

 Solution

## Contactless EMV® Cards

Effortless Payments for Consumers, New Revenue for Your Institution

Contactless card payments are quickly gaining popularity with consumers. As your single-source card management services provider, Fiserv can ensure seamless implementation of contactless EMV cards to help you grow transaction volumes, revenue and acountholder satisfaction.

### Enhancing the Payment Experience

With the ability to tap and go, contactless card payments deliver near-effortless checkout experiences that are faster and easier than cash or contact-only EMV chip cards. Consumers like contactless cards because they are convenient, secure and innovative – yet they can be used anywhere conventional cards are accepted.

With all of these advantages, contactless EMV cards can help you secure top-of-wallet positioning and grow transaction revenue.

### The Time Is Right for Issuers

There is rapid growth in the number of merchants accepting contactless cards, making this the ideal time to launch your contactless card program. Expect consumers to continue to increase their use of contactless cards and decrease their use of cash and contact-only cards. Consumer adoption of contactless cards is expected to be seamless because the cards can be inserted or swiped wherever contactless isn't supported.

Fiserv offers comprehensive card management services to ensure a seamless implementation, including card manufacturing, personalization, cardholder communications and transaction processing.

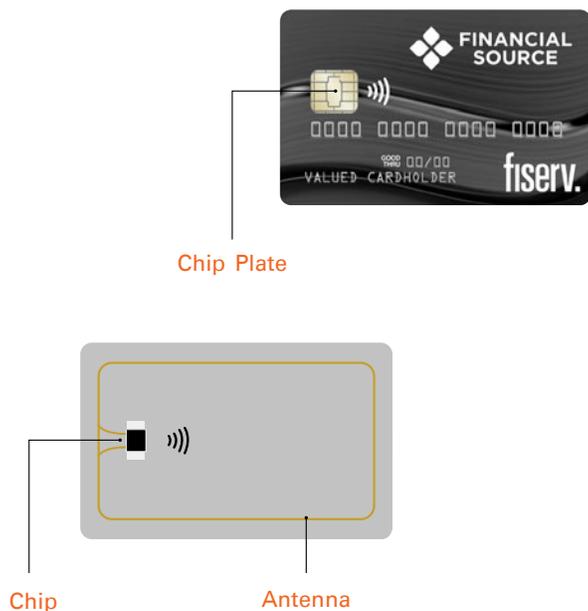


## New Technology, Just As Secure

Contactless EMV cards are credit or debit cards that use near-field communications (NFC) for making secure payments. An embedded EMV chip and antenna enable consumers to wave their card over a reader at a point-of-sale (POS) terminal to make payments. Because they also have a magnetic stripe and EMV chip, they can be swiped or inserted at merchant locations that don't yet support contactless payments.

Transactions are processed using the same security measures as chip card technology and backed by the same fraud protection. Each contactless transaction includes a unique code that prevents stolen transaction data from being reused. Consumers maintain possession of their cards at all times, so the risk of theft and loss is reduced.

## Contactless EMV Cards



Contactless EMV cards include a more powerful EMV chip and an antenna, enabling fast and easy tap-and-go payments.

## Your Single Source for Card Program Management

By partnering with Fiserv for contactless card implementation, you can meet consumer demand while simplifying card program management. Our deep understanding of the payments landscape enables us to provide a seamless solution for management of your debit and credit card programs.

We offer account and card processing services, in-branch instant issue, EMV and contactless central issue (cards in mail), plastic and consumables. This allows you to streamline your operations, optimize expenses and grow revenue faster.

## The Card Collection™

The Card Collection from Fiserv offers a selection of Visa® and Mastercard® debit and credit card designs, preapproved and created specifically for contactless cards. The Card Collection is an affordable way to offer accountholders unique card designs.

## Print-on-Demand Cards

Printing on demand is an economical way to create cards, carriers and labels with no upfront inventory costs. Branch personnel create cards only when consumers request them. Unlimited card choices are available, and you can easily and quickly request changes to your card or carrier designs through customer service.

## Accountholder Education, Printing and Production

Fiserv can help you educate accountholders as you launch contactless EMV cards. Leverage our creative, production and printing services to develop and produce card carriers and statement inserts that inform accountholders about how to use their new cards while emphasizing the safety and security you provide.



## Your Card Now Supports Contactless Transactions

### Faster Transactions

- Your new card includes the latest chip technology, including support for contactless transactions
- Contactless means you don't have to insert your card into the POS terminal and wait
- Save time every time you tap

### Security | Speed | Convenience

### Secure Transactions

- Every chip transaction and every contactless transaction includes a unique code, helping protect against fraud and keeping your information safe
- The information on your card is protected by unique keys
- Contactless transactions only work within one to two inches from the POS terminal



## How to Use Your Contactless Card

- Look for the contactless symbol on the payment terminal
- Tap your card to the front of the POS terminal
- Wait for a beep or green light before removing your card (you can put your card away – you won't need it again)
- Follow any instructions on the screen (you might be asked to sign or enter your PIN)

### More Merchants Are Rolling Out Support for Contactless Cards Every Day

- Drugstores
- Vending machines
- Fast food
- Transit
- Supermarkets
- Convenience stores

### Your Card Will Work Everywhere!

You can be confident that your card will work everywhere around the world. Depending on the location, you have options:



Tap



Insert



Swipe

Fiserv can help you develop and produce card carriers, statement inserts and online messaging to inform accountholders about how to use their new contactless cards.



## Key Benefits

- Enhance accountholder satisfaction with faster, more convenient checkout experiences
- Reduce complexity and cost by partnering with Fiserv as your single source for card program fulfillment
- Manage expenses and accelerate revenue by integrating contactless cards with your overall card program
- Increase transaction volumes as consumers reduce their reliance on cash
- No need for a mass reissue of cards
- No changes to your account processing system unless you issue cards to a subset of customers or members



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## Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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