



# Getting Started: A Guide for Merchants

MasterCard® PayPass™

When you accept MasterCard PayPass-enabled cards and devices, you provide your customers with an appealing alternative to cash for many of their quick-pay transactions. MasterCard PayPass makes even the smallest purchases simple. For your customers it means:

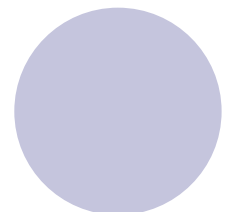
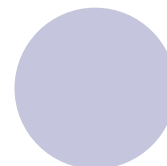
- Purchase totals are not limited to cash on hand.
- A greater sense of security, because the card never leaves their possession.
- Improved record keeping of their small purchases.

Research indicates that consumers want to use MasterCard PayPass for small-ticket purchases at locations where cash has typically been their only choice for payment, such as quick-serve restaurants, convenience stores, pharmacies, video stores, parking lots, gas stations, movie theaters, etc. This means your business will benefit because PayPass:

- Increases average transaction amounts spent as compared to cash.
- Speeds customers through the checkout process faster than with most other card and cash transactions.
- Improves the overall consumer experience at the point of sale (POS).
- Attracts new customers and increases customer loyalty.
- Reduces cash handling and your amount of cash on hand.

## TO GET STARTED PROCESSING PAYMENTS MADE WITH MASTERCARD PAYPASS, FOLLOW THESE STEPS:

1. Meet with your acquirer or merchant processor and discuss the potential growth opportunity and the likely impact of MasterCard PayPass on your business. They should:
  - Provide you with the appropriate MasterCard PayPass Payback Calculator, a profitability model, to better understand the economics of MasterCard PayPass.
  - Furnish you with a copy of the *MasterCard PayPass Merchant Implementation Guide* and the *MasterCard PayPass Terminal Implementation Guide*.
  - Review the impact MasterCard PayPass will have on your POS and operations. Some software and hardware changes may be necessary to achieve the optimal MasterCard PayPass experience at the POS for you and your customers. These may include the use of high-speed authorization lines, the elimination of dual entry of the purchase amount, and software upgrades at the POS to support the passage of new data elements.
  - Give you a current list of MasterCard-approved PayPass POS equipment and help select the solution that works best with your existing systems, whether or not you have accepted card-based payments before.
  - Register you for MasterCard's Quick Payment Service program (if you qualify and are not already registered). This will allow your customers, in many cases, to tap and go with MasterCard PayPass without the need for a signature or printed receipt.



2. Identify your specific POS needs and order appropriate MasterCard *PayPass* readers that plug directly into the POS terminal or ECR, eliminating the need for dual entry of the purchase amount.
3. Install your new equipment and upgrade POS software as required to support new data element values in the authorization message. Upgrade to high-speed authorization lines—this ensures that the maximum speed benefits of MasterCard *PayPass* are realized.
4. Order MasterCard *PayPass* marketing materials to show your customers that you accept *PayPass* and remind them how to use their *PayPass* cards. (Talk to your acquirer or go to [www.mastercardmerchant.com/paypass](http://www.mastercardmerchant.com/paypass) for more information.)
5. Prepare to go live:
  - ❑ Educate your staff on acceptance using MasterCard *PayPass* cards and devices. Provide them with training materials, including lay-by cards.
  - ❑ Display MasterCard *PayPass* marketing materials at store entrance, at the POS, and elsewhere as appropriate. Place lay-by cards at checkout for easy reference by cashiers. Verify that readers carry appropriate MasterCard *PayPass* branding.
  - ❑ Build media and PR plans to support your launch of MasterCard *PayPass* (as appropriate).
6. Go live!
7. As MasterCard *PayPass* volume grows, consider establishing a MasterCard *PayPass* express lane if you have multiple checkout lanes.

### Installing MasterCard *PayPass* at the POS: A Checklist

- ❑ Position *PayPass* readers/terminals to ensure that visual cues can be seen and audio cues can be heard by customers.
- ❑ At drive-thrus, place *PayPass* readers so that they are accessible to all drivers, whether in low, intermediate, or high vehicles.
- ❑ Make sure that external power connections, when required for the *PayPass* equipment, are securely fastened and cannot be unplugged.
- ❑ Clear area around *PayPass* readers of metal objects that could interfere with communications between *PayPass* cards and readers.
- ❑ Program POS equipment and order boards with LCD screens to say, "Thank you for using MasterCard *PayPass*."
- ❑ After installation (and after system restarts), perform a test *PayPass* transaction before accepting customers' *PayPass* cards or devices for payment.
- ❑ Display POS materials announcing MasterCard *PayPass* acceptance at store entrance, at POS, and elsewhere as appropriate.
- ❑ Place lay-by cards at checkout for easy reference by cashiers.
- ❑ Verify that readers carry appropriate MasterCard *PayPass* branding.

## READY-MADE MARKETING MATERIALS AT YOUR FINGERTIPS.

The following POS marketing materials will help encourage your customers to use MasterCard *PayPass*. Contact your acquirer or go to [www.mastercardmerchant.com/paypass](http://www.mastercardmerchant.com/paypass) to learn more:



Register Decal



Dangler



Window Cling



Door Decal



Tent Card



Lay-by Card  
(for use by cashiers)

## GET THE DETAILS.

For more information on any aspect of accepting MasterCard *PayPass*, refer to the *MasterCard PayPass Tool Kit* or to the *MasterCard PayPass Merchant Implementation Guide*. To request a copy of these materials, contact your acquirer or send an e-mail to [paypass@mastercard.com](mailto:paypass@mastercard.com).

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