Contactless Marks Acceptable Use Case Guidelines

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This document is a companion to the Contactless Indicator Reproduction Requirements, Contactless Symbol Reproduction Requirements, and other EMVCo standards and guidelines applicable to the Contactless Symbol and Contactless Indicator (collectively, including these guidelines, the "**Reproduction Standards**"). The Contactless Indicator (also referred to as the "**Indicator**") and Contactless Symbol (also referred to as the "**Symbol**") are collectively referred to as the "Contactless Marks" and are trademarks of EMVCo, LLC ("**EMVCo**"). A trademark license from EMVCo or an authorised licensor is required to use the Contactless Marks. For more information on obtaining a license, 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 – consumers worldwide are familiar with touching a contactless card displaying the Indicator to payment terminals branded with the Contactless Symbol (shown above), which is used by the payments community to signpost the availability of contactless payment in store.

Today, the Contactless Indicator is also being used to brand 'non-payment' use cases for NFC capable devices such as NFC tags and mobile phones and is also being used for software and advertising.

This 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 other Reproduction Standards will help ensure an optimal user experience, build industry understanding, ensure your products and services are recognised by consumers worldwide, and help EMVCo maintain the integrity and enforceability of the Contactless Marks.

Please note: For those eligible to obtain a license directly from EMVCo, the Contactless Marks artwork can be readily obtained from EMVCo by agreeing to the appropriate Trademark License Agreement, which can be found at www.emvco.com. Certain organisations working in partnership with a licensed payment network or contactless product vendor may also obtain the Indicator or Symbol artwork via the relevant network or product vendor as a sublicensee.

Use of the Contactless Marks across different types of Contactless capabilities

Consistent and clear use of the Contactless Marks 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 Marks can be used across the following two types of transactional products and services:

- *Payment-related* transactions, which are defined as contactless payment transactions that facilitate the payment or receipt of money or money equivalents (e.g., prepaid credits). In these use cases, the Indicator is used to brand the consumer's payment 'form factor' - a payment card, mobile application, key fob or similar. The Indicator is also used on the merchant's payment acceptance device if it only accepts closed loop or quasi-closed loop payment transactions. However, the Symbol is instead used on the acceptance device if it accepts open loop payment transactions (even if it also accepts closed loop or non-payment transactions).[1]

- *Non-payment* transactions, defined here as contactless transactions that do not facilitate the payment or receipt of money or money equivalents, but are permitted by EMVCo under the Reproduction Standards. In these use cases, the Indicator is used on the contactless products at both ends of the transaction.

Please note:

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

- The Contactless Symbol is used only in association with products and services within the above two categories, having been built around the EMV Contactless Communication Protocol.

- The Contactless Indicator is used only in association with products and services within the above two categories, having been built around the EMV Contactless Communication Protocol or other contactless protocols recognised by EMVCo that conform to ISO 14443, ISO18092, or ISO21481 standards.

- At all times, the Contactless Marks should only be used in association with "short range proximity transactions" based on the contactless protocols referenced above. The Contactless Marks should not be used in association with "RFID" products and services

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[1] "Closed loop" transactions involve payments exclusively with the issuer of the applicable payment instrument (such as a merchant gift card or proprietary transit system payment card and acceptance terminals). "Quasi-closed loop" transactions involve payments exclusively with a limited group of merchants accepting the applicable payment instrument (such as a shopping mall or university campus payment card and acceptance terminals). "Open loop" payment transactions involve payments with unaffiliated merchants that are not "closed loop" or "quasi-closed loop" (such as a bank-issued payment card or other payment instrument that can be used on a general payment network).

as defined by the relevant ISO classifications (e.g., ISO 15693). Generally, such RFID use cases employ contactless communication technology which operates over a longer distance (e.g., road or bridge toll transponders used to levy charges on passing vehicles).

- In general, the Contactless Symbol may not be used in connection with a contactless product unless it has received an approval for compliance with the EMV® Contactless Communication Protocol. However, the Reproduction Standards may define exceptions for certain use cases for which approval is not required (provided that the mark user is otherwise an authorised licensee or sublicensee for the Contactless Symbol).

Examples of Acceptable Use Cases

The following list of use case scenarios is provided as a guide and should not be considered exhaustive.
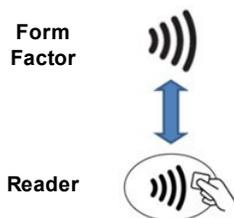
Payment-Related	Non-Payment
• 'Traditional' contactless payment for goods and services using a contactless bank card or mobile device	• Pairing of two NFC-capable consumer devices to facilitate an information exchange
• The redemption / use of rewards points instead of monetary currency to make payments	• Access to restricted / private areas – for example airport lounges, sporting and cultural events, meeting rooms
• Refunds associated with purchase returns	• Confirmation of identification, emergency contacts, or other personal information
• Insurance refunds that may be dedicated to a single health care provider or to a single repair facility for auto accident claims	• Pairing of an NFC-enabled device with an NFC tag (as commonly embedded in an information sign or advertising poster) to facilitate information exchanges
	• Adding a payment card to an app, or verifying a payment card is in possession

Using Contactless Marks in Traditional Payment Environments

Form Factor

Reader

In payment-related use cases for open loop payment transactions, the Contactless Symbol 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 for open loop payment transactions, the Contactless Symbol is also displayed on the payment terminal located within the merchant's store, even if the terminal can also accept closed loop payment, quasi-closed loop payment, or non-payment transactions. The Contactless Symbol has been adopted by the payments industry to communicate contactless capability compliant with EMV® Contactless Communication Protocol.

Using the Contactless Marks in non-Payment 'NFC' Environments and Closed Loop Payment Environments

Form Factor

Reader
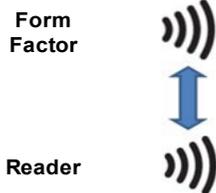
In non-payment environments the Contactless Indicator is applied on both the user's device (e.g., a mobile phone or fob) and the corresponding NFC tag. The Contactless Indicator is also used for POS devices and terminals that do not accept open loop payment transactions.

Unlike in payment-related use cases, non-payment interactions may use the 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 may be 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 devices and terminals support additional non-payment contactless transactions), but not open loop payment transactions, the POS device or terminal should always display the Contactless Indicator.

EMVCo's Right to Review and Decline Use Cases
Requests for permission to use the Contactless Marks in a manner not expressly permitted in the Reproduction Standards may be submitted via email to secretariat@emvco.com. EMVCo reserves the right, at its sole discretion, to approve or decline a particular proposed use case.

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

Appendix - Additional Use Case Examples

Service Provider (licensee or sublicensee)	Use Case	Permissible?
An advertiser, merchant or loyalty / couponing service provider	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	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	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

Transportation provider and / or their ticketing subcontractor	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. Payment for the consumer to load funds from their bank card / account to the closed loop card or product would be made using a 'traditional' EMVCo compliant transaction (if contactless, using the Symbol), using for example, a standard payment terminal in a ticket office or agent / through an e-commerce gateway, etc.	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case. 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).
An NFC software developer / service provider	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.	Yes – accompanying 'functional messaging' and service provider marks are to be used to ensure clarity to the consumer of the use case
An operator of parking meters	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 payment kiosk in order to facilitate an EMVCo payment, with the read area of the meter bearing the Contactless Symbol	Yes
Toll Road Acceptance Terminals	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	Yes (same principle as for transit)
Toll Road Transponder Readers	Transponders on vehicles are read at a distance as the vehicle passes through the toll location.	No. The Contactless Indicator is not permitted for long distance read

		solutions, in order to avoid customer confusion
Driver's License	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	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	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 with the Indicator 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	Indicator is applied to key fobs and vehicle doors to enable a vehicle owner to 'tap to unlock' their car door	Yes
Retailers and Manufacturers	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.
An NFC software developer / service provider	Indicator is shown on an NFC device to indicate facilitation of information exchange such as provisioning, adding or confirming a contactless payment card to the NFC device.	Yes. Although this may be related to payments, the contactless transaction is not itself facilitating a payment, and thus the Indicator should be used.