Intro Breakout

Mobile Payments & Remote Ordering

Amad Ebrahimi

Saturday, April 16 – 1:15-2:30 p.m.

Fun Fact

My first time presenting

Who am I? Why Should You Listen to Me?

- Founded Merchant Maverick in 2009
- Spent hours researching companies and testing systems
- Started with merchant accounts, moved into POS, mobile payments, etc...
- Helped thousands of businesses find solutions
- Cloud-based and iPad-based expertise
- Still learning about a changing industry

The Landscape

- Evolving quickly
- Very fragmented
- Mergers and acquisitions
- Entire companies going under
- Apps/services don’t play well with each other
- New products hard to understand
- Merchants are confused, need guidance

Mobile Point-of-Sale (mPOS)

54M

“Global mPoS installed base to quadruple to 54 million units by 2019.”

-451Research.com

Mobile Point-of-Sale (mPOS)

Opportunities

- Lower cost than legacy systems
- Easier to deploy than legacy systems
- Added features
- App extensions and integrations
- Not just for micro-merchants
- Improved efficiency in QSR's and full-service restaurants

Pitfalls

- Merchants don't know who to choose
- Merchants don't know who to trust
- Spotty internet connections
- Lack of widescale integrations
- Withheld funds and closed accounts (Square, Paypal Here)

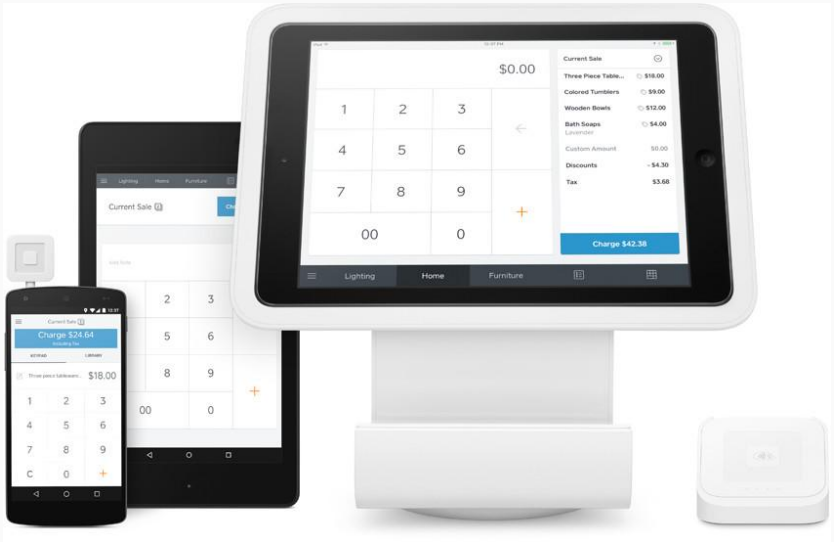
Mobile Processors

Pros

- Cloud-based/tablet-based
- Easy application process
- No fixed fees
- Added features
- App integrations

Cons

- Account instability
- High transaction rates
- Industry instability
- Below avg phone support



Square

- Feature-rich
- User-friendly
- Simple application process
- Multiple integrations (Xero, QB, Intrakr, Fresh KDS, Caviar)
- Software + merchant account
- No monthly fees/No incidental fees
- Negotiable rates (over $250K/yr)
- NFC/EMV enabled
- Offline processing mode
- Seller community
- Withheld funds/frozen accounts (mostly w/ high-risk merchants)
- Poor telephone support (use Twitter)
- Best for food trucks, kiosks, QSR’s

BLUE BOTTLE COFFEE

WHOLE FOODS MARKET

UNIQLO

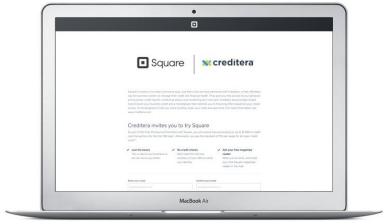
Philz Coffee
ONE CUP AT A TIME

GODIVA
Chocolatier

Square Partnerships

Help businesses grow faster.

Let's work together. Join free and empower sellers of all kinds with powerful tools to start, run, and grow their business.



Education and innovation

Empower your customers with educational materials, sales and support services, and exclusive access to new products.

Cobranded website

Add a custom website and lead form to your toolbox. Send customized messaging and easily track sign-ups online.

Financial incentives

Qualifying partners receive compensation for implementing Square solutions for their clients' businesses.

Apply today to partner with Square.

PARTNER WITH SQUARE

Traditional Processors w/ Mobile Solutions

Pros

- Lower transactions rates
- Account stability
- Better phone support

Cons

- Thorough application process
- Fixed monthly
- Incidental fees
- Early termination fees
- Lack of features

clover™ A First Data Company

Elavon

CHASE

Heartland

globalpayments®

CAYAN™

HELCIM Your Trusted Payment Partner

fattmerchant

Clover Mobile

- Basic features
- Large app marketplace (add-on services)
- Cloud syncing
- User friendly
- Account stability
- Negotiable processing costs
- NFC/EMV enabled
- Proprietary (First Data)
- No offline processing for credit card transactions
- Best for QSR’s, and full-service restaurants (combined w/ Clover Station)

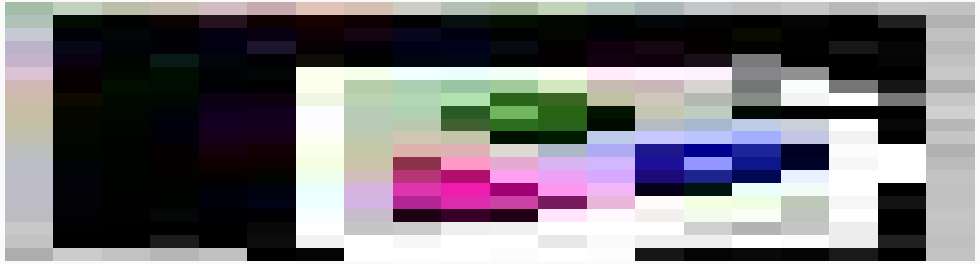
POS Systems

Pros

- Processor agnostic
- Cloud-based/tablet-based
- Richer built-in feature set
- Better customer support

Cons

- Fixed monthly fees
- Requires separate merchant account



touchbistro™ toast

VIVONET Revel™ SYSTEMS

POS LAVU SalesVu NCR SILVER

Shopkeep

- Feature-rich
- Easy-to-use
- Low monthly fee ($59/mn)
- Excellent customer support
- Integrates w/ multiple processors
- In-house payments
- Offline mode
- NFC/EMV enabled
- Best for QSR’s, coffee shops

Mobile Point-of-Sale (mPOS)
Design, Implementation, and Deployment

- Ask for feature/function requirements
- Determine necessary integrations
- Good internet connection? Offline processing capabilities
- Demo systems (free trials)
- Invest in durable tablet cases and stands

- Who is the current processor?
- Understand processing limits
- Communicate with processor
- Keep consistent processing patterns

Remote Ordering

“Online orders are expected to surpass offline orders sometime within the next decade.”

- TechCrunch

$38B

“Mobile order-ahead is still in its early days, but will be a $38 billion industry by 2020, accounting for 10.7% of total QSR industry sales.”

-Business Insider

Remote Ordering

Opportunities

- New revenue stream
- Service add-ons (delivery, marketing, menu optimization, etc…)
- Customer insights and analytics
- Custom mobile apps

Pitfalls

- Fragmented market
- Market instability
- Logistical problems
- High commissions by food delivery services
- Lack of widespread integrations
- POS systems lack built-in online ordering

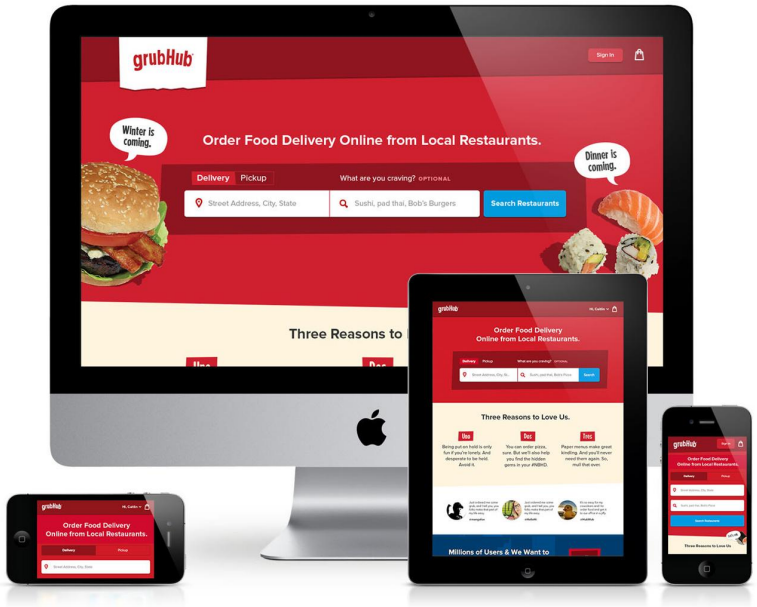
Single-App Aggregators

Pros

- Helps with discovery
- Added services (delivery, support, marketing, etc...)

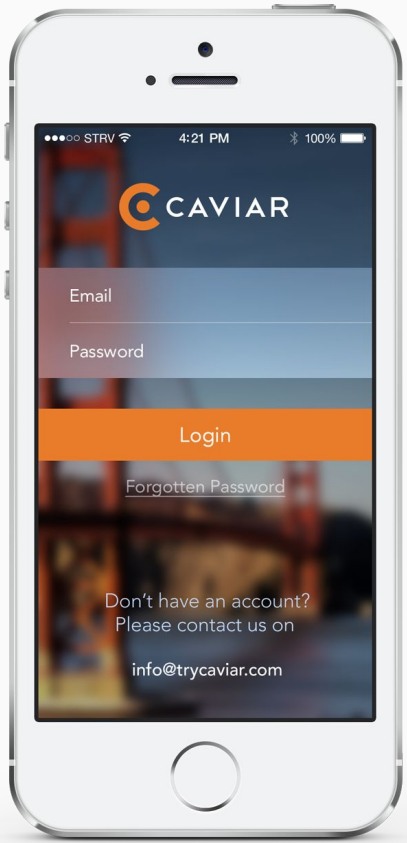
Cons

- Too many to choose from
- Too many to manage
- Here today, gone tomorrow
- Lack of POS integration
- High-commissions (5-15%)



GrubHub

- Largest market share (Grubhub, Seamless, MenuPages, Allmenus, DiningIn, Restaurants on the Run)
- 5.6 million active users in past 12-months
- Delivery service
- Expensive (commissions)
- Complaints about delays and inefficiencies
- Best for newer brands trying to increase business/awareness



Caviar

- Part of Square network
- Excellent customer support
- Curated restaurants
- High-quality presentation
- Coordinated promotions
- Highest market penetration in San Francisco
- Best for high-quality brands

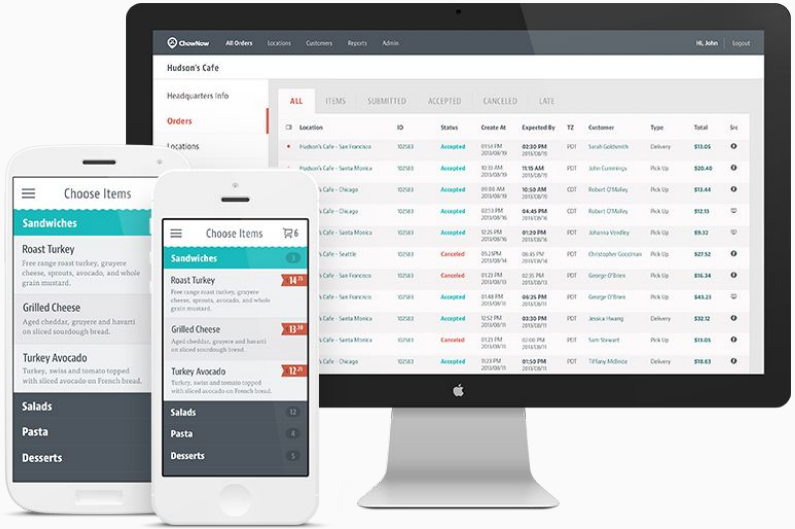
White-Label Remote Ordering

Pros

- White-label branding
- Custom mobile apps
- No commissions
- More in-depth features
- POS integrations
- Merchant has control of data

Cons

- No discovery network



ChowNow

- User-friendly design
- Excellent customer support
- Custom mobile app
- Ownership of customer data
- No commissions
- Delivery via UberRush
- Yelp, Google, Facebook, Bing, and Zagat integrations
- Best for new and established brands alike

Zuppler

- Revel POS, Micros, Aloha, Par, POSitouch integrations
- Hybrid aggregator/white-label
- Highest market penetration in Pennsylvania
- Transparent pricing
- No commissions
- Best for brands requiring POS integration

Remote Ordering Built-In to POS

Pros

- Central management
- Less expensive

Cons

- No discovery network
- Everything must be managed in-house
- No mobile app (in most cases)
- Requires mobile-friendly website

Revel

- Built-in remote ordering + integration with single-app aggregator (Zuppler)
- Delivery management
- Mobile (line-busting, tableside ordering, pay-at-table)
- White-label mobile app
- Enterprise level solution
- Best for brands that want it all

*Promo for new channel partners

Remote Ordering
Design, Implementation, and Deployment

- Tradeoffs are inevitable
- Choose POS system first
- Check market saturation for single-app aggregators
- Start slow - each implementation has growing pains
- Big brands better fit for strict white-label
- Run the numbers (in-house vs third-party delivery)
- Multiple iPads a must
- Mobile friendly website a must

Remote Ordering Examples

Homeroom

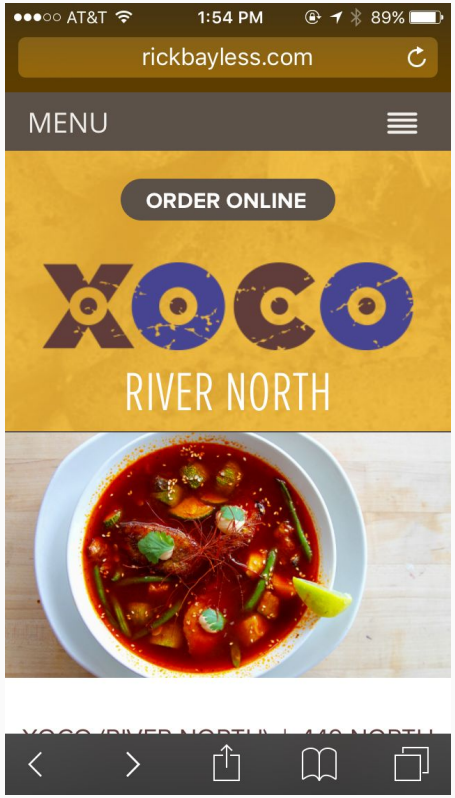
- Using multiple systems (ChowNow, Caviar, Eat24, Postmates, Doordash, OrderAhead)
- Some services don’t require partnership
- Two tablets max for efficiency (Chownow, Caviar)
- Each new service had growing pains
- Support and communication are key
- Would love POS integration

Emporium Thai

- Using multiple systems (ChowNow, Caviar, Grubhub, Postmates, etc…)
- The more exposure the better
- Separate tablet for each service
- Hire dedicated online ordering mgr
- Support and communication are key
- Grubhub gives most exposure
- UberEATS/UberRUSH best delivery
- Goal is to funnel customers to white-label solution (ChowNow)
- Would love POS integration

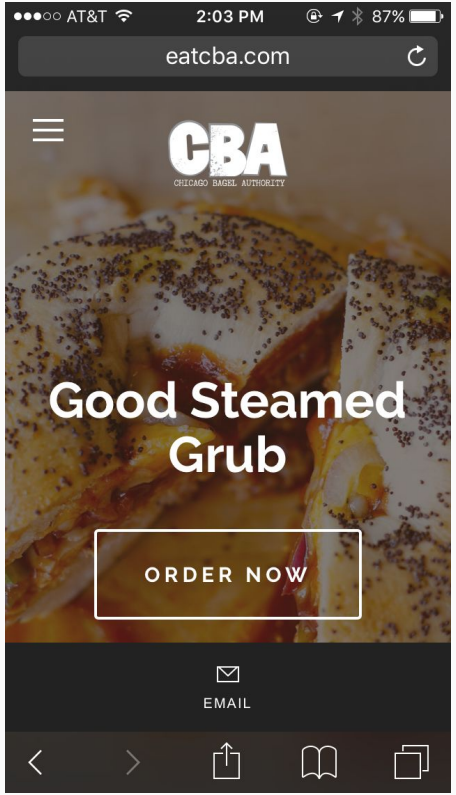
Mobile-Friendly Design Examples

Be This Guy



Not This Guy

Be This Guy



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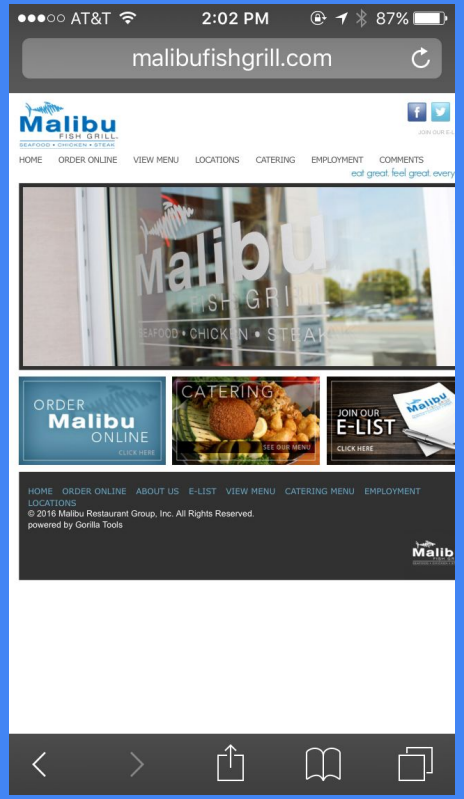

Seek User Feedback.
Read Reviews.
Do Your Research.

Thanks!

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Resources

1. http://www.merchantmaverick.com/secret-square-mobile-processing/
2. http://www.merchantmaverick.com/reviews/square-review/
3. http://www.merchantmaverick.com/is-square-right-for-your-business/
4. https://squareup.com/partnerships
5. http://www.merchantmaverick.com/reviews/clover-mobile-review/
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