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.

1. **Insert Chip Card**
   - Customer inserts chip end of card face up into terminal

2. **Provide Signature**
   - Terminal processes transaction, while customer follows on-screen prompts and provides a signature as requested

3. **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.

1. **Insert Chip Card**
   - Customer inserts chip end of card face up into terminal

2. **Enter PIN**
   - Terminal processes transaction, while customer follows on-screen prompts and enters PIN as requested

3. **Remove Card**
   - Once transaction is completed, receipt is either printed or emailed, and customer removes card when prompted

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

2. JCB 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.

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**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.

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**Contactless Card**

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

**Tap Contactless Card**

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

**Transaction Processes**

Terminal processes transaction.

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

Discover, Pulse, Diners Club International, JCB, UnionPay, PROSA, RuPay, troy. Plus you can add: JCB 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.