

EMVCo's Contactless Indicator Trademark - Acceptable Use Cases

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This document is intended as a companion to the Contactless Indicator Reproduction Requirements ("Reproduction Requirements") which govern the use of the EMV Contactless Indicator (referred to herein as the "Contactless Indicator" or the "Indicator"), a trademark of EMVCo, LLC ("EMVCo"). A written Trademark License Agreement must be in place with EMVCo for the right to use the EMV Contactless Indicator. For more information on entering into a Trademark License Agreement with EMVCo, please visit www.emvco.com.



Contactless Indicator



Contactless Symbol

The Contactless Indicator (shown above) is in use around the world as a universally recognised mark on contactless payment cards, applications and other form factors – tens of millions of consumers are familiar with touching a contactless card displaying the Indicator, to payment terminals branded with the Contactless Symbol (shown above, a companion EMVCo trademark used by the payments community to signpost the availability of contactless payment in store). The Contactless Indicator and Contactless Symbol are collectively referred to herein as the Contactless Marks.

Today, the Contactless Indicator is also being used to brand an expanding number of 'non-payment' use cases, varying from NFC Tags and the branding of NFC-capable hardware, to software and advertising.

The document includes guidance on using these trademarks to brand contactless and NFC user experiences across both EMV-compliant payments, as well as a broad range of non-payment NFC use cases.

Following these guidelines and adhering to the Reproduction Requirements for the EMVCo Contactless Marks will help ensure an optimal user experience, build market understanding, ensure your services are recognised by consumers worldwide and help EMVCo maintain the integrity and enforceability of the Contactless Indicator mark.

Please note: The Contactless Indicator artwork can be readily obtained from EMVCo by downloading, completing, signing, and submitting the appropriate Trademark License Agreement, which can be found at www.emvco.com. Organisations working in partnership with an EMVCo member payment network (American Express, UnionPay, Discover, MasterCard, Visa) may also obtain the Indicator artwork via the relevant network as a sub licensee.



Use of the Contactless Indicator across different types of Contactless capabilities

Consistent and clear use of the Contactless Indicator is benefitting consumers, merchants and service providers around the world by building marketplace understanding and ensuring contactless payment and non-payment capabilities are consistently signposted to the consumer.

Acceptable Product and Service Categories

The Contactless Indicator can be used across the following two types of transactional products and services:

- *Payment-related* transactions, which are defined as contactless payment transactions representing the transfer of currency, coupon, or other value exchange in return for goods or services. In these use cases, the Indicator is used to brand the consumers payment 'form factor' - a payment card, mobile application, key fob or similar
- *Non-payment* transactions, defined here as contactless transactions that are not payment-related but are permitted under EMVCo requirements

Please note:

It is vital that users of services branded with the Contactless Indicator enjoy a reliable and robust experience. For this reason, it is important that:

- The mark is used only in association with products and services within the above two categories, having been built around recognized and accepted "open" contactless protocols, ie.conforming to ISO 14443, ISO18092, or ISO21481 standards.
- At all times, the Indicator should only be used in association with "short range proximity transactions" based on the contactless protocols referenced above. The Contactless Indicator should not be used in association with "RFID" products and services as defined by the relevant ISO classifications (e.g. ISO 15693). Generally, such RFID use cases employ a contactless communication technology which operates over a longer distance (e.g. road or bridge toll transponders used to levy charges on passing vehicles).

EMVCo will permit use of the Contactless Indicator in association with non-payment and/or 'closed loop' contactless transaction environments - subject to our prior review and approval of the use case. Examples of closed loop services that may be permissible include use cases where a card is issued to enable room access or to act as an entry/exit token for a public transportation system.

For questions regarding the above points, Licensees should consult their Contactless Service Provider where applicable.

Examples of Acceptable Use Cases

The following list of use case scenarios is provided as a guide and should not be considered exhaustive.

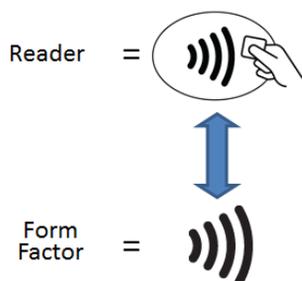
Payment-Related

- 'Traditional' contactless payment for goods and services using a contactless bank card or mobile device
- The redemption / use of rewards points instead of monetary currency to make payments
- Refunds associated with purchase returns
- Insurance refunds that may be dedicated to a single health care provider or to a single repair facility for auto accident claims

Non-Payment

- Pairing of two NFC-capable consumer devices to facilitate an information exchange
- Access to restricted / private areas – for example airport lounges, sporting and cultural events, meeting rooms
- Confirmation of identification, emergency contacts, or other personal information
- Pairing of an NFC-enabled device with an NFC tag (as commonly embedded in an information sign or advertising poster) to facilitate information exchanges

Using the Contactless Indicator and Contactless Symbol together in Traditional Payment Environments

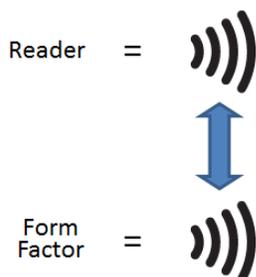


In Payment-related transaction use cases, the Contactless Symbol, which is displayed on the Point of Sale terminal or reader.

When shown on a traditional bank card or equivalent payment-related form factors, the Contactless Indicator represents compatibility with a Point of Sale (POS) terminal or reader which is compliant with the EMV Contactless Communication Protocol.

In payment-related use cases, the standardised Contactless Symbol is also displayed on the payment terminal located within the merchant's store. The Contactless Symbol has been adopted by the payments industry to communicate contactless capability compliant with EMV Contactless Communication Protocol.

Using the Contactless Indicator and Contactless Symbol together in non-Payment 'NFC' Environments



In Non-payment environments the Contactless Indicator is applied on both the user's device (e.g. a mobile phone or fob) and the corresponding NFC tag.

Unlike in payment applications, non-payment interactions may use the EMV Contactless Indicator on both the consumer form factor and a reader device (as shown at the immediate left) such as an NFC tag or consumer electronics device.

In these applications, the Indicator is used as a touchpoint to identify to the consumer, the area of their device and reader that need to be aligned, in order to conduct a contactless / NFC interaction.

For contactless point-of-sale devices and terminals accepting payment transactions (also where these terminals support additional non-payment contactless transactions) the POS device or terminal should always display the EMV Contactless Symbol.

EMVCo's Right to Review and Decline Use Cases

Conditions of the Trademark License Agreement require Licensees to inform EMVCo of any new use case that may fall outside of the Contactless Indicator usage guidelines outlined above and to seek EMVCo's express written permission of use in instances of non-compliance with these guidelines. EMVCo reserves the right to decline a particular use case or refuse such permission of use. Licensees must inform EMVCo of proposed new use cases and request permission of use via email to secretariat@emvco.com at least thirty (30) days prior to such use. In the event that a proposed use case would cause market confusion, EMVCo reserves the right to decline a particular use case. EMVCo reserves the right to terminate the Trademark License Agreement in instances of non-compliance with these guidelines or the Reproduction Requirements.

In all cases it is the responsibility of the Licensee or service provider to ensure quality assurance testing occurs to confirm the contactless solution deployed meets expected levels of performance and interoperability.

Obtaining Contactless Indicator Artwork

The Contactless Indicator artwork can be readily obtained from EMVCo by downloading, completing, signing, and submitting the appropriate Trademark License Agreement – these can be accessed via www.emvco.com.

Organisations working in partnership with an EMVCo member payment network (American Express, UnionPay, Discover, MasterCard and Visa) may also obtain the Indicator artwork via the relevant network as a sublicensee.

Appendix - Additional Use Case Examples

Service Provider	Use Case	Permissible?
Consumer electronics OEM	Indicator is displayed on a piece of hardware such as a mobile device or other consumer electronics device to denote the 'read area' to which a corresponding device or tag is held in order to facilitate information exchange	Yes
An advertiser, merchant or loyalty / couponing service provider	The Contactless Indicator is displayed on the read area of an NFC tag to highlight the area to which the user holds their NFC device, in order to interact with an information or couponing application.	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case
Public venues / event providers / schools / employers	The Indicator is displayed on entry and access gates – when tapped it enables access to a venue, room etc. This use case assumes any payment transactions taking place in relation to the access control (e.g., Payment for a hotel room or purchase of an event ticket) take place separately	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case
Advertising and Information Network Providers - transit agencies, airports, outdoor advertising networks etc.	Bodies who own / control advertising spaces permanently integrate NFC tags into the advertising infrastructure they operate (e.g., the frames of information posters across a subway system). The tags can be programmed for utilization in various information / advertising applications (e.g. passengers tap the poster to interact with advertising or download media content, a coupon etc.)	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case
Transportation providers and Airlines	The Indicator is used on both the consumer's contactless form factor (a ticket or token, mobile app or webpage) and a gateline / validator or similar, to enable the validation of a physical or electronic ticket, token or boarding pass	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case

<p>Transportation provider and / or their ticketing subcontractor</p>	<p>A closed loop ticketing software (such as 'mifare' used by Oyster in London, Octopus in Hong Kong and many hotel groups) is made available through a mobile device. The service provider wishes to apply the Contactless Indicator on their 'closed loop' plastic cards or other form factor – this being used to gain access to the transit system and open/close gates on the Metro, bus etc.</p> <p>Payment for any funds loaded by the customer from their bank card / account to the closed loop card or product, would be made using a 'traditional' EMVCo compliant transaction - using for example, a standard payment terminal in a ticket office or agent / through an e-commerce gateway etc</p>	<p>Yes – use for closed loop systems will not be prohibited.</p> <p>Licensees are to use the appropriate 'companion marks' and functional messaging to ensure they are clear on which cards / services are supported at the contactless point of interaction, whether it is a closed or open loop terminal (or a terminal supporting both).</p>
<p>An NFC software developer / service provider</p>	<p>The Indicator is integrated into an approved Contactless product which utilises NFC functionality to provide access control, facilitate information exchange with a peer device or tag, advert etc.</p>	<p>Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case</p>
<p>An operator of parking meters</p>	<p>The Indicator is integrated into an approved Contactless payments product which utilises NFC functionality to facilitate payment of a parking fee. The product is held to a meter or similar in order to facilitate a EMVCo payment, with the read area of the meter bearing the Contactless Symbol</p>	<p>Yes</p>
<p>Toll Road Acceptance Terminals</p>	<p>The Indicator is integrated into an approved Contactless payments product which utilises NFC functionality to facilitate payment of a road toll. The product is held to a payment terminal located on the toll booth to facilitate a 'traditional' contactless payment, with the read area of the meter bearing the Contactless Symbol</p>	<p>Yes (same principle as for transit)</p>
<p>Toll Road Transponder Readers</p>	<p>Transponders on vehicles are read at a distance as the vehicle passes through the toll location.</p>	<p>No. The Contactless Indicator is not permitted for long distance read solutions, in order to avoid customer confusion</p>

Driver's License	The Indicator is applied to a contactless product allowing the presentation of biometrics data or an electronic government ID stored on a mobile device (e.g., electronic driver's license) for purposes of verifying a person's identity.	Yes. The Indicator must be clearly visible alongside the relevant 'service provider' logo (in this case most likely a government or state agency logo)
Gas Station Network	The Indicator is used on a 'non EMV' contactless product (e.g., a 'closed loop' prepaid card not operated in conjunction with an EMVCo payment scheme) to facilitate a payment funded directly from the prepaid purse / consumer's bank account. The payment terminal in this case uses the Indicator and the relevant logo(s) for the third party	Yes
Warning signs operated by a government or other public / regulatory body	The Contactless Indicator is used to warn consumers of the use of long-range RFID or contactless NFC services in a public environment	No
An operator of vending machines / ticket machines / refrigeration etc.	NFC tags are placed in an appropriate area on the device and can be used by consumers to 'report a fault' – on tapping the tag, a diagnostics message or phone call can be placed to the vendor alerting them to a maintenance task	Yes – provided functional messaging is clear given applications where the device in question also accepts payment (e.g., vending machine).
Automotive Industry	The Indicator is applied to key fobs and vehicle doors to enable a vehicle owner to 'tap to unlock' their car door	Yes – subject to prior EMVCo review and approval
Retailers and Manufacturers	The Indicator is applied to retail stock, store shelves etc. to signpost an RFID stock tracking service where electronic tags are used to manage the inventory of goods / logistics etc.	No. Would generate consumer confusion. Also, use is limited to proximity solutions only.