



Hospitality and Catering

Dealing with payments

Lesson 4

This course will enable you to develop the knowledge and understanding of dealing with payments and handling any problems that may arise.





Dealing with vouchers

- Most vouchers have been given as gifts
- Check the date on the voucher
- Scan/treat like cash



Dealing with cheques

This method of payment is now usually out of date.

Check with your supervisor how you should proceed.

Some technical apps can read cheques.



Dealing with cards

There are two type of card that a customer can use:

- Debit card
- Credit card





Debit card

Takes existing money out of customer account.

The customer can only spend what is in their account.





Credit card

The customer can spend whatever the limit is on the card.

It is like borrowing money.





Credit card

The customer pays back this spending at the end of the month to the bank.





How to process cards

Chip and pin technology is used in most payment cards.

It is very safe and easy to process payments.

The payment total is either loaded onto the PDQ machine automatically or can be entered manually.





How to process cards

The customer inserts the card into a (PDQ) machine, types in 4 number password and presses ok.

A transaction happens in seconds.





Card swiping or contactless for payments

The customer can swipes the card down the side of the PDQ machine.

Or can use the contactless method by holding the card over the top of the PDQ machine. This method is usually for amounts up to £45.





Types of chip and pin readers

Counter top:

It is located on the counter and can be found in places where you pay at the till.





Types of chip and pin readers

Portable:

Typically found in restaurant and café where you will take payment at the customers table.

'Pay at table' technology takes payments and prints receipts.





Types of chip and pin readers

Mobile:

Chip and pin technology now works through mobile phones.

Useful for food deliveries and food market stalls.





PDQ Machines

PDQ – means Process Data

Quickly

Also known as a chip and pin machine or a card reader.





Bank transfer

These can be useful if there are problems with payment.

Customers can transfer cash from their bank using their mobiles.





Revision Activity 4

What is a PQD machine
also known as?