



## Name

EAT

## Industry Sector

High Street Sandwich Shop

## Location

Nationwide

## Business Challenge

UK based sandwich shop EAT is a successful, family run chain that now has 85 stores across the country.

EAT wanted to introduce Chip & PIN to its stores and bring the dense rush hour queues right down, making the hectic time period a lot more relaxing for customers. With 350,000 customers a week across EAT's many busy, inner city stores and with average transactions less than £5, EAT also wanted to speed up transaction times.

# EAT

## Integrated Contactless Payments

The new fully integrated Chip & PIN Contactless solution provides EAT customers with the fastest and most efficient payment option on the market today. To ensure the benefits are felt across London, EAT is already planning to roll out the system across a further 25 stores by May 2008.

It is expected that, thanks to the new Contactless Payment system, EAT will see an even higher footfall due to smaller queues. On top of this, previous analysis has proven that average transaction values also increase due to consumers not being limited by the cash in their pocket.



*"We are delighted to be the first retailer in the UK to introduce a fully integrated contactless payment system. Our customers can now benefit from a faster and more efficient way of paying and we are looking forward to rolling this innovative payment solution out to many of our other London shops over the coming weeks. Throughout this project we have received a lot of support from Commidea, Common Sense EPoS and Barclaycard Business and we look forward to developing those relationships as we roll out this technology."* **Guy Harvey, Finance Director of EAT**

## Solution

Ocius VX510 Chip & PIN terminal plus Contactless Payment reader – the UK's first, fully integrated Contactless Payment system.

## Business Benefits

- Fast, simple and secure
- Customer's just 'Tap and Go'
- Process low value transactions in less than half a second
- Increase store footfall
- Increase average spend value
- Improve customer service
- Pre-certified and fully integrated solution





The system also frees up staff time, allowing them to focus upon other elements of customer service such as interaction and packing. With the store taking fewer cash payments, staff will be spending less time cashing up – increasing store efficiency.

EAT is proud to be leading a trial for other stores to follow in delivering the best customer service possible. EAT customers, therefore, receive the best retail experience – one that is faster, friendlier and focused upon their interests.

Using this, customers can pay for low value transactions with the simple wave of a ‘touch n go’ credit or debit card. This means the individual receives a quicker and more efficient method of making low-value payments.

### Solution

Commidea’s solution includes a Contactless Payment reader connected to an Ocius VX510 Chip & PIN terminal, fully integrated with the Common Sense EPOS system.

The Ocius VX510 utilises the VeriFone VX510 terminal and provides EAT with a fast and efficient Chip & PIN solution. However, it was recognised that for customers with low-value transactions there should be an even faster option.

Commidea’s innovative Contactless Payment system is a simple add-on to the existing Ocius VX510 Chip & PIN terminals to create a single fully integrated payment solution. This made the introduction to both Chip & PIN and Contactless Payments a quick and highly cost effective process with minimal impact on EAT’s day to day activity.

### Roll Out

Using the Moorgate store as the pilot scheme, EAT and Commidea, working with EPOS solution provider Common Sense EPOS and Barclaycard Business, undertook a number of steps to implement the system. This began with a shop fit out, staff training and back office technical



set-up to ensure everything was ready to receive it.

Following this a monitoring system was installed to analyse the system’s use and functionality, which was then followed up by a report to assess the current success of the new technology.

### Operation

Simplicity is a key feature of the system, not only in its installation, but in use. Consumers can pay seamlessly via Contactless Payment or Chip or PIN without any additional intervention by the till operator as it is fully integrated with the EPOS till system.

Consumers are presented with a large LCD screen on the contactless reader, which

clearly displays transaction messages and instructions.

Plus, with pre-approval by all major banks and without the delay of entering a PIN number, payments take just half a second using the ‘touch n go’ Contactless system.

However, with such a fast method of payment that doesn’t require PIN numbers, security concerns had to be taken into account to prevent theft and fraud. Based on how often a Contactless Payment is made and an accumulated value, the customer will be requested on occasions to enter their Chip & PIN number. Anytime the customer pays by Chip & PIN, the accumulated amount is reset to £0, as it has verified the card is in the right hands.