

Informational Guide: Which Contactless Marks Trademark License Agreement is Right for Me?

Contactless INDICATOR	Contactless SYMBOL
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EMVCo licenses the Contactless Indicator and Contactless Symbol (collectively the "Contactless Marks") for use in accordance with its Reproduction Requirements. The Contactless Marks logo files are provided following execution of a trademark license agreement. EMVCo offers various versions of its trademark license agreement that vary depending on the type of licensee organization and the intended use case. To assist in identifying the appropriate agreement for your needs, we've offered the following guide for informational purposes only. Please carefully review the agreements to ensure you execute the appropriate agreement for your needs.

I am a payment product vendor.

EMVCo licenses the Contactless Indicator and Contactless Symbol to manufacturers of contactless payment products. The Marks are licensed for use in connection with products that have satisfactorily completed testing for compliance with contactless specifications recognized by EMVCo.

Examples of potential licensees include payment card and terminal manufacturers, as well as mobile phone manufacturers.

To obtain a license, a licensee must sign and comply with the <u>Payment Product Vendor</u> <u>Version of the Contactless Marks Trademark License Agreement</u> as well as the applicable Reproduction Requirements.

I am a payment network.

EMVCo licenses the Contactless Indicator and Contactless Symbol to entities that operate payment networks. The Contactless Marks are licensed for use in connection with products that have satisfactorily completed testing for compliance with contactless specifications recognized by EMVCo. The license may be sublicensed to the network's member financial institutions and participating merchants, such as for display on



contactless cards and terminals, at point-of-sale, and in promotional literature.

Examples of potential licensees include traditional open loop payment card networks and associations, as well as other types of networks supporting merchant contactless payment transactions.

To obtain a license, a licensee must sign and comply with the <u>Payment Network Version</u> of the <u>Contactless Marks Trademark License Agreement</u> as well as the applicable Reproduction Requirements.

I am a merchant accepting contactless payments facilitated through a payment network.

Merchants that accept contactless payments can sublicense the Contactless Indicator and Contactless Symbol from a licensed payment network or contactless payment product manufacturer. Many credit, debit and other payment networks and associations are already licensed by EMVCo with rights to offer such sublicenses, and several payment brands include the Contactless Marks as part of the standard suite of marks available for use by participating merchants. Also, licensed contactless card and terminal manufacturers can offer a sublicense for merchants to use the Contactless Marks in connection with the manufacturer's products. In addition to use of the Contactless Symbol on a standard retail contactless payment acceptance device, other uses of the Contactless Marks also can be within the scope of an authorized sublicense, such as the following:

LICENSEE	PROPOSED USE	APPROPRIATE MARK	PROPER USE OF MARK
Coffee shop	Multifunction contactless terminal where consumers tap for (1) gift card transactions, (2) free drinks program and (3) traditional contactless credit/debit card transactions	Symbol	On terminal where card or phone should be tapped. The coffee shop logo (i.e., the acceptance logo) should be positioned like the other payment network logos.
Parking meter operator	Parking meter that accepts traditional contactless credit/debit card transactions	Symbol	On meter where card or phone should be tapped

To obtain a sublicense, please refer to the documentation provided by your payment network or contact your payment network or contactless terminal vendor.



I offer a closed loop payment solution.

EMVCo offers a license for closed loop payment providers to use the Contactless Indicator enabling merchants to use the Contactless Indicator in connection with contactless products that facilitate payment transactions on the merchant's own proprietary payment network. Please note that if you execute the Close Loop version of the license agreement, you will be required to execute a new agreement if your system migrates to Open Loop in the future.

LICENSEE	PROPOSED USE	APPROPRIATE MARK	PROPER USE OF MARK
Amusement park operator	 Phone app that contains purchased tokens for amusement park rides 	Indicator	 Display in-app when ready to tap
	Plastic contactless token card	Indicator	On card
	 Contactless terminal where consumers tap to pay for a ride using only credits or tokens which have been purchased separately 	Indicator	 On terminal where phone/card should be tapped
Transit operator	 Phone app that stores metro credits or tokens purchased separately 	Indicator	 Display in-app when ready to tap
	 Plastic contactless card that stores metro credits or tokens purchased separately 	Indicator	On card
	 Contactless terminal where consumers tap to pay for metro fare using only credits or tokens purchased separately 	Indicator	On terminal where phone/card should be tapped



Coffee shop	Phone app that stores prepaid gift card and tracks purchases for free drinks	Indicator	 Display in-app when ready to tap
	Plastic contactless prepaid gift card	Indicator	On card
	Contactless terminal where consumers tap only for (1) gift card transactions and (2) free drinks program	Indicator	 On terminal where phone should be tapped
Parking meter operator	• Phone app that stores a credit/debit card on file in the app to pay at a parking meter. Phone contactlessly communicates meter number, charge and related information with the meter, and then the app charges credit/debit card via the phone's Internet connection. Meter is not enabled to conduct credit/debit card authorizations, and payment transaction is not conducted contactlessly.	Indicator (credit/debit card acceptance logos should not be used near indicator)	 Display in-app when ready to tap
	 Parking meter, as described above. 	Indicator (credit/debit card acceptance logos should not be used near indicator)	On meter where phone should be tapped

To obtain a license, a licensee must sign and comply with the <u>Contactless Marks</u> <u>Trademark License Agreement - For Closed Loop Payment Uses of Contactless</u> <u>Indicator</u> as well as the applicable Reproduction Requirements.



I want to use the Contactless Indicator for non-payment uses.

For entities that wish to use the Contactless Indicator for non-payment uses, and not in connection with contactless payment transactions, EMVCo offers a simple online registration process and click-through license agreement. (Please note the Contactless Symbol is intended for use solely in connection with payment acceptance, and therefore is not licensed for non-payment use cases.)

The following table provides some examples of potential licensees and illustrates how the Contactless Indicator could be used properly under this license agreement. Please note that the only appropriate mark for the use cases under this <u>license agreement</u> is the Contactless Indicator, not the Contactless Symbol.

LICENSEE	PROPOSED USE	PROPER USE OF MARK
Museum	 Smart tags at artwork or information kiosks, providing link to information on mobile site 	 Display where phone should be tapped
Airport lounge operator	Phone app that contains virtual membership card	 Display in-app when ready to tap
	 Plastic contactless membership card 	On card
	 Contactless terminal where consumers tap only to validate membership card 	On terminal where phone/card should be tapped
Hotel operator	 Phone app that acts as key to door 	 Display in-app when ready to tap
	Plastic contactless cardkey	On card
	Contactless terminals that unlock doors to hotel room, club level, etc.	 On terminal where phone/cardkey should be tapped



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Amusement park operator	 Phone app that contains admission ticket or season pass 	 Display in-app when ready to tap
	 Plastic contactless ticket or season pass 	On card
	Contactless terminal on turnstile where consumers tap only to present ticket or pass for admission	On terminal where phone/card should be tapped
Coffee shop	Phone app that tracks purchases to earn free drinks.	 Display in-app when ready to tap
	Contactless card used specifically for loyalty program	On card
	 Contactless terminal where consumers tap only for the free drinks program 	On terminal where phone should be tapped
Operating system publisher*	 Operating system (OS) for a device that governs the interaction of software running on the OS (such as first- and third-party apps) with any NFC / contactless antenna present on the device 	 Displayed to indicate whether contactless functionality is turned on and available and/or configure other contactless functionality settings. May not be included in any apps (other than a licensee- provided system settings app to manage contactless functionality settings).

* Note, sublicensing to third party app developers working with the licensee's OS is not permitted. However, we acknowledge that an OS publisher may also operate a number of its own apps related to contactless use cases. This agreement could cover both the OS and such first-party apps, as long as the apps' use of contactless functionality is for non-payment uses.

The above table is provided for informational purposes only. For further details regarding eligibility to be a licensee and proper use of the Contactless Indicator, and to obtain a license, please visit the <u>registration and license page</u>.



I am a mobile network operator.

EMVCo licenses the Contactless Indicator and Contactless Symbol to mobile network operators that are members of the GSM Association. For more information, please visit the <u>GSM Association website</u>.

I am a merchant seeking to use the Contactless Indicator for customer education and contactless promotion.

For merchants or other entities that wish to use the Contactless Indicator for customer education regarding contactless products compliant with an approved contactless specification, whether for non-payment or payment uses, EMVCo offers a simple online registration process and click-through license agreement.

This is provided for informational purposes only. For further details regarding eligibility to be a licensee and proper use of the Contactless Indicator, and to obtain a license, please visit the <u>registration and license page</u>.

I am a journalist.

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