

Pay-at-the-Table Frequently asked Questions



Today, U.S. Restaurants see a lot of payment transactions and in most cases the servers take the credit card away from the customers to process the payment. With Pay-at-the-Table solutions, these restaurants are not only able to increase efficiencies in their business, but also provide a more secure environment for their guests to pay. As this solution gains traction in the US within the hospitality industry, we have received a lot of questions. We worked with our experts to answer the most frequently asked Pay-at-the-Table questions. Let's take a look:

QUESTION 1

What is driving the adoption of Pay-at-the-table in the U.S. ?

Pay at the table has gained popularity in the U.S. and continues to grow. A key growth driver that was accelerated during Covid-19 is labor. Pay at the table provides labor efficiencies and significant labor savings. New technology has also brought about a change in the way consumers want to pay. With the introduction of mobile wallets, including Apple Pay and Android Pay, servers will not be able to take a customer's phone back to a POS system to finalize payment. Instead, they will have to bring the payment device to the customer so they can tap their phone to pay.

QUESTION 2

What are best practices for the server with the pay at the table process?

Consider the following best practices when utilizing pay-at-the-table.

- The server should be sensitive to the customer dining experience when approaching the table for payment.
- The server should place the payment device on the table or hand to the guest depending on the situation.
- If the restaurant practice is to not leave the payment device, the server should provide some privacy to the customer while entering the tip and finalizing the sale.
- Some guests may require assistance with the payment device and the server should be available to answer questions.

QUESTION 3

Is a receipt required for pay at the table?

As of April 2018, a customer signature is not required for EMV-enabled businesses based on EMV payment network rules. This rule applies to all transactions at EMV-enabled terminals for any purchase amount.

QUESTION 4

How many devices would an averaged-sized restaurant require in order to avoid waiting for a terminal to be available?

There are many factors to consider, including the type of business (restaurant, hotel, nightclub, bar, etc.), the number of tables used in your current location and maximum number of credit and debit card transactions performed on the busiest day. For up to 10 tables on a single floor, a reasonable estimate is one terminal and one charging base. From 11 to 30 tables, you probably need two terminals and one charging base. For more than 30 tables, you most likely need at least three terminals and two charging bases.



QUESTION 5

How does tipping work on a Pay-at-the-Table solution?

Today, while paying a bill at a restaurant, the server takes the customer's credit card to the POS system and returns with the receipt, which includes a line for tip. The customer adds the desired tip amount and signs the receipt. On a Pay-at-the-Table solution, tipping can work in two ways:

• TIP ADJUST

Tip adjust works in the same way tipping works today. The only difference is that in this case, the wireless smart terminal prints out the receipt which includes a tip line for the customer to use and sign. The server then adds the tip amount to the bill total manually, as they do today, to include the tip as part of the transaction. Using this method first often helps restaurants implement a Pay-at-the-Table solution and improve efficiencies by eliminating the return trip to the point of sale station that's needed to process the card and print the receipt. In addition, studies show consumers appreciate the card never leaving their sight.

• TIP AT THE TIME OF SALE

Tip at the time of the sale is used in many restaurants today. With this method, the customer adds the tip amount to the total bill right on the wireless terminal before paying. By allowing the customer to do this right on the terminal, this solution incorporates the same benefits of tip adjust mentioned above, but also improves upon server efficiency as it eliminates the need to adjust the tip later, which restaurants report being a time-consuming task.

QUESTION 6

How does pay-at-the-table help to reduce credit card fraud?

Guests appreciate the extra security that comes from credit cards that never leave their sight. Pay-at-the-Table allows this practice and minimizes the ability of a server to copy a guest's credit card or use a card skimmer.

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QUESTION 7

In a restaurant environment, how does splitting checks work for multiple paying diners?

Today, servers can split up the total bill and provide separate checks to the table, then collect each individual's card when a table is ready to close out, then go back to the POS station, and finally close out each receipt individually. However, there are two options for when using a Pay-at-the-Table solution:

• SPLIT AT POS

With a Pay-at-the-Table solution, the server would select the individual's check on the device, hand the device over to the customer to swipe/tap/insert their card, add a tip, and confirm the total bill. The device would then be handed back to the server to send or print a receipt for the customer. Then, the server would pull up the next check and hand the terminal to the next person at the table. The server would continue to follow this process until all individuals at the table had paid for their bill.

• SPLIT AT TABLE

An alternative to this is to take a single check and split it amongst different individuals. In this scenario, the device prompts for a split amount and individual transactions are run for each customer until the check is fully paid.



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