



Contactless Payments - or has 'Cash' had its Chips and Pin?

by Ross Hendry



Friends and I enjoyed a great lunch in a restaurant a few weeks ago. We were quite taken aback when, as we stood in the queue holding the credit card in hand, chatting and waiting to pay, the waiter simply entered the amount and proceeded to hand over the receipt. We weren't invited to either enter the card into the machine or enter a pin number!

On querying the transaction he was told that he just needed to be near the till/card machine and it could 'take' the money. Do I need to worry? How do we know that we have not been standing too close to a till/Card machine at the wrong time?!

The technology is known as **contactless payments**. It uses near-field communication to locate the payment terminal, usually by touch, although I believe that being within 10cm is enough.

Contactless is a fast, easy and secure way to pay for purchases costing £30 (25€ in France) and under. Contactless payments are becoming increasingly common on a range of devices including:

- Pre-paid, debit, charge and credit cards
- Stickers
- Key fobs
- Wearable devices, such as watches and wristbands
- Mobile devices, such as smart phones and tablets



You can tell if you have a contactless card if you see the contactless indicator on the front or back of your card. (see photo above).

Contactless devices, apart from cards, will not necessarily have a contactless indicator on them, and may require you to activate them. For example, you may have a payment app on your smart phone, which requires you to activate it through a pass code or your fingerprint.

You are also be able to make contactless payments for over £30 if you have a device that supports this. You will need to verify yourself on your device before you can make this type of payment. For example, if you have a smart phone you may be able to verify yourself through a pass code or your fingerprint on your payment app, and then make a purchase for over £30. The first one of these I have seen is ApplePay, however I have yet to notice the contactless symbol here in France, even at the restaurant mentioned above!

Where Can We use Contactless?

Contactless payments are now accepted in a wide range of shops, pubs, cafes and restaurants. They are also accepted in many unattended environments like at vending machines.

A retailer which accepts contactless payments will display the contactless symbol at the terminal. (as shown top of right hand column)



To find out exactly where contactless cards are already accepted in your area, visit American Express® Contactless, MasterCard® PayPass™ or Visa payWave.

How to Use a Contactless Card or Device

The retailer will enter the amount into a terminal, after verifying the amount, you check to see the terminal will accept contactless payment.

If you accept the amount you simply touch your card/device on the terminal and ..a beep or green light shows your payment is being processed. For extra security, you will occasionally be asked to insert your card and enter your PIN or sign.

Your payment is approved -- this should show on the terminal/vending/ticket machine.

For contactless payments for £30 and under, a receipt will not automatically be printed for you. However, you can always ask for a receipt, and the retailer must give you one if you ask, For contactless payments over £30, the retailer must always print a receipt for you.

If you are paying at an unattended terminal, like at a vending machine, the process is slightly different. To make a payment, simply select the goods you wish to purchase and when the amount is shown, touch your contactless card or device against the terminal. You will not be provided with a receipt but you can see this transaction on your card statement.

UK banks have issued 54million cards that can support contactless payments, with only one bank permitting you to opt-out of the new technology so far, the others have differing rules.

The uptake in the UK is rising fast, with Tesco, and the London Underground helping with this. The rates of use are three times greater that over the same period in 2015. I can see the attraction and goodness knows that some days the loose change your pockets or purse can weigh as much as your shopping!

Finally, what information could anyone get if they could electronically read your contactless card's information? The answer is only what you are able to see printed on the outside of your card, the expiry date and card number.

My guess is that in a couple of years time we will all be using contactless payments and we will wonder how we did without it! Can you imagine or indeed remember life without a mobile telephone or Personal Computer? It is getting more difficult to isn't it?

Ross Hendry is the proprietor of Interface Consulting and Engineering, who has over 42 years experience in Communications, Computer Technology and Direct Marketing. (See advert below).

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