

SpeedLine Pay™

Shrink credit card fees
and avoid chargebacks
while providing convenient
mobile payments



SpeedLine Pay App



EMV Compliant

Credit Card



0123 4567 8901 2345

John Doe 08 / 28

Eliminate Chargebacks



Pay Lower Fees



Pay Lower Fees

A Delivery Game Changer

SpeedLine Pay is a cutting-edge payment method that lets customers use their chip cards to pay for deliveries at their doorstep.

It's a win-win: customers get the convenience and credit card security they want, and your business could save hundreds of dollars a month on card-processing fees and reduced chargebacks—including online orders. Improve your customer experience and your bottom line.



Lower Card-Present Rates

One big advantage to taking payments where your customers are is that it allows you to process them at lower card-present rates. Based on current Visa US Interchange rates and customer card types, a pizzeria with an average order value of \$20 could save 6 to 14 cents per transaction.

For a store with 2500 transactions per month, this could mean savings of up to \$350 per month, or \$4200 per year!

Save With Online Ordering

The savings apply even to online orders. When used with SpeedDine or other compatible online ordering solutions, payments for deliveries or curbside orders are processed at the customer's location, at the same lower card-present rates.

Eliminating Delivery Chargebacks

Some operators report increasing losses every month in fraudulent delivery chargebacks, which can be costly in lost revenue and time to dispute. SpeedLine Pay reduces chargeback liability with the use of chip cards and adds to restaurant owner savings.

SpeedLine Pay

How It Works

Credit card information is not inputted in the POS when placing an order with SpeedLine Pay.

Payments are accepted securely with the SpeedLine Pay app, available on Apple and Android devices, paired* with a mobile EMV card reader.

*Card readers are to be paired only with cellular devices on the same operating system (iOS or Android) as initially paired.



- 1 Employees take the printed ticket, a mobile device, and a paired card reader to the customer's table, vehicle, or door.
- 2 At the customer's location, the employee scans a QR code on the printed ticket, which securely communicates the ticket number and payment amount to the mobile card reader.
- 3 The employee hands the phone to the customer, who follows prompts to confirm the payment, and add a tip.
- 4 The app sends the encrypted information to Worldpay, and then indicates if the payment was approved, and for how much. Since the payment information is encrypted, SpeedLine Pay is out of PCI scope. Additional payments can be added, and StoreCard gift cards are accepted.
- 5 When the employee returns to the POS station, payments from the app synchronize automatically with SpeedLine, and a receipt is automatically emailed to the customer.



Speedy Tip: Secure mobile payments are safer for your restaurant and your customers, plus they save you money!



“Card-Not-Present Fraud is now 81 percent more likely than point of sale fraud.”

- JAVELIN STRATEGY

More Capabilities

Mobile Payment Devices

These small but powerful, mobile payment devices support all EMV or magstripe payment functions.

End-to-end data encryption ensures secure payments, and the devices accept popular forms of payment like tap, Apple Pay, and Google Pay.

Compact and transportable, they stick to the back of a mobile device, and recharge via USB cable.



Offer Better Customer Service

Give your customers the convenience of making secure payments from their vehicles, or at an outdoor table.

Avoid crowded line-ups and waits at the till by offering customers the option to pay at the table.

Your customers feel more secure using an EMV chip card reader, and not sharing credit card information over the phone or online.

The EMV card readers also accept fast and convenient contactless payment options. The built-in percentage tip prompt means the customer does not need to have cash available to tip the driver, and there's no math required.

Reduce PCI Scope

With EMV PIN pads at your store to complement the SpeedLine Pay EMV card readers, you don't need to take any credit card information from your customers. This can potentially decrease or eliminate the cost of quarterly PCI scans and other compliance measures.

Security Benefits and Savings

EMV is one of the various security measures that can help reduce payment fraud.

- EMV chip technology helps prevent counterfeit fraud, and cardholder payment information is better protected.
- While EMV is not yet a PCI requirement, the payment brands have introduced programs that may waive your annual PCI-DSS audit if you process more than 75% of transactions through an EMV certified device.

SpeedLine Pay Features You'll Love

Take mobile payment for any order type

The SpeedLine Pay app can now be used to accept payments for all order types, and not just deliveries. Meet your customers where they are: on a patio, curbside, at their door, or at a dining table.

No cell reception? No problem!

Continue to take payments if cellular reception is lost: "store and forward" mode securely stores the customer's payment card information, and then sends it to WorldPay when the connection is restored.

"Merchants lose \$2.40 for every dollar of fraud taken by a fraudster."

-LEXISNEXIS



SpeedLine Pay

**Eliminate
Chargebacks**

Easy tipping

**Fast, error-free
scan of ticket #
and amount**

**Lower card-present
rates**

**Contactless
('tap') payments**

**Mobile EMV
card reader**

**Secure EMV
processing**



Have Questions? Talk to an expert!



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