

# 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.



**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.



## Quick Tip

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

## 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

1



Insert card face up.

2



Leave card in terminal and follow prompts.

3



Complete transaction. Return card to customer.