

Enabling Electronic Payments for Vending and Self-service Kiosks

Turning Snacks into More Sales

Boosting vending machines and self-service kiosks to offer electronic **payments** is not difficult and the benefits will amaze you!

Enabling your vending machines and self-service kiosks to accept electronic payments makes a lot of **cents!**



Increase your revenues

- Electronic payments increase the number of purchases & drive higher purchase amounts
- Compounds Value of money as Payments are made directly to your bank account



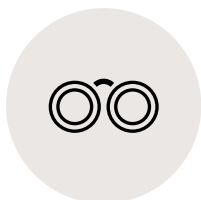
Decrease your costs

- Reduce cash & coin handling costs
- Reduce cash collection visits & costs
- Automate Reconciliation



Improve your security

- Reduce risk of Break-Ins and Theft
- Fewer counterfeits



Differentiate your business outlook

- Gives you a Competitive edge in Vending Tenders & contracts
- Improves your overall image with customers
- Complements Telemetry



It's as easy as...



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If your company is interested in deploying such a solution, please contact: acceptance.quality.europe@mastercard.com

Selected Acceptance Best Practices for Vending Cardholder Activated Terminals (CAT)



BEFORE PURCHASE

- 1 Prominently display Mastercard Marks and a Contactless symbol
- 2 Use yellow border around payment terminal



DURING PURCHASE

- 3 Use the "Select First" option
- 4 Activate all interfaces for speed



AFTER PURCHASE

- 5 Submit transactions within seven days
- 6 Display clear refund policies

Which CAT is right for my vending machine?

	CAT 1 Automated Dispensing Machine	CAT 2 Self-Service Terminal	CAT 3 Limited Amount Offline Terminal
General Rule of Thumb	Dispenses something of high value, no maximum transaction amount, maximum transaction security with CVM	Speed important, no maximum transaction amount, no CVM required	Terminal is offline only, limited to EUR 50 and certain merchant industries, no CVM required
I want to accept all Mastercard and Debit Mastercard products	✓	✓	✓
I want to accept Maestro, no restrictions	✓	May accept Contactless Maestro < EUR 25	May accept Contactless Maestro < EUR 25
I want to accept digital-enabled mobile device payments or Masterpass	✓	✓	✓
I want to install contactless only devices	—	✓	✓
My terminal requires a secure PIN pad	✓	—	Is optional for offline PIN verification, otherwise no
My device needs to be online or online capable	Must authorize a transaction online to issuer or may be authorized offline via CHIP in Europe region (< EUR 200) if CHIP supports	Must authorize a transaction online to issuer or may be authorized offline via CHIP in Europe region (< EUR 200) if CHIP supports	Is OFFLINE only; may authorize offline via the CHIP to the amounts described for CAT3 terminals, currently EUR 50
What type of terminal do I need?	Hybrid terminal capable of CHIP, contactless and magnetic stripe	A contact CHIP & contactless terminal or a Contactless only also possible	A contact CHIP & contactless terminal or a Contactless only also possible

