

ROI for the Win: Your Pay-at-the-table Solution





Originally designed with customer convenience in mind, pay-at-the-table systems are now also essential for security, and have become standard fixtures in quick, casual, and fine dining restaurants alike. Pay-at-the-table systems eliminate delays, cut down on costly errors, boost productivity and speed of service, and drive increased customer satisfaction. SecureTablePay is a fully certified pay-at-the-table solution that is tested with leading U.S. payment processors and has a decade-long proven track record across 2000 locations in Canada.

Winning Technology

SecureTablePay gives you the flexibility to choose your credit card processor and point-of-sale (POS). Our technology is already approved and integrated with the biggest POS providers in the hospitality industry and most likely, your existing one.

SecureTablePay currently supports both chip and sign as well as chip and PIN transactions and can automatically determine which payment procedure to process. SecureTablePay also supports all major contactless forms of payments, including Apple Pay and Android Pay.

SecureTablePay is not limited to pay-at-the-table. The software is ready, out of the box, to handle processing via any channel available to PIN pads today. Mix and match wireless, Bluetooth, and 3G PIN pads to suit any business need.

Other pay-at-the-table technologies require you to 'push' the check to a device before accepting payment. SecureTablePay will 'pull' the check to the PIN pad without requiring the server to go hunt it down at the POS station. The PIN pad is independent of the POS station while other pay-at-the-table solutions require you to marry the PIN pad to a specific workstation. The connection between PIN pad and POS means that with other solutions, you can only have one PIN pad per workstation, and while the PIN pad is in use, you cannot use the POS station. Because SecureTablePay is wireless, servers can share terminals, saving you from buying any more terminals than your business demands.

With SecureTablePay you get exactly the number of PIN pads you need, and they won't tie up your POS station while in use. SecureTablePay is a semi-integrated solution that talks directly to the Restaurant Management System. When a server receives payment on a PIN pad, there is no need to finalize the check at a POS station. Through wireless connection, the transaction is completed in its entirety at the table, and the PIN pad is ready for the next transaction.

Winning Numbers

Eliminate Chargebacks

SecureTablePay is EMV compliant and equipped with the technology to ensure secure payment transactions so merchants do not have to incur costly chargebacks and penalty fees.

*Average cost chargebacks is 0.6% of annual revenue.
For \$1 M, that = ~\$5000*

5 SecureTablePay terminals + software costs = ~\$4500

*SecureTablePay more than pays for itself
over the course of a year!*

Increase Table Turns

*Pay-at-the-table technology improves the dining
experience according to 68% of diners polled*

*SecureTablePay increases table turns during a shift
by 15%*

*That's an annual revenue increase
of 25%!*

The pay-at-the-table system is an important efficiency tool that speeds up payment operations, increases customer satisfaction with shorter wait times, and ultimately, increases table turns and merchant's profit.

Winning Operations

Cut down on time-wasting and costly steps for you, your servers, and your customers and promote efficient operations. Now that servers are not going back to the POS system in-between each step of the payment process, they spend more time on the floor and with their customers.

When customers can pay-at-the-table, the saved time allows you to turn more tables. Conversely, less time spent waiting for a table, then a check, and then again for a receipt kicks customer satisfaction into high gear and increases customers' likelihood to return.

For wait staff, handling more tables per shift is a bonus. Serving customers more quickly and conveniently increases customer satisfaction, which in turn increases the tips customers leave. Full closing from the PIN pad also means no end of shift receipt reconciliation.

By having the convenience of paying at the table, your customers get all the fraud protection of EMV and the extra assurance of security of knowing their banking card never leaves their hands.

Customers also have the convenience of conducting their payments in their preferred language, as well as automating gratuity calculations and even using their smartphone to pay. These features create the utmost convenience for your customers.

In addition to customer convenience, SecureTablePay is an excellent tool for employee efficiency. By completing a payment transaction directly at the table, you eliminate and reduce a multitude of steps, time, risk, and cost.





Winning Security

As cyber attacks and malware continue to spread globally, restaurants have increasingly become a prime target. In recent years, some of the largest restaurant chains in the U.S. have reported serious credit card data breaches.

IBM and the Ponemon Institute estimate the average cost of a data breach to be around \$150 per compromised record and for attacks with 50,000 and over: over \$6 million. Graver still, is the injury a restaurant faces concerning brand, customer loyalty, and company credit score.

SecureTablePay will reduce your PCI scope because there is no personal card information exchanged between the payment terminal and your POS system.

Additionally, SecureTablePay brings the security of EMV right to the table. Merchants can rest assured that EMV processing will protect them from costly chargebacks from fraudulent cards because customer data is protected thanks to SecureTablePay's EMV compliancy.

Because SecureTablePay is EMV compliant, you eliminate costs from chargebacks and other security-related penalties. It also allows customers at a restaurant to take charge of their card's security and pay using their preferred electronic payment method, including EMV and mobile wallets right at the table.

Before the EMV computer chip emerged in cards, credit card data was stored on the magnetic strip on the back of the card. The card number, expiration date, and cardholder information were easy to copy with a quick swipe. EMV changed this.

That little chip creates a unique encryption code for every transaction. EMV verifies to the bank that the correct chip was present with the correct card at the time of purchase. This seamless dance between the chip, POS, and bank stops fraud in its tracks.

Do You Know About the EMV Liability Shift?

While there are no laws compelling restaurants and merchants to be EMV compliant, restaurants who do not upgrade will likely be affected by the shifts in EMV liability laws.

Before Oct. 1, 2015, if a restaurant server ran a fraudulent card, the banks absorbed the costs. Since Oct 1, 2015, shifts in debit and credit card liability laws issued by Mastercard, Visa, Discover, and American Express dictate that the least EMV compliant party (merchant, bank/card issuer) will be held responsible for the cost of the fraud. This new EMV mandate means that if you, the merchant, do not employ EMV chip card reader technology, it is you that will be held liable for the fraudulent transaction.

ROI For SecureTablePay Pay-at-the-table Solution

SecureTablePay is EMV-compliant and equipped with the technology to ensure secure payment transactions so merchants do not have to incur costly chargebacks and penalty fees. The pay at the table system is an important efficient tool that speeds up payment operations, increases customer satisfaction with shorter wait times, and ultimately, increases table turns and merchant profits.

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Easy. Efficient. Secure.

securetablepay.com