# Tap to Pay on WaiterOne



**Draft (12/08/2024)** 

#### What is Tap to Pay?

**Tap to Pay** is a cutting-edge contactless payment technology that enables consumers to make transactions directly on an iPhone, **without the need for an external payment terminal**. This innovative solution leverages the built-in NFC capabilities of the iPhone, allowing customers to simply tap their credit or debit cards, smartphones, or wearable devices on the iPhone to complete a payment. Tap to Pay provides a **fast, secure**, and highly convenient shopping experience, making it an ideal solution for merchants looking to streamline their payment process and reduce the need for additional hardware.

#### **How It Works**

1. **NFC Technology**: Tap to Pay uses Near Field Communication (NFC) technology, which enables communication between the customer's device and the payment terminal when they are just a few centimeters apart.

#### 2. Payment Process:

- The customer simply taps their card or device on the payment terminal.
- The terminal detects the device and securely processes the transaction.
- Once approved, the transaction is completed in seconds, and the customer receives a confirmation on the terminal or their device.

#### 3. **Security**:

- Tap to Pay transactions are protected by multiple layers of

security, including tokenization, which replaces sensitive card information with a unique token used during the transaction.

- Mobile devices may also require additional authentication, such as facial recognition, fingerprint, or a PIN code, to authorize the payment.

#### **Benefits**

#### 1. Speed and Convenience:

- Tap to Pay allows transactions to be completed in seconds, reducing queues and enhancing the customer experience.
- No need to carry cash or insert cards into terminals, speeding up the purchase process.

#### 2. Enhanced Security:

- By not requiring physical contact between the card or device and the terminal, the risk of card cloning is minimized.
- Tokenization and biometric authentication add additional layers of security.

#### 3. Compatibility:

- Tap to Pay is compatible with most modern credit and debit cards, as well as mobile payment services like Apple Pay, Google Pay, and Samsung Pay.
- It can also be used on various wearable devices like smartwatches.

#### **Requirements for Merchants**

#### 1. Compatible iPhones:

- Merchants need an iPhone that supports NFC to accept Tap to Pay payments. These terminals are usually provided by payment processors or banks.

#### 2. Software Integration:

- In some cases, merchants may need to integrate additional software into their point-of-sale systems to enable Tap to Pay functions, including tipping options or digital receipt management.

#### 3. Staff Education:

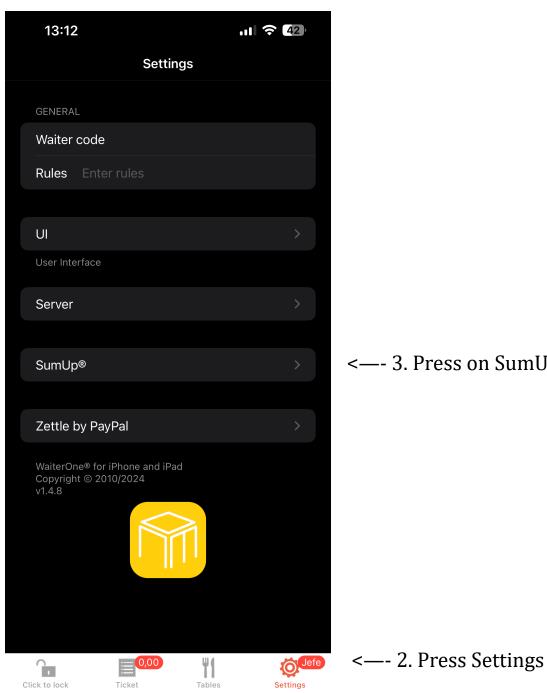
- It is important for store staff to be trained to guide customers on how to use Tap to Pay and how to troubleshoot common issues.

#### **Additional Considerations**

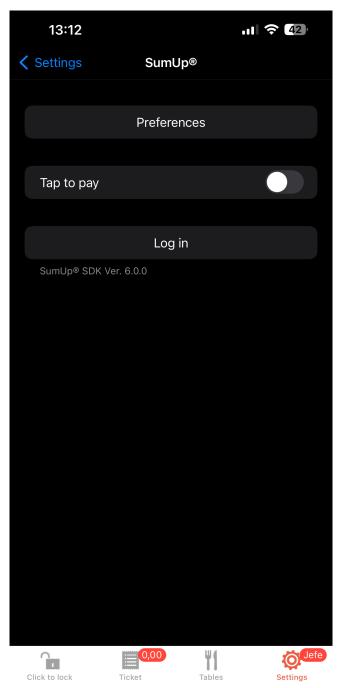
- Payment Limits: Some countries or banks impose limits on the amount that can be paid using Tap to Pay without additional authentication.
  - Public Transportation: Many cities have adopted Tap to Pay in their transit systems, allowing quick access by simply tapping a card or device at the gate.

### Setup:

1. Launch WaiterOne Remote on your iPhone.



<--- 3. Press on SumUp



<— 4. Press the switch and follow the instructions that appear, this instructions only appear once per device!</p>

5. You are all set!

#### **Frequently Asked Questions**

## What iPhones are compatible with Tap to Pay?

To use Tap to Pay on iPhone, you must have an iPhone XS or a newer model running iOS 16.4 or higher.

## Does a cap exist on the transaction amount I can receive?

No, there's no maximum limit to the sum you can receive using Tap to Pay on iPhone.

## Is it safe to accept payments through Tap to Pay on iPhone?

Tap to Pay transactions on iPhone process according to the highest security standards. The payment method on iPhone ensures the security and privacy of your data and your customer's data. It achieves this by utilizing the phone's built-in features.

## What is the process for my customers to use Tap to Pay on iPhone?

Using Tap to Pay on iPhone is straightforward. Clients simply tap their contactless card on your iPhone until they complete the transaction.

## Which payment options are compatible with Tap to Pay on iPhone?

Tap to Pay allows you to receive payments from Visa, Mastercard, Apple Pay, Google Pay, and most other mobile wallets.