



Contactless: The Future of Restaurant Payment Technology



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Last year, COVID-19 and social distancing mandates pushed restaurants to embrace technology, creating a technology renaissance in the restaurant and dining industry. Among these trends includes a significant growth in alternative payment options, featuring contactless technology such as tablet POS, eWallets, QR codes, and online payments. With the ability to eliminate contact between customers and staff, restaurants can ensure the health and safety of their patrons and streamline operations at the same time.

There are several ways restaurants can implement new technology to provide flexible payment solutions to customers while offering convenience and safety. This eBook will outline the different kinds of payment solutions available to restaurants, and their benefits, so you can discover the best solution for your business.

Tablet POS and Mobile Pin Pad Units for Tableside Orders and Payments

Whether tableside, outside, or curbside, these contactless payment methods are crucial to speed up operations and reduce the spread of germs. With a mobile pin pad at their disposal, staff can quickly process card or contactless payments without ever having to leave the table. This streamlines operations, reduces wait times, and gives the customer a sense of security when they can see what is happening right in front of them.

With a tablet POS, staff can take orders tableside without returning to a stationary POS to enter them afterward, reducing human error and restaurant traffic. A tablet POS can also come in handy to assist staff in answering complex inquiries such as the ingredients in a menu item and can even update when certain items run out or are no longer available. This enables staff to give the best customer service possible.

➔ *How it Works*

Once a table finishes their meal and is ready for checkout, a server will arrive at the table with their tablet POS or mobile pin pad. Instead of going back and forth to a stationary POS terminal, the server can determine how the table will split the bill, collect and take multiple payments, enter tips, and produce a receipt all in one visit.



Traditionally, the server would drop off the check and return to collect the payment. The server would then return to the POS terminal to process the card or cash and bring the receipt back to the customer for their signature. Afterward, the server would return to the POS terminal to complete the transaction. With a tablet POS or mobile pin pad, this process is simplified, improving customer satisfaction and increasing table turnover.

⇒ *Applications*

Tablet POS and mobile pin pads are perfect for restaurants looking to add outdoor seating and curbside pickup. Tablet POS and portable pin pads can take orders or payments from anywhere. They are also excellent for spacious establishments, eliminating servers' need to trek back to a POS terminal. In addition to saving time and minimizing traffic, their contactless nature makes them an ideal solution for restaurants looking to reduce points of contact. The systems can be sanitized between shifts and are only used by one employee at a time.

Mobile Payments: Mobile Wallet Apps

⇒ *Benefits*

Customers can use mobile wallets via tap and pay or through customers' mobile devices without the need to exchange cards or cash, eliminating direct contact. A fast, convenient, and secure payment process, mobile wallet apps also allow restaurants to create a better customer loyalty program. eWallets can help promote memberships and create a place to allow for gift card applications. Restaurants can also use mobile wallets in conjunction with any self-service kiosk and POS tablet with the proper NFC mobile payment technology.



⇒ *How it Works*

Mobile wallet apps can be used in several ways, including at the table with a mobile pin pad. Once a customer is ready to pay, they can pull out their mobile device of choice to pay by holding up the device to a pin pad. If using a mobile wallet to pay for the meal online without a terminal, select a digital wallet and confirm the purchase with a code or a fingerprint when offered payment options.

⇒ *Applications*

Mobile wallet apps are an excellent solution for restaurants using precautions to keep guests and employees safe. The great benefit of mobile wallet apps is that they can streamline the payment process using any device equipped with NFC technology.

QR Code Payment Interface

⇒ *Benefits*

QR codes facilitate instant payment and make curbside and tableside transactions obtainable without purchasing hardware such as tablet POS or mobile pin pad units, making it a more affordable option. Not only is it cost-effective, but it is also easy to set up. All you need is the proper software integration for creating unique QR codes with every check. Because most smartphones now come equipped with QR code readers directly in the camera, customers are already all set to process payments using their own devices and with minimal interaction with staff. Additionally, any data transferred via QR codes is encrypted, ensuring that sensitive information is protected.

⇒ *How it Works*

To make a payment via QR code, all customers need to do is point their phone camera at the code. After a few seconds, a notification will pop up that, when clicked, will send them to a web page where they can complete the transaction.



⇒ *Applications*

QR code payments are the perfect solution to offer tableside and curbside patrons a speedy checkout. For restaurants that are budget conscious, offering a QR code payment interface is cheaper and more obtainable than purchasing a bunch of hardware. Further, QR code payments are an excellent way to eliminate contact between customers and staff. QR codes can even be texted to eliminate the exchange of anything at all. Similar to paying for an online order, customers will find it effortless and convenient.

Online Payments for Online Ordering

⇒ *Benefits*

Online ordering and online payments proved crucial during the pandemic's height and will continue to be so even after it passes. By allowing customers to make payments themselves, online ordering frees up staff to focus on other tasks, streamlining the process. As a result, customer satisfaction goes up as customers check their orders before payment, eliminating order errors before they submit. Online ordering is convenient and accessible to anyone with a mobile device.

⇒ *How it Works*

When a customer places their order through your site, they can easily enter payment information whether it's a credit card, digital payment, or mobile wallet. The more variations your restaurant can accept, the better. Online payments allows for a streamlined experience whether a customer is doing curbside pickup, takeout, or delivery.

⇒ *Applications*

For restaurants looking to keep business going amidst restrictions and capacity limits, online ordering is critical. Aside from the pandemic, online ordering is a helpful feature for any delivery or curbside service. Without online ordering, curbside and delivery operations may become congested during peak hours when payments are processed upon arrival. In addition, you are getting paid for the order before you prepare the food. Online ordering also eliminates the need for physical menus, saving restaurants from printing extras or sanitizing reusable ones for each user when customers can view them online.

Is Your Restaurant Ready?

In the coming months, contactless technology will become necessary for restaurants looking to provide a safe, secure, and efficient payment experience for customers. When payment processing is simplified with technology like tablet POS, mobile pin pads, mobile wallets, QR codes, and online ordering, you can keep customer safety in mind, reduce wait times, and ensure that their sensitive information is safe. To start simplifying your payment processing, contact NCC today.



About NCC

Since 1986, NCC has been delivering comprehensive software solutions to businesses in the hospitality and retail industries. Our software engineers combine years of experience in software development with a strong understanding of restaurant and retail operations to create products designed to work in a wide variety of environments.

Through a world-wide network of reseller partners, NCC has installed over 50,000 POS systems in more than 35 countries. NCC products are installed in wide range of retail and hospitality concepts including Table Service, Quick Service, Fast Casual, Bars, Night Clubs, Delis, Frozen Yogurt, Delivery and Concessions.