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How to Choose the Right Card Payment System for Your Laundromat

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If your laundromat relies on coin-operated washers and dryers, moving to a card payment system can make paying for laundry more convenient. As more customers are choosing cards for everyday purchases, offering card and contactless payments can help your laundromat keep up with changing payment preferences.

Nonetheless, choosing the right system takes planning. You need to consider machine compatibility, hardware costs, transaction fees, and installation requirements to find a solution that fits your budget and business needs.

Nayax provides payment solutions for laundromats, including options for app-free payments and transaction monitoring. Knowing how these solutions are compatible with your current machines may assist in evaluating how they fit your equipment, budget, and business requirements.

Ready to move your laundromat from coins to cashless payments?

The following sections discuss the method of evaluating your machines, selecting the appropriate hardware, determining the cost of a conversion, and the cost payback (ROI).

1. Check Your Machines and Current Coin Setup

Before choosing a payment system, review the washers and dryers in your laundromat. Document the machine models, coin mechanisms, control systems, and payment equipment. This information will help you determine which upgrades your machines may need.

Then, inquire with your equipment supplier or payment provider regarding compatibility. Certain machines operate with a compatible reader or interface; older models might need some extra hardware or alterations.

The other consideration is the experience you want to deliver in terms of payment. Nayax provides an **app-free laundry payments** service that enables customers to make payments without having to download specific applications. By making sure that the payment system is integrated with your machines, you can save on unnecessary upgrades and other installation expenses.

2. Choose the Right Card Reader Hardware

Card readers differ in their payment options, features, and installation requirements. They can take chip cards, contactless cards, or mobile wallets, depending on the model.

For laundromats, Nayax has devices such as VPOS Touch and Onyx, with capabilities that depend on the model and configuration. Compare the supported payment methods and features to know which one fits your machines and your business requirements.

You also have to determine whether to place a reader on every machine or have a common payment station. Individual readers allow customers to pay directly at each washer or dryer, and a central station can be appropriate in some laundry room designs. Think about your space, cost of installation, and customer traffic, and then select an arrangement.

3. Calculate the Cost of Switching to Cashless Payments

The cost of switching to a card payment system goes beyond the card reader itself. You might also have to allocate funds to software, service charges, and upgrades to get your current machines compatible with the new system.

Hardware requirements can affect your total conversion costs. Nayax's Single Price, Multi-Pulse configuration supports connecting up to six laundry machines to one cashless payment device, so check whether this setup suits your equipment before estimating how many devices you will need.

You must also consider transaction fees, which may include a percentage of each payment, a fixed fee per transaction, or a monthly service fee. Ask providers for a breakdown of these charges to estimate your ongoing payment processing costs.

Over time, maintenance and hardware replacement can add to your expenses. Including these costs in your budget will help you estimate the system's total cost of ownership.

4. Select the Right Pricing and Machine Configuration

How you price each wash-and-dry cycle should be reflected in your payment system. When all the cycles are of a fixed price, a single-price structure can be appropriate. More complicated pricing can involve more settings or machine controls.

Depending on the setup, Nayax supports multi-pricing, custom time settings, and connections for multiple machines. Check which options are compatible with your machines and pricing model.

Consider the ease of changing prices, different cycle rates, and special machine settings before selecting a configuration. This will help you select a system that charges customers correctly and keeps payments simple.

After selecting your hardware and configuration, you can schedule the installation during the hours of operation of your laundromat. Upgrading machines in stages can help keep some of them available to customers during the process.

5. Install and Test Payment System

Once you select your hardware and configuration, plan the installation around your laundromat's operating hours. Installing the system in stages may help keep some machines available while the others are upgraded.

Have a qualified installer or technician follow the installation instructions for your equipment and payment system. They should check the connections, reader placement, network access, and communication between each reader and its assigned machine.

Test several transactions before making the upgraded machines available to customers. Confirm that each payment goes through, the correct amount is charged, and the machine starts the selected cycle. Check how the system handles declined payments, refunds, and connection issues as well.

Keep the installation records and support contact details in an accessible place. This information can make troubleshooting easier once the system is in use.

6. Configure Prices, Receipts, and Transaction Alerts

With the system installed, set the prices for each machine and review the customer payment process. Make sure the displayed price matches the amount charged and that cycle options are easy to understand. If different machines or services have different prices, test each setting before launch.

Depending on your device and service plan, the system may provide transaction reports, digital receipts, and alerts for payment or device issues. Check which features are included and configure the available alerts to help you monitor transactions and identify problems.

Clear payment instructions near the machines can help customers understand how to pay and where to get help if a transaction fails. Regularly reviewing payment records also helps you spot issues and respond to customer concerns.

7. Measure Your Return on Investment (ROI)

After installation, monitor the system’s financial performance to see whether the investment is paying off. Record the initial cost, recurring fees, transaction charges, maintenance expenses, and any changes in revenue.

Use this formula to calculate ROI:

ROI (%) = (Net Gain ÷ Total Investment) × 100

Net gain includes additional revenue and operating savings, minus additional operating costs over the period being measured. Use actual figures where possible instead of assuming that cashless payments will automatically increase sales.

For example, suppose the system generates $3,000 in additional revenue and savings over a given period, while added operating costs total $1,000. This results in a net gain of $2,000. If the initial investment was $5,000, the ROI for that period would be 40%.

Along with financial results, monitor customer usage, payment issues, and maintenance needs. These details can help you identify problems and determine whether the system is meeting your business goals.

Factors to Compare When Choosing a Card Payment System

Factor	What to Check

Compatibility	Support for existing washers and dryers
Payment Methods	Cards, contactless payments, and mobile wallets
Upfront Costs	Hardware and installation fees
Transaction Fees	Processing charges and monthly fees
Pricing Options	Support for different machine prices and cycles
Monitoring	Transaction reports and device alerts
ROI	Costs, revenue, and operating savings

Frequently Asked Questions

1. Can I add card payments to my existing coin-operated machines?

Possibly. Compatibility depends on your machine models, control systems, and payment hardware. Ask your equipment supplier or payment provider whether you need additional interfaces, hardware, or modifications.

2. How much does it cost to switch a laundromat to cashless payments?

Costs depend on the number of machines, reader types, installation requirements, transaction fees, and ongoing service charges. Request an itemized quote that includes both upfront and recurring expenses.

3. Do customers need an app to pay for laundry?

Not always. Some payment systems support app-free transactions, allowing customers to pay using supported cards or contactless methods without downloading a separate app. Check which payment options are available with your chosen system.

4. How can I tell whether a cashless payment system is worth the investment?

Track your initial investment, transaction fees, maintenance costs, revenue, and operating savings. Calculate your return on investment (ROI) over a set period to see whether the financial results meet your business goals.

Conclusion

Switching from coins to cashless payments starts with checking your machines, estimating conversion costs, and choosing payment options that suit your customers. Comparing hardware requirements, transaction fees, and ongoing service charges can help you plan your budget.

When evaluating providers such as Nayax, consider how their solutions work with your existing equipment. After installation, monitor transaction activity, operating costs, and customer feedback to assess whether the system meets your business needs.

Careful planning can help you make the transition smoothly and manage your laundromat’s costs.

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