



# LARGE SCALE DINING FACILITIES EMBRACE MOBILE PAYMENTS

## INTRODUCTION

## THE CHALLENGE

A hand holding a smartphone displaying the StoreCard app interface. The screen shows the StoreCard logo, "powered by MERCURY", the time "10:28 AM", and a balance of "\$22.00". Below this is a "CULINARY GROUP DINING CARD" section with a QR code.

“Many of our locations are large-scale, technology oriented businesses serving hundreds or thousands of people,” explains Said Moustakim, Senior Director, Information Technology and Services for CulinArt. “At these locations, employees often don’t carry a wallet around their work environment, but they almost always have their phone. Mobile payments seemed like a good fit.”

CulinArt wanted a mobile payments solution that was compatible with the payment applications already in place, as well as future installations. It needed to be cost effective for CulinArt and their clients, and attractive to customers.

## THE SOLUTION

CulinArt has been processing payments with Mercury® since 2008, and most of their clients use POS systems that are integrated with Mercury's credit and gift card processing technology. According to CulinArt, all the POS systems they use include the MercuryGift® integration.

“StoreCard is exactly what we were looking for. It makes it easy for customers to pay using a phone.”

Said Moustakim, Senior Director, Information Technology and Services for CulinArt

CulinArt was introduced to Mercury's stored value solution, which allows customers to add funds to a plastic card or mobile phone and use it in lieu of credit/debit cards or cash. In addition to facilitating mobile payments, Mercury StoreCard can offer customers cash back rewards and auto-reload capabilities to help boost participation and enhance the checkout experience.

When CulinArt found out they could implement StoreCard without switching POS systems or payment processing providers, they were “hooked.” Because StoreCard is included in the MercuryGift platform, it is an easy and affordable mobile solution for merchants who process with Mercury.

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To recruit customers to StoreCard, CulinArt initially offered customers a traditional plastic card with instructions for converting into a digital card for mobile payments. After seeing success with that approach, CulinArt began offering a mobile-only feature in which customers scan a QR code to enroll automatically in StoreCard.





## RESULTS

Within the first few months of offering StoreCard, two large CulinArt clients signed on, both of whom are well-known technology innovation companies.

At one location in Arizona, CulinArt serves 400-600 employees in an hour. With only 30 minutes to eat, mobile payments keep checkout lines moving. And, employees are very excited about not having to bring their wallets to pay for lunch.

At the second location in San Diego, California, CulinArt saw success with StoreCard's cash back rewards feature. Two percent cash back was enough to motivate more than 60 percent of employees to sign up within the first few weeks.

While two percent cash back is significant for CulinArt and its clients, Moustakim explains that the companies come out ahead by saving on credit card transaction fees because StoreCard transactions are free for merchants that process credit and gift with Mercury. With the average ticket price at \$4-5, and the average reload amount at \$30-50, StoreCard significantly reduces credit card swipes.

Additionally, CulinArt clients have welcomed the "green" factor of mobile payments.

"Electronic receipts save paper," said Moustakim. "We're working with technology-oriented businesses and most of the time they are in certified 'green' buildings and don't want excess printing and paper. With StoreCard, nothing is printed, receipts are electronic, and life is beautiful."

StoreCard has become part of CulinArt's standard technology solutions portfolio, and Moustakim estimates the company will board at least a dozen more clients to the solution in the coming months. "We definitely see our relationship (with Mercury) growing in the future."

“ Mercury has been very responsive to our needs. When we were new to StoreCard, they took us step-by-step through the process, and helped us provide a very good solution to our customers. ”

Said Moustakim, Senior Director,  
Information Technology and Services for CulinArt

## BENEFITS

- Mobile payments shorten checkout lines
- Cash back and "cool" factor attract users
- Free StoreCard transactions reduce swipe fees\*
- No-paper payments support "green" initiatives



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\*when merchants also process credit with Mercury.