting Discover® Global Network Means You Can Accept These Cards as Well



Plus you can add:²



¹If purchase is for a low dollar amount, verification may not be required.

²JCB and UnionPay have individual EMV specifications. Discover Global Network is enabled to process such JCB and UnionPay transactions in certain acceptance territories.



Tap and Pay Payments—Made Easy

As more and more shoppers look to complete transactions using mobile devices, contactless cards and even wearable tech, it's important to understand the steps to follow for ensuring a more satisfying purchase experience.



Digital Wallet

When a contactless-enabled device is presented at checkout, the customer should follow these steps.



Tap Contactless Device

When prompted, customer taps contactless-enabled device near EMVCo Contactless Symbol 



Transaction Processes

Terminal processes transaction and customer's contactless device indicates approved transaction



Wearables

When a wearable payment device is presented at checkout, the customer should follow these steps.



Tap Wearable Device

When prompted, customer taps wearable device near EMVCo Contactless Symbol 



Transaction Processes

Terminal processes transaction and, depending on type of wearable, terminal or device indicates approved transaction



Contactless Card

When a contactless-enabled card is presented at checkout, the customer should follow these steps.

 Look for the EMVCo Contactless Indicator on the card.



Tap Contactless Card

When prompted, customer taps contactless-enabled chip card near EMVCo Contactless Symbol 



Transaction Processes

Terminal processes transaction

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Plus you can add:¹



¹JCB and UnionPay have individual EMV specifications. Discover Global Network is enabled to process such JCB and UnionPay transactions in certain acceptance territories. The Contactless Symbol and Indicator mark, consisting of four graduating arcs, are trademarks owned by and used with permission of EMVCo, LLC.