Squirrel Systems – Contactless Payments for U.S. Establishments

A Guide to Contactless Payments for Pay at the Table, Takeout and Curbside Payment

Why Contactless?

As restaurants reopen, consumers will remain extremely cautions. Your restaurant guests will want to avoid unnecessary touch points, including payments. No more cash or exchanging credit cards. Some cities are making it mandatory to offer contactless payments in order to re-open. Many restaurants are using the opportunity to move away from swipe-and-sign transactions to "contactless" payments for dine-in and takeout, pickup or delivery operations.

What is Contactless Payment Technology?

Contactless payments is a secure method to purchase products or services using a debit, credit or smard card that uses RFID technology or near-field (NFC) communication.

To make a contactless payment, a customer just taps their card near a point-of-sale or payment terminal device that has contactless payment technology. Contact payments are also know as "Tap-and-Go". Mobile wallets are also a popular form of contactless payment and includes Apple Pay, Android Pay and Google Wallet on your mobile phone.

What are my Contactless Payment Device Options?

Picking the right contactless payment device depends on what types of dining you are offering your guests. If you have one terminal and order at the counter one wired terminal that supports all the contactless payment forms. If you are offering dine-in, takeout and curbside a wireless device will offer you the most flexibility so guests can pay at the table, on the patio, or even curbside for pickup.

	Type of Payment Device		
Type of Dining	Wired Terminal	Portable Wireless Terminal (Wi-Fi)	Portable Wireless Terminal (Cellular)
Dine-In	Pay at the Counter, Bar	Pay at the Table Bar, Patios	Pay at the Table Bar, Patios
Take-out	No	Yes*	Yes
Curbside Pick-Up	No	Yes*	Yes
Delivery (Your own drivers)	No	No	Yes
Typical Fees**	Device Rental Fee+ Gateway/Processing	Device Rental Fee + Gateway/Processing	Device Rental Fee + Gateway/ Processing + Cellular Data Charges

*Restaurant Wi-Fi network required
** See payment partner for details. Many payment providers offer special pricing with $0 or low upfront device costs, and guaranteed processing rates when signing up on a longer term agreement.

© 2020 Squirrel Systems www.squirrelsystems.com

Squirrel Contactless Payment Options

Squirrel Point of Sale is certified for use with the industry's major payment gateways. Our payment partners offer a range of devices. Below are just examples of the most popular portable wireless terminals that support contactless payments. Contact Squirrel today and we can help you pick the best solution to meet your needs.

Elavon	Shift4	Eigen
Ingenico Move / 5000 Wi-fi OR Cellular	**Skytab** Wi-Fi and Cellular (4G)	**Verifone VX675/690** Wi-Fi, Bluetooth, 3G
EMV Chip, Tap & Go Mobile Wallet (NFC) Apple Pay / Google Pay / Samsung Pay **Supported Processors:** Chase, Elavon, FirstData, Global, Heartland, Mercury, PaymentTech, TSYS, Vantiv, WorldPay	EMV Chip, Tap & Go Mobile Wallet (NFC) Apple Pay / Google Pay / Samsung Pay **Supported Processors:** Chase, Elavon, Global Payments, Heartland, PaymentTech, WorldPay	EMV Chip, Tap & Go Mobile Wallet (NFC) Apple Pay / Google Pay / Samsung Pay **Supported Processors:** Chase, Elavon, TSYS, Vantiv, WorldPay

Elavon Ingenico Move / 5000

Shift4 Skytab

Eigen Verifone VX675/690

Do I need Wi-Fi or Cellular?

If your restaurant has a good wi-fi network inside and outside your restaurant in areas such as patio or parking lot (for curbside pickup), then a Wi-Fi payment terminal will be the most cost-effective.

A cellular-enabled device doesn't need to rely on restaurant wi-fi and can operate anywhere there is cellular coverage. Just keep in mind that cellular devices typically have additional service charges for the mobile data usage. Sometimes these fees are included in the monthly service charge.

Can't Choose? Some payment devices can support both Wi-Fi and Cellular.

Frequently Asked Questions (FAQ)

1. Can my guests still add a tip with contactless?
   Yes, contactless payment terminals will ask the guest if they want to add a tip, and then specify tip amount before being asked to tap their credit card or mobile phone (mobile wallet) for payment
2. Can it support gift cards?
   While most giftcards are not based on NFC technology needed for contactless, most payment terminals support giftcards. Contact Squirrel and Payment Provider for more details.
3. Is contactless payments secure?
   Yes. Contactless payments are based on secure EMV technology and PCI certified. Contactless payments are far more secure than both cash and using credit card. Mobile Wallets like Apple Pay are even more secure because users have the card linked to their phone and their fingerprint or face ID is usually required to enable a payment.

For more information contact us at info@squirrelsystems.com or 1.800.388.6824