

worldpay
from FIS

FROM PANDEMIC TO PAYMENT

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Your guide to getting dining payments moving again



WE MIGHT SAY “WELCOME BACK” –

but we know there’s been no break from business for you. You’ve been adjusting and adapting, working to ensure your restaurant stays afloat through these rough and unsettled times. And we know that hasn’t been easy.

While it’s much too soon to forecast smooth sailing ahead, we don’t want payments acceptance to be one more obstacle in your path back to consistent business. Because there’s no time for downtime, especially now.

To help you – and your payments – prepare for what comes next, we’ve assembled this informative guide outlining the next steps forward, including:

READY, SET, KNOW – PREPARING TO REOPEN

Prior to reopening, remove any additional friction to the payment experience. Consider these simple and actionable improvements:

1. Put employee and customer safety first

Restructure your indoor ordering area and tables to minimize or eliminate any potential contact between customers and employees. Plexiglass shields, frequent sanitation of POS terminals and your counter, paper menus or QR code menus, and insistence that employees wear masks and gloves will all help to limit exposure while also providing diners with a greater sense of comfort and confidence.

2. Prepare for contactless

Contactless transactions help to eliminate a highly visible source of contact: the POS terminal. With EMV terminals in place, NFC capability is likely already enabled – it's simply a matter of lighting up the NFC function to begin accepting contactless transactions. In addition to NFC, there are other contactless options that you can apply. Text-to-pay and app-based payments can reduce the degree of physical contact needed for checkout.



Your guide to getting payments moving again

WELCOMING CUSTOMERS WITH OPEN DOORS – PARTIAL CAPACITY OPENING

As business starts to pick up and you're adjusting to possible restrictions, consider helping your restaurant evolve by:

1. Integrating digital and physical world payments

Customers have already moved toward integrated payment functions with their increased use of digital commerce and BOPIS/BOPOS. Assess the payment suite and identify ways that the payment process can be simplified and consolidated to ensure a satisfactory customer experience regardless of channel.

2. Adding alternative payment methods

Beyond acceptance of the four primary global networks – Visa, Mastercard, American Express and Discover – look at alternative payment schemes. It's a great time to incorporate the acceptance of mobile wallets to help facilitate less contact during payment.

3. Implementing loyalty programs

This is a tough time for consumers. Recognizing their value will strengthen your relationship now and as things improve. Extend or eliminate point expiration and include powerful offers for specific actions like offering triple points for behaviors, products or categories that will strengthen the business. POS loyalty programs have come of age in the past few years and may provide an opportunity to immediately reinforce the customer's decision to return.

OPPORTUNITY FOR A BETTER NORMAL – OPERATING WITHOUT RESTRICTIONS

For restaurants that are fully open, it's a great time to be thinking about the future of your business. Consider these questions to further your success.

1. What systems/processes are unnecessary or redundant?

With everything shut down or running at low levels, there's less risk of disrupting core processes when a system comes down.

2. What can we move to the Cloud?

Moving processes and information to a secure cloud allows work to continue from any location.

3. Are there areas that would be more efficient or cost effective if they were handled by a partner or a vendor?

Anything that isn't directly relevant to the core business can be offloaded to a third party, increasing capability and lowering costs, or moving expenses from a fixed to a variable cost basis.

OPPORTUNITY FOR A BETTER NORMAL – OPERATING WITHOUT RESTRICTIONS (CONTINUED)

4. Are there areas of the business that are getting more resources than they need?

Maybe some parts of your business run well automatically. Evaluate areas where resources can be reallocated.

5. Are we prepared for future big-shift events?

It's not possible to predict the next global event, but there are actions that every restaurant can take to lessen the impact or damage. This could include husbanding cash, accelerating digital transformation or establishing contingency plans for closed locations.

6. Is there a new business opportunity that we can attack?

The pandemic is changing the world in ways that we cannot yet understand, but there are signs of new opportunities in remote delivery, virtual commerce and communications that will create new opportunities and potentially new industries. Be open to new and profitable ways to expand your business.

WE'RE HERE TO HELP

It's no secret – commerce as we knew it has likely changed forever. But getting back to “normal” shouldn't be the goal. As tough as it can be sometimes, a positive attitude, thinking past the immediate challenges and, yes, hope for the future can be core components of the re-emergence of the restaurant business and the re-awakening of our global economy.

We still have a long way to go before things return to even a semi-comfortable level, but the work you do today can have a significant impact in creating tomorrow's achievements.

If you have any questions or concerns, please don't hesitate to reach out. Contact your representative, or you can find more helpful information from our [COVID response center](#).

To read the full story on the impact on commerce and payments, [please click here](#).

When you're ready, we're ready to help. Without interruption.

About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.



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