



You Want Chips with That?

What Restaurants Need to Know About Chip Cards

SERVING UP A NEW TRANSACTION PROCESS

With liability comes great responsibility. Due to the October 1, 2015 liability shift, more restaurants are adopting EMV solutions to ensure they can mitigate the risk of card-present counterfeit card fraud.

As implementation spreads, the guest experience changes, whether payment is made at the table, at the counter or with a mobile app. Here are some important factors to consider if you're still grappling with how to implement EMV at your restaurant.

SIGNATURE VS. PIN

Chip cards come in two flavors – signature or PIN. With a chip and sign card, the guest completes the transaction by signing a receipt. With chip and PIN cards, the guest enters a PIN. In either case, the kind of card your guest has is determined by the card issuer.

There are differences in liability policies, so make sure you pick the solution that's best for your restaurant. With American Express®, Discover® and MasterCard®, your system must support both signature and PIN or else you're liable for fraudulent transactions. VISA® supports "Chip and Choice," so as long as you support EMV transactions, there is no additional liability for lack of PIN support.

*U.S. fraud losses reached 12.75 cents per \$100, or 48% of global volume in 2014.**

LET'S TALK:

Transaction Flow - Chip Card Style



1
Guests insert their card in a terminal, chip first, face up, rather than swiping.



2
The card stays in the terminal during the entire transaction.



3
The POS device prompts the guest to approve the amount and enter a PIN.



4
The guest then signs the receipt or enters a PIN, depending on the type of card.

TOP TIPS FOR PROCESSING EMV TRANSACTIONS

You know it's important to make the most of every guest experience. That's why you and your staff need to be well-versed in the EMV process. These best practices should help your staff and satisfy your customers:

- Follow the instructions on the POS device.
- If a chip card is declined, don't swipe or override. This can potentially cause a chargeback. Ask for another form of payment.
- For "chip and signature" cards, verify the guest's signature and ask for validation.
- Non-chip cards must still be swiped. If you manually enter the account number, the transaction can be downgraded.
- If you must manually enter the account, be sure to check the expiration date and obtain a signature for verification.

WHAT'S BEST FOR YOUR RESTAURANT?

Every restaurant is different, so there's no "one-size-fits-all" EMV solution. Be sure to do your due diligence to find the system that's best for your environment.

- **Stand-alone POS terminals.** Elavon has you covered. We offer counter-top and wireless terminals (both short-range and long-range) for pay-at-the-counter and pay-at-the-table scenarios. Wireless POS devices also work well in kiosks or food trucks.
- **Semi-integrated solutions.** Simplify is Elavon's semi-integrated solution, which isolates sensitive payment information from the point of sale. Payment information is encrypted through the entire payment cycle. Only a unique token is returned to the point of sale for greater security.
- **Tablet-based solutions.** Our tablet solutions go a step farther, giving you real-time access to your data and reports anywhere you have Internet access. Armed with these metrics, you can better understand your customers and make informed decisions regarding your business.

Benefits At a Glance

- Reduces the risk of card-present counterfeit fraud
- Cuts down on chargebacks
- Gives guests peace of mind
- Boosts satisfaction for international cardholders
- Simplifies guest check settlement
- Offers new ways to pay, such as mobile wallets - EMV-enabled solutions provide this functionality