

Quick Service Restaurants Chip Card Acceptance in the U.S.



As more financial institutions decide to issue chip cards, you may notice more customers presenting their card at your drive-thru window with cards that include a chip. Although you will continue to accept magnetic-stripe cards, you should also be prepared to accept chip cards.

Given the drive-thru experience it is most likely the attendant will insert the card into the terminal rather than the customer.

Quick Tip

You should handle chip card PIN transactions the same way you handle magnetic-stripe PIN transactions today.



Note: If terminal has been configured for Quick Chip processing, the card can be removed within a couple of seconds. For more information contact your merchant bank or Middleware Application Provider.

Steps for Chip Card Acceptance at the Drive Thru

1

Insert card face up

Drive-thru attendant inserts the chip end of the card into the chip-enabled terminal with the chip facing up. The magnetic stripe on the card should only be swiped when the chip cannot be read by the terminal.

2

Leave card in terminal

The card must remain in the terminal until the transaction is complete. If the card is removed too soon, the transaction will not be processed.

3

Remove the card

To complete the transaction, remove the card and provide the customer with a receipt. The receipt will automatically include a signature line *only* when a signature is required.

CUT ALONG DOTTED LINE FOR QUICK REFERENCE

Steps for Chip Card Acceptance



Insert card face up.



Leave card in terminal and follow prompts.



Complete transaction. Return card to customer.