

EMV CARDS - experience

Here are some tips on what your employees should know in order to create a smooth EMV experience for your customers:

Recognize Chip Cards



First and foremost, your staff needs to be able to recognize EMV cards. An EMV card contains a square gold chip microprocessor that creates a one-time-use encrypted code when inserted into the base of the EMV-enabled terminal. Your employees should be able to look at any card and recognize the chip. If there is a chip, the customer needs to insert the card into the base of the terminal and if there is not a chip, the customer needs to take the traditional swipe route. Knowing how to spot a chipped card can ensure the transaction starts off the right way—saving your customer's time and speeding up the transaction process.

Educate on why your business accepts EMV

Some customers may ask why your merchant accepts EMV while others do not. Be sure that your employees are able to provide an adequate answer. Let your customers know that your business has made the switch to protect itself from fraud.

Assist Customers in EMV Transaction Process

The EMV transaction process can be confusing for first time users. Be sure that your staff knows how to patiently guide your customers through the process. When a customer presents an EMV chip card, the card should be **inserted into the base of the terminal where it will remain until the transaction is complete. The customer will be prompted to enter their PIN or sign for their purchase and then asked to remove their card.** Some customers may need an extra reminder to remove their card from the terminal (at the point-of-purchase that reminds customers to take their card before they leave).

Know Alternative Transaction Methods

Though EMV is the preferred transaction method, there are cases when it might not work. Your staff should be able to guide customers through a backup plan in order to effectively complete the transaction. If a fallback occurs, the EMV chip card should be swiped in the traditional method to complete the transaction.