

Contactless Indicator Reproduction Requirements

Last Revised 20 April 201530 October 2019 - Version 56

These standards govern the use of the EMV® Contactless Indicator (referred to herein as the "Contactless Indicator" or the "Indicator"), a trademark of EMVCo, LLC ("EMVCo").

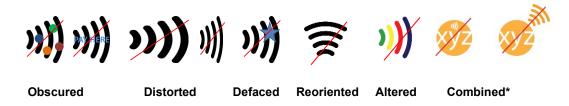
This document includes the requirements for use of the Indicator on physical cards, mobile phones, other payment and non-payment form factors, and within supporting marketing collateral. Furthermore, this document addresses how the Contactless Indicator is to be used in conjunction with the EMV Contactless Symbol. Following these requirements will help ensure an optimal user experience.

A written Trademark License Agreement must be in place with EMVCo for the right to use the Contactless Indicator. For more information on entering into a Trademark License Agreement with EMVCo, please visit www.emvco.com/about/trademark-centre. EMVCo reserves the right to terminate the Trademark License Agreement in instances of non-compliance with these requirements.

Elements of Imagery

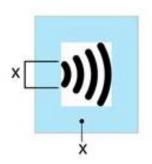


The Contactless Indicator image is comprised of four custom-designed semicircles, graduated from the smallest to the largest in size. Except as discussed within this document, the Contactless Indicator must always appear exactly as shown in the image at left and must never be broken apart or visually altered in any way. Examples of unacceptable usage are as follows:



*Note: the Indicator can be used by certain licensees in combination with other marks subject to certain criteria and with separate written permission from EMVCo. See "Use in Composite Marks" on page 43 of this document.

Clear Space Requirements



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As a general requirement, the minimum clear space around all four sides of the Indicator must be equal to or great than x, where x equals to the full height of the left-most semicircle, as shown, left. The Contactless Indicator should always be clearly visible and unobstructed, second semicircle from the left. This is shown in the graphic to the left, where "x" represents both the height of the second semicircle from left and the clear space requirement.

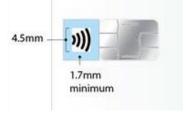
This clear space requirement is subject to a minimum of 2mm - the minimum amount of clear space that must be maintained around the Contactless Indicator



wherever it is displayed. This clear space must be free of text and all other graphic elements.

Exceptions to Clear Space Requirements

On physical cards, mobile devices, or equivalent form factors where the height of the Indicator is below 7mm, or (where space may be severely limited) the clear space requirement discussed above does not apply in full - in these instances, the minimum clear space required around all four sides of the Indicator may be as small asis 2mm1.7mm. This is illustrated in the graphicas shown left, where the grey shaded box illustrates the 2mm minimum.



Size Requirements

For a standard-sized payment card and all other form factors, including mini card and mobile appications, the Contactless Indicator must appear at a height no smaller than 7mm4.5mm. On a mini card, mobile applications, and form factors smaller than a standard-sized payment card, the Contactless Indicator must appear at a height no smaller than 5mm.

In addition to these minimum size requirements, it is expected that the Contactless Indicator will appear at a size equal to the other brand imagery displayed.

Exceptions to Clear Space and Size Requirements

Use in mobile device Operation System (OS) status bar

Where the Contactless Indicator is being applied within the status bar of an Operating System (OS) on a mobile device to denote availablity or otherwise of an NFC contactless service, the minimum size and clear space rules do not apply. In these instances the Indicator may be used at a smaller size provided it remains clearly legible

Use as supplemental Indicator on a standard-sized payment card

The Contactless Indicator may be applied as a supplemental Indicator on a standard-sized payment card where there is an existing Indicator <u>present on the card</u> that <u>meets the fullis greater than the minimum</u> size and clear space requirements <u>present on the card</u>. Where being applied as a supplemental Indicator, the Contactless Indicator must appear at a height no smaller than 4.5mm, with a minimum clear space around all four sides of the Indicator of 1.7mm, and placement must be on the opposite side to the existing Indicator.

Orientation Requirements

The Indicator must always appear exactly as shown on the left, oriented facing right, and never angled or oriented in any other fashion

Exceptions to Orientation Requirements

Where the Contactless Indicator is being applied on a device which does not have a natural point of orientation, for example on a fob or dongle, the orientation requirements do not apply.





Color Options

The Contactless Indicator must always appear in a solid color that provides the best color contrast and legibility against the selected background color or material. Optimal colors for the Contactless Indicator include black, white, grey or other neutral colors.

Embossing / Debossing

When the Contactless Indicator is embossed or debossed on a contactless product or other material, the ripples must provide sufficient contrast against the selected background to maintain good visibility of the mark. The graphics below show acceptable and unacceptable examples:





Acceptable

Unacceptable

Animation

When the Contactless Indicator is generated as an animation sequence, it must end with the static image of the contactless indicator, in line with the requirements stated above to maintain the integrity of the mark.

A contactless transaction sequence (card/ payment device tapping on the POS terminal) must precede or follow the animation, providing the necessary context and association for the contactless indicator.

The animation can be used in channels requiring film treatment such as TV, cinema and in digital and social media applications. The purpose of the animation is to increase customer awareness so the selection of the media channel should fulfil this purpose.



Functional Messaging

When used within a contactless product or service, functional messaging text may be shown with the Contactless Indicator for the sole purpose of instructing the end user how to make a contactless transaction.

Any functional messaging used must not interfere with the visibility or integrity of the Indicator. An example of such functional messaging is shown to the left: here a mobile device user is being instructed to 'Buy' by pressing a button shown below the Indicator.

Simple clarifying language may accompany, but not overlap, the Indicator, provided clear space requirements are met. Acceptable text could include "Buy," "Share," "Pay," "Purchase", "Find out more" or a local language equivalent.





Use in Mobile/ Digital Applications

The Contactless Indicator may be used to represent contactless transaction capabilities in mobile and other digital applications - for example a contactless payment service as illustrated in the graphic to the left.

Typical uses of the Indicator within digital user interfaces include:

- identifying that a contactless payment service is active / ready to make a contactless payment;
- display on an image/depiction of a contactless card;
- when selecting credentials/an account for payment; or
- when using or completing credentials/an account in a transaction.

Use in Composite Marks

The Contactless Indicator may be used by certain licensees with separate written permission from EMVCo within combined "composite" mark provided the following criteria are met:

- the Contactless Indicator may not be incorporated or combined with any other mark, word or design element without prior written permission from EMVCo.
- the Contactless Indicator may not be used in way that is misleading or likely to cause confusion as to whether a person, entity, product, service or website is affiliated to EMVCo.
- the licensee must not seek trademark rights to or registration of the entirety of the composite mark (including the Indicator);
- the licensee must include EMVCo's trademark attribution language (see "Use in Marketing Collateral and other Communication Materials" below);
- the Indicator must remain completely intact and unaltered, including proper orientation:
- reasonable clear space must be maintained around the Indicator; and
- the Indicator must be used for its intended purpose (please refer to the "Acceptable Use Cases" document (available via www.emvco.com) for further guidance)

The following are acceptable and unacceptable examples of composite marks:



Acceptable



Acceptable



Unacceptable



Unacceptable



Use in Marketing Collateral and other Communication Materials

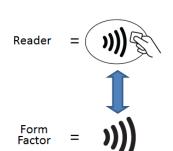
Licensees may display the Indicator in marketing collateral and other communications to support their contactless product or service - provided the above use standards are followed.

In marketing collateral and other communications, the following trademark attribution language must be included <u>in English or local language</u>, where space permits:

"The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC."

When describing the Indicator in text communications, the complete name "EMVCo Contactless Indicator" should be used in the first or most prominent mention. Thereafter, the shorthand "Contactless Indicator" or "Indicator" is acceptable. References to the Indicator in text communications should be capitalized (e.g., EMVCo Contactless Indicator, Contactless Indicator or Indicator).

Payment-related transaction environments use the Contactless Symbol on POS terminal or reader.



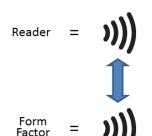
Using the Contactless Indicator and Contactless Symbol together in Traditional Payment Environments

The Contactless Indicator may be used for transactions beyond payments on consumer-held form factors (card, key fob, mobile device) or a contactless reader, terminal, or other "point of transaction" device.

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 environments, the standardized Contactless Symbol (which includes the Contactless Indicator and is shown at left), is displayed on payment terminals at the merchant location. This has been adopted by the payments industry to communicate contactless capability compliant with EMV Contactless Communication Protocol.

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



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

Unlike payment applications, non-payment applications may use the EMV Contactless Indicator on both the consumer form factor and reader devices (as shown at the immediate left).

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.



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, 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 payment network as a sublicensee.

EMVCo 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 reproduction requirements outlined above and to seek EMVCo's express written permission of use in instances of non-compliance with these requirements. 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. EMVCo reserves the right to withdraw permission of use in instances of non-compliance with these requirements.

In all cases it is the responsibility of the licensee or service provider to ensure quality assurance testing occurs to confirm that the physical cards, mobile phones, other payment and non-payment form factors or solutions deployed meet expected levels of performance and interoperability.