



Best Practices for Merchants

MasterCard® PayPass™

RECOMMENDATIONS TO OPTIMIZE MASTERCARD PAYPASS ACCEPTANCE AT THE POINT OF SALE

Selecting the right MasterCard PayPass reader or terminal

A variety of PayPass readers and terminals are available. When making your selection, keep the following in mind:



- Two types of PayPass readers are available. Select the model that best suits your business needs. You can choose a PayPass-only reader or terminal that also supports self-swiping.
- Contact your acquirer or processor for the latest list of MasterCard-approved PayPass point-of-sale (POS) equipment.
- Confirm that the selected readers or terminals carry appropriate PayPass branding.

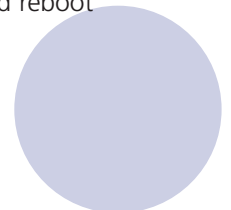
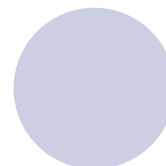
Optimal reader and terminal installation

- Avoid placing PayPass readers in close proximity to metal objects, as this can reduce the read range of PayPass cards or devices. POS equipment stands should be plastic instead of metal.
- Position the PayPass reader or terminal to ensure that lights are always visible to the customer and are not adversely affected by other light sources (e.g., direct sunlight).
- At drive-thrus, place PayPass readers so that they are accessible to drivers in SUVs as well as two-seater sports cars. "Flip away" technology is also recommended to avoid reader damage caused by contact with mirrors, etc.

- After installation and system restart, perform a test PayPass transaction.
- Clerks should periodically check that the PayPass indicator light is on.

Connectivity

- High-speed authorization connections (e.g., broadband, DSL, leased line, V-SAT, etc.) are required. The extra time required for dial-up authorizations reduces the quality and benefits of the PayPass experience for both merchants and cardholders.
- To avoid double-key entry of purchase totals, use automatic amount transfer between ECRs and terminals.
- Use PayPass POS equipment that directly plugs into a terminal or ECR, i.e., electronically connected readers. (Adapters that fit in magnetic stripe slots are not proven to be reliable and do not support MasterCard-required transaction coding.)
- It is recommended that a fast receipt printer be used; a key advantage of PayPass lies in its speed and convenience, and a slow receipt printer adds to the overall transaction time for the merchant and cardholder.
- If possible, arrange for the customer's receipt (if requested) to be printed ahead of a store receipt.
- If external power is required for the PayPass POS equipment, ensure that it is securely fastened and cannot be unplugged. Daily activities, including cleaning, may inadvertently disconnect readers, requiring staff to re-establish the electrical connection and reboot the system.



Training and customer service

- Train your staff before acceptance of MasterCard *PayPass* begins and integrate *PayPass* acceptance procedures into your overall POS training. Include a discussion of the most common reasons a *PayPass* transaction may not work.
- Include MasterCard *PayPass* lay-by cards at checkout as an easy reference.
- If you have multiple *PayPass* checkout lines, consider designating one as a MasterCard *PayPass* express lane to further reduce service times.
- Encourage your cashiers to anticipate *PayPass* transactions by looking to see if the customer is holding a *PayPass* payment card or device. Similarly, encourage them to ask “Will that be cash or MasterCard *PayPass*?” if the intended payment method is not obvious.
- Avoid the need for the cashier to press a key to select *PayPass* as the payment option and/or activate the *PayPass* reader. Encourage your cashier to prompt the customer when to tap their *PayPass* card.
- If possible, have your POS equipment or order board display “Thank you for using MasterCard *PayPass*” or have cashiers say “Thank you for using MasterCard *PayPass*” once authorization has been received.
- Consider providing promotional incentives to customers who use MasterCard *PayPass* and to POS clerks who provide excellent customer service.
- Take advantage of the POS marketing materials provided by MasterCard and your acquirer, processor, or ISO to educate your customers about the advantages of MasterCard *PayPass*.

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