Planning Your Terminal and POS Upgrade

1. Assess your current terminals

Review your current payment methods—keeping in mind consumer preferences and industry trends such as mobile wallets, plus any future functionality you may wish to support like NFC.*

2. Contact your terminal partners

Consult with your terminal partners such as your processor, point of sale (POS) software or hardware provider, or gateway, to create a realistic timeline for your transition.

3. Update your terminals

Test existing terminals by using an application update from your provider. If you buy new terminals—like pay-at-the-table devices—follow the set up instructions provided by your vendor.

4. Test your terminals to confirm transactions are working

Give your terminal a trial run to ensure the equipment correctly supports contact and contactless chip cards, contactless devices, mobile wallets and in-app payments. Order free Discover® test cards at **DiscoverNetwork.com/chip-card/vars/resource_center.html**. Remember, when selecting an integrated POS solution, you may be required to complete host and end-to-end certifications.

5. Train your employees and educate customers

Get your employees comfortable with chip card, contactless and mobile app payments—plus let customers know you welcome these payment options—by requesting free education and training resources and POS signage from Discover at **DiscoverNetwork.com/chip-card/merchants/resource_center.html**.

Accepting Tips Greater than 20 Percent

Currently, Discover allows the settlement of a transaction for up to 20% more than the initial authorized sale amount. For tips greater than 20%, we recommend obtaining a reversal of the initial authorization and performing a new authorization request for the full amount of sale and tip combined.

For complete receipt requirements, contact your processor or POS provider.

Using Contact and Contactless Chip Cards, Contactless Devices, Mobile Wallets and In-App Payments in Restaurants.

If you have any questions, please contact your acquirer/processor for additional guidance or visit **DiscoverNetwork.com/chip-card** for free training and educational resources.

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Customers Have More Ways To Pay—Make Sure You're Ready.

As restaurants continue to move to chip technology and contactless payments, it is important that you and your staff understand how to process contact and contactless chip cards, contactless devices, mobile wallets and in-app payments. This guide provides an overview of some of the ways customers can pay, plus some steps for planning your terminal and point of sale (POS) upgrade.

Paying at the Table

Chip and Signature[1]	Server brings terminal to the table or terminal may already be at the table, customer inserts card	Customer follows on-screen prompts, adding tip and signing the screen or printed receipt as requested[1]	Receipt is either printed (if not already) or emailed, customer removes card
Chip and PIN	Server brings terminal to the table or terminal may already be at the table, customer inserts card	Customer follows on-screen prompts, adding tip and entering PIN	Receipt is either printed or emailed, customer removes card
Contactless	Server brings terminal to the table or terminal may already be at the table	Customer follows on-screen prompts, adding tip and tapping contactless card or device	Receipt is either printed, emailed or saved in digital wallet

Paying at the Counter

Chip and Signature[1]	Cashier or customer inserts card into terminal	Customer follows on-screen prompts, adding tip and signing the screen or printed receipt as requested[1]	Receipt is either printed (if not already) or emailed, customer removes card
Chip and PIN	Cashier or customer inserts card into terminal	Customer follows on-screen prompts, adding tip and entering PIN	Receipt is either printed or emailed, customer removes card
Contactless	Customer follows on-screen prompts, adding tip	Customer taps contactless-enabled device as requested	Receipt is either printed, emailed or saved in digital wallet

Paying at the Server Station[2]

Chip and Signature[1]	Server leaves table, inserts card at a remote terminal and brings receipt to customer	Customer adds tip and signs receipt as requested[1]	Server or restaurant manager adjusts final check amount for processing

Paying with a Mobile App

With more new technologies, restaurants are utilizing their own mobile apps—allowing customers to order ahead, pay for their meals and skip the wait. In addition to streamlining the payment process and improving on-site service, mobile apps can give restaurants the power to set up valuable loyalty programs and boost referrals.

[1] Discover® does not require cardmember signature at checkout for transactions that take place in the United States, Canada, Mexico, Caribbean and U.S. Protectorates. Collection of cardmember signature at checkout is at the discretion of the merchant or acquirer.
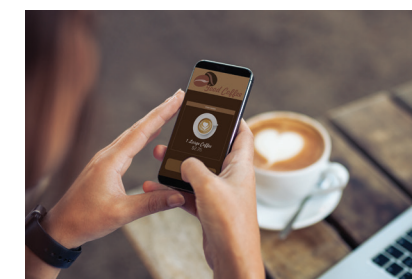
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[2] Merchant may not be protected against lost / stolen if processing Chip and PIN card as Chip and Signature.