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ZONAL TAKES A BITE OF APPLEPAY

As consumer appetite for mobile payment continues to grow, the UK's leading supplier of hospitality management systems, Zonal Retail Data Systems, has announced plans to facilitate Apple Pay payments through its ZCPS system.

Apple Pay, which has just launched in the UK, allows consumers to make a contactless payment using their iPhone 6, 6 Plus and Apple Watch, without sharing their credit card details. Customers can also securely make an in-app purchase without needing to re-enter credit card information or share sensitive personal details with the company if the app has Apple Pay support.

Stuart Mclean, Zonal's chief executive officer comments: "We know that giving customers the tool to pay for their meal or drinks, through their mobile devices is key to reducing consumer frustrations."

Apple Pay will be available to all users of Zonal's Card Payment System (ZCPS) that have contactless enabled. Fully integrated with Aztec EPOS, ZCPS simplifies the payment process and enables retailers to turn customers faster, streamline processes, reduce operating costs and maximise revenue potential.

As an added benefit for Zonal customers with ZCPS version 1.0.7 and above, once installed and enabled, the newest contactless kernels and payment software will support higher value mobile contactless payments than the current £20 card limit (increasing to £30 in September). This will allow operators to set their own limits, once agreed with their acquirer and enable consumers to use Apple Pay to pay for higher value transactions.

Apple Pay also tackles one of consumers' biggest concerns about using mobile payment, namely security. "From our recent CGA Peach research we know that half (51%) of 18 to 44 year-olds say they are ready to use a mobile to speed up payment but the majority are concerned about safety. Mobile phone contactless payments are considered to be more secure than traditional card based contactless payments as each payment needs to be authenticated, which should give consumers the extra confidence they need," added Stuart.

Instead of exchanging card numbers with retailers, Apple Pay uses an industry-standard secure payment token. The token is a unique 16 digit number which looks like a card number and is created as part of the provisioning process along with cryptographic keys that are added to a mobile device and stored securely.

In addition, the actual credit or debit card numbers are not stored on the mobile device and employees will no longer be able to see the cardholder name, card number or card security code, helping to reduce the potential for fraud.

“The advent of Apple Pay is another step on the route to delivering safer contactless payment for customers. We have been quick to pick up on this demand and can now offer a solution with the flexibility to offer higher value and secure transactions to be processed,” concluded Stuart.

Zonal Retail Data Systems is the leading provider of integrated hospitality management solutions to over 8,000 leisure and hospitality businesses across the UK. For over 35 years, the company has been working closely with clients to enhance the customer experience through market leading technology, experienced people and a partnership approach to business.

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