



Benefits of a wireless POS terminal include:

- > *Improved customer service* — Faster, more secure and more convenient checkout, and a heightened sense of security because the Visa card remains in sight of your guest. Research shows 80% of Canadian credit cardholders prefer the security that chip offers³
- > *Increased productivity* — Staff can service tables faster by processing card payment at the table
- > *Enhanced protection against fraud* — When a valid PIN is entered and accepted and the transaction is approved, you and your staff are no longer responsible for signature verification

If you choose not to use wireless terminals in your restaurant, you should ensure that a stationary chip & PIN reading terminal is conveniently located, in close proximity to your guests; guests will need to leave their table to insert their Visa chip & PIN card into the terminal and enter their PIN to pay their bill.

Contact your Acquirer/Payment Processor today to order a chip-reading terminal for your restaurant.

For more information on Visa chip & PIN, visit www.visa.ca/chip.



Chip & PIN cards are here

Wireless point-of-sale terminals increase speed of service at restaurants.



*“Quicker at the table,
less handling, saves time”*

“Faster for the waiter”



What are Visa chip & PIN cards?

Visa® chip & PIN cards have an embedded microchip that works with a personal identification number (PIN) instead of a signature. That means the traditional swiping of a Visa card and signing a receipt is no longer necessary. The microchip securely stores information such as the cardholder's account number.

Chip technology provides merchants and cardholders with increased protection against fraudulent transactions, which can result in fewer chargebacks for fraud.

The world is migrating to chip technology.

More than 262 million Visa chip & PIN cards have already been issued globally. The result has been reduced credit card fraud in over 86 countries where chip & PIN technology has been used, and Canadian Visa cards are now being converted to chip & PIN cards.¹

To accept chip & PIN cards at your restaurant, you will need to upgrade your current point-of-sale terminal to a chip reading terminal. When doing so, you will have the option to choose from a wireless point-of-sale terminal or a stationary point-of-sale terminal.

Using wireless point-of-sale terminals in your restaurant can help you gain both the increased efficiency and the potential for fraud protection that chip & PIN technology offers. You also benefit from improved service for the growing number of guests, international and Canadian, who will be presenting chip cards at your establishment. Research shows that 86% of restaurant guests prefer to pay using wireless terminals over other payment methods:²

Wireless terminals are faster and more convenient — guests don't have to leave the table or line up to pay.

What's different about Visa chip & PIN payments?

When guests pay using a Visa chip & PIN card, the card is inserted into a chip-reading terminal and they enter a PIN, instead of signing their name on the sales draft. By accepting card payments with wireless chip-reading terminals, your staff can process the transaction right at the guest's table, providing greater convenience for both your guests and your staff.

It is recommended that your restaurant have an adequate number of wireless chip-reading terminals relative to the number of tables to minimize wait times for your guests.

Visa cards with magnetic stripes will continue to provide safe, reliable payment.

While Canada is migrating to chip technology — which means a growing number of Visa chip & PIN cards in market — magnetic stripe technology will continue to be seen on some cards, including cards from the United States, which is not migrating to chip technology. These cards will continue to provide a safe, reliable and convenient method of payment. In addition, chip-reading terminals will be able to process Visa cards with a magnetic stripe, in which case the card is swiped.

¹ As of March 2007, as reported by Visa-issuing financial institutions globally and may therefore be subject to change

² Consumer Response to Chip Cards in the Hospitality Industry, Commins Wingrove, August 2006

³ Visa Canada Consumer Survey: Maritz Thompson Lightstone Research, 2004