

EMV Customer Experience

At the Point of Sale



How will EMV change the customer experience at the Point of Sale?

At the point of sale, there will be two main changes in the customer experience.

- Instead of swiping the card, the customer will need to insert the card into the reader.
- The card will need to remain in the reader for the duration of the transaction.

At first glance these changes may not seem to be that substantial, but they represent a fundamental change in the way many cardholders use their credit and debit cards. Currently, many, if not most retail point-of-sale systems allow the cardholder to simply swipe their card through the reader without the card ever leaving their grasp. After the swipe, customers return the card to their wallet, frequently while their items are still being scanned through the register. Merchants with customer facing devices can anticipate that many consumers will expect a similar user experience with chip cards. Merchants should be prepared for customers who insert the card and then immediately try to remove it from the reader.

Because customers must wait for the reader to read the card, merchants can expect that there will be a jump in the number of cards left behind by customers.

To minimize the negative impacts of these two changes, merchants will have to thoroughly train their sales associates and cashiers on the EMV point-of-sale transaction process so that they can assist the cardholder in completing the sale efficiently.

To address the first issue, they will need to know how to properly insert the card into the reader (chip first, face up), when the card can be removed (when prompted by the card reader) and what to do if the chip cannot be read (swipe). Educating team members and customers to “follow the prompts” will help to ensure a smooth transaction experience.

