



# Shrink Credit Card Fees

## Avoid Charge Backs



**MobilePay Let's Customers Pay  
for Deliveries at Their Doorstep**

## Pay Lower Fees

### A Delivery Game Changer

MobilePay is a mobile payment processing method that lets customers use their Apple Pay, Google Pay, credit & debit 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

Advantage to taking payments where your customers are is that it allows you to process them at lower card-present rates. Based on current 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 SpeedLine 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 MobilePay reduces chargeback liability with the use of credit & debit cards and adds to restaurant owner savings.

## SpeedLine MobilePay

### How It Works

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

Payments are accepted securely with the SpeedLine MobilePay 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 The employee takes the printed ticket along with a mobile device with paired card reader to the customer's table, vehicle, or door.
- 2 The employee scans the QR code on the 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 the prompts to confirm the payment, and built-in percentage prompt to add a tip.
- 4 The app sends the encrypted credit/debit card information and then indicates if the payment was approved, and for how much. Since the payment information is encrypted, MobilePay is out of PCI scope. Additionally, gift cards are accepted.
- 5 When the employee returns to the POS station, payments from the app synchronize automatically and a receipt is emailed to the customer.



## 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.



## SpeedLine MobilePay Features You'll Love

### Take mobile payment for any order

The SpeedLine MobilePay app can be used to accept payments for all order types, and not just deliveries. Meet your customers where they are: at their door, on a patio, curbside, 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 when the connection is restored.

## More Capabilities

### Offer Better Customer Service

Give your customers the convenience of making secure payments from their home, vehicle, 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, including 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 in use at your store to complement SpeedLine MobilePay 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

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

- EMV chip card technology helps to prevent fraud, and cardholder payment information is securely 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

