



Card Present Transactions

- My customers pay using a card terminal
- The customer is always present for each transaction.

How do I accept card payments?

Your customers pay using a card terminal. These transactions are known as **Card Present** transactions which rely on the card terminal used to secure the payment appropriately.

What do I do now?

Your customers pay using a card terminal. As your customer uses your card terminal to pay you the card terminal is responsible for handling the security of the payment. In card present transactions, payments are secured by the Chip & Pin being entered and confirmed by the terminal itself.

Payment methods such as Google Pay or Apple Pay require biometric data in order to proceed such as a fingerprint. These transactions are therefore compliant under the PSD2 regulations as they meet SCA requirements.

Cashless transactions can be exempted from the need of SCA, but if the cardholder has exceeded the total number of these types of transactions the terminal will instruct the cardholder to enter their card for a Chip & Pin transaction to authenticate this transaction.

This activity, as well as being able to do Chip & Pin transactions, make your terminal Compliant for PSD2 and as such you should be able to continue to trade as you are with no change.

FAQ's

If you have further queries about PSD2 and how we might be able to help click [here](#).



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