



# Restaurant Payments

## Rapid Changes and Investments Underway

**RAPID CHANGES IN HOW AMERICANS WANT TO PAY FOR PRODUCTS AND SERVICES IS HAVING A MAJOR IMPACT ON THE NATION'S RESTAURANT INDUSTRY.** The U.S.'s nearly 1 million restaurant locations are expected to ring up more than \$660 billion in sales in 2013 — a staggering 4 percent of the U.S. GDP. As restaurants invest millions of dollars to expand diners' payment options, the National Restaurant Association looks forward to working with industry partners, Congress, and regulatory agencies to ensure an effective, fair, transparent and forward-facing payments environments for America's Main Street businesses.



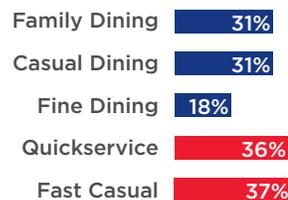
### Enhancing the Experience Through Technology

Proportion of restaurant operators, by segment, planning to devote more of their resources to the following technologies in 2013:

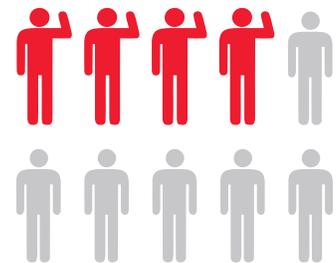
Customer-facing technology (such as Wi-Fi, iPads/tablets and smartphone apps)



Point-of-sale or back-of-the-house technology



**FOUR IN 10 ADULTS** ages 18 to 34 say they'd be likely to pay for their quickservice restaurant orders by mobile or wireless device if they could.



**ABOUT A THIRD OF FULLSERVICE RESTAURANT OPERATORS** will increase their spending on back-of-the-house technology.



## FULLSERVICE RESTAURANTS: Pay-at-the-table option is just the beginning

- ▶ **The world of restaurant payments is changing — quickly.** More than half of all adults — and a whopping 68 percent of consumers ages 18 to 34 — say they'd opt for an electronic pay-at-the-table option if a fullservice restaurant offered it. A third of all adults, and nearly half of 18- to 34-year-olds, would use mobile or wireless devices to pay their tabs at fullservice restaurants if they had the option.
- ▶ **Restaurants are investing millions of dollars in new technologies.** More than 50% of fullservice restaurant operators plan to spend a bigger share of their budgets this year on customer-facing technology such as Wi-Fi, iPads/tablets, and smartphone apps. About a third will increase their spending on back-of-the-house technology.

### Byte-Size Convenience

Proportion of consumers likely to utilize the following convenience technologies if offered at fullservice restaurants

	All Adults	Age Group					65 or Older
		18-34	35-44	45-54	55-64		
Electronic payment system at the table	52%	68%	57%	53%	41%	26%	
Smartphone app allowing customers to view menu, order takeout or delivery, and make reservations	50%	70%	54%	52%	35%	24%	
Electronic ordering system at the table	44%	59%	52%	42%	34%	19%	
Menu on iPad or electronic tablet at the table	42%	56%	50%	41%	32%	17%	
Mobile or wireless payment options, such as Google Wallet or a smartphone app	32%	46%	36%	31%	19%	13%	

Source: National Restaurant Association, *National Household Survey*, 2012



Number of fullservice operators who say they believe mobile or wireless payment options, such as Google Wallet or a smartphone app, will become more popular in their segment in the future.

## QUICKSERVICE RESTAURANTS: Guests crave options

- ▶ **Quickservice guests expect new options for how to place and pay for orders.** More than 40% of all adults say they'd be likely to place their orders at quickservice restaurants via the restaurant's website, a smart-phone app, or in-store terminals if they had the option. Nearly three in 10 adults — and four in 10 adults ages 18 to 34 — say they'd be likely to pay for their quickservice restaurant orders by mobile or wireless device if they could.
- ▶ **Quickservice operators are investing in change.** Almost 50% of limited service restaurants plan to spend more resources this year on customer-facing technology such as Wi-Fi, iPads/tablets, and smartphone apps. More than 35% of limited-service operators are planning to devote more resources to point-of-sale and back-of-the-house technology.

### Stepping Up the Pace

Proportion of consumers likely to utilize the following convenience technologies if offered at limited-service restaurants

	All Adults	Age Group					65 or Older
		18-34	35-44	45-54	55-64		
Option to place order using a self-service customer-activated ordering terminal	44%	61%	47%	45%	36%	19%	
Option to place order online through a website	41%	62%	47%	37%	28%	15%	
Smartphone application with features such as viewing menu and ordering takeout or delivery	40%	59%	42%	39%	30%	15%	
Mobile or wireless payment options, such as Google Wallet or a smartphone app	27%	40%	29%	26%	17%	8%	

Source: National Restaurant Association, *National Household Survey*, 2012



Number of limited-service operators who say they believe mobile or wireless payment options, such as Google Wallet or a smartphone app, will become more popular in their segment in the future.