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.

* NFC: Near-Field-Communication is a set of protocols that enable communication between electronic devices when the devices touch or are brought within few centimeters.
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.

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

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.

*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.

*Merchant may not be protected against lost/stolen if processing Chip and PIN card as Chip and Signature.