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Accepting In-Person Payments with Tap to Pay

Laura Gibson - 2026-08-06 - [Invoices & Payments](#)

In-Person Payments let you accept card-present payments at your gym using a Stripe card reader connected to Kilo GMS. Once your reader is registered, "Tap to Pay" appears as a payment option in your Retail, Fees, and Package Assignment checkout flows — so you can ring up a member at the front desk, sel merch, or onboard a new athlete in person without leaving the GMS.

This article walks you through purchasing and registering your card reader, taking payments across each checkout flow, and what happens when you save a card for future billing.

What You Can Do with In-Person Payments

- Purchase a **Stripe S700 card reader** directly from your Payment Methods settings
 - Register your reader to your gym in a few clicks
 - Accept contactless tap-to-pay payments at Retail, Fees, and Package Assignment checkouts
 - Optionally save an athlete's card during Package Assignment for future automatic billing
 - Set up package billing in advance, with the card saved today and charged automatically on the billing start date
 - Delete your reader at any time if you stop using in-person payments
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Before You Start

A few things to know before setting up:

- In-person payments are currently supported in the **United States, Canada, and the United Kingdom**.
- The only supported reader is the [Stripe S700](#). Other reader models will not

connect to Kilo GMS.

- Only **one reader per gym** can be registered at a time.
- Setup is done from a desktop browser. Reader registration is not available on mobile.
- Tap to Pay on iPhone or Android is not yet supported — a physical reader is required.

Setting Up Your Card Reader

Step 1: Purchase your reader

1. Go to **Settings → Payment Methods**.
2. Find the "**How to receive in-person payments**" card.
3. Click **Purchase Card Reader**. The Stripe S700 product page will open in a new tab.
4. Complete your purchase through Stripe and wait for the reader to arrive.

You can also click the card itself to open a 3-step instructions modal that walks you through purchase, registration, and first use.

Step 2: Register your reader

Once your reader arrives:

1. Go to **Settings → Payment Methods**.
2. Click **Register Card Reader**.
3. Enter the **Reader Identifier** shown on your device.
4. Click **Register**.

You'll see your reader appear under a new "**Your Reader**" section, showing its name and ID. The Purchase and Register buttons will be hidden, since you now have a reader connected.

Step 3: Start taking payments

Once your reader is registered, Tap to Pay will automatically appear as a payment option in your Retail, Fees, and Package Assignment checkouts. No additional setup is needed.

Taking a Tap to Pay Payment

The Tap to Pay option behaves slightly differently depending on which checkout flow you're in. Here's a quick reference:

Checkout Flow	Save Card Option	What Happens After Payment
Package Assignment	Available (optional)	Returns you to the Athlete Profile
Fees	Not shown	Returns you to the Fees section
Retail	Not shown	Returns you to the Retail section

Retail or Fees checkout

1. Open your Retail cart or the athlete's Fees section.
2. Select **Tap to Pay** as the payment method. Your reader will connect in the background.
3. Click **Charge**.
4. Have the athlete tap their card on the reader.
5. On success, you'll see a confirmation and be returned to the relevant section.
6. If the payment fails, you'll see an error with a **Retry** option.

Package Assignment checkout (charging today)

1. Go to **Athletes → Select Athlete → Assign Package**.
2. Choose your package and set the billing start date to **today**.
3. Select **Tap to Pay** as the payment method. Your reader will connect in the background.
4. (Optional) Check "**Save Credit Card for Future Payments**" if you want this card saved for future invoices.
5. Click **Charge**.
6. Have the athlete tap their card on the reader.
7. On success, you'll be returned to the Athlete Profile.

Package Assignment checkout (future billing start date)

When you set a billing start date in the future and select Tap to Pay, the flow changes

slightly — instead of charging the card today, Kilo saves it and charges it automatically on the billing start date.

1. Go to **Athletes → Select Athlete → Assign Package**.
2. Choose your package and set the billing start date to a **future date**.
3. Select **Tap to Pay** as the payment method.
4. You'll see "**Save Credit Card for Future Payments**" is pre-selected and locked — this is required for future-dated package assignment via Tap to Pay.
5. The button label will change from "Charge" to **Save**.
6. Click **Save**.
7. A prompt will appear: *"Swipe or tap your card to save payment method."*
8. Have the athlete tap their card.
9. On success, you'll see *"Package assigned and payment method saved."*
10. The card will be charged automatically on the billing start date.

Important Note

Canadian Gyms: Canadian **debit cards** (Interac) cannot be saved during the Package Assignment. Even if the box is checked, the tap does not create a card that can be saved. Auto Pay should be disabled on package renewals.

Frequently Asked Questions

What happens if I don't save the card during Package Assignment?

The card is not stored, and future invoices on that package will default to Cash or Cheque. The current payment will still go through normally, but Kilo won't be able to charge that card again automatically. To resume digital billing on future invoices, you'll need to manually update the athlete's payment method on their profile.

Can I register more than one card reader?

No — only one reader per gym is supported right now. Once you register a reader, the Purchase and Register buttons will be hidden. If you need to switch readers, you'll need to delete the existing one first and then register the new one.

What happens if I delete my reader?

Tap to Pay will no longer appear as a payment option in any checkout flow. Your existing payment methods (Cash, Cheque, saved cards, etc.) will continue

working exactly as before. You can re-register a reader at any time to bring Tap to Pay back.

To delete:

1. Go to **Settings → Payment Methods**.
2. Click the trash icon on your reader card.
3. Confirm by clicking **Delete** in the confirmation modal.

What if my reader won't connect when I select Tap to Pay?

You'll see an error message: *"Unable to connect to your card reader. Please check your reader and try again."* The Charge button won't appear until the reader connects successfully. A few things to check:

- Make sure your reader is powered on and connected to Wi-Fi
- Make sure no one else at your gym is mid-payment on the same reader
- Try refreshing the checkout page

If the issue persists, you can switch to a different payment method to complete the sale.

What if an athlete's card is declined?

You'll see a declined message with a Retry option, and no invoice will be created. You can either retry the payment, ask the athlete for a different card, or switch to a different payment method entirely. Nothing is charged until a payment succeeds.

What if two staff members try to use the reader at the same time?

Only one checkout session can be active on the reader at a time. If another staff member already has a Tap to Pay session open, the second user will need to wait for that session to end before connecting. The system handles this automatically — you don't need to manually disconnect.

Is this PCI compliant?

Yes. All card data is handled directly by Stripe Terminal — Kilo never sees or stores card numbers. The reader transmits payment information securely to Stripe, and you only receive a confirmation that the payment succeeded or failed.

Can I refund an in-person payment?

In-person refunds for payments where the card was **not saved** are not supported in this version. If the card was saved during Package Assignment, you can issue refunds through your standard refund flow. We're working on expanded refund support for in-person payments.

Will Tap to Pay work in my country?

In-person payments are available in the United States, Canada, and United Kingdom. Support for additional countries depends on Stripe Terminal availability and will be announced as it expands.

Use Tap to Pay vs. Saved Card on File: Which Should You Use?

If an athlete is already in front of you and you have their card in hand, both options are valid — but they're suited to different situations.

Situation	Recommended
New athlete, signing up at the front desk	Tap to Pay (with Save Card checked)
Existing athlete, paying a one-time fee in person	Tap to Pay
Retail purchase at the counter	Tap to Pay
Existing athlete already on auto-billing	Existing saved card
Athlete wants to switch to a new card	Tap to Pay during Package Assignment, or update card on profile
Future-dated package start, athlete is in person today	Tap to Pay (card is saved, charged on start date)

In short: Tap to Pay is the right choice whenever the athlete is physically at your gym. Saved cards on file are the right choice for ongoing automatic billing once the card is already stored.

Helpful Tips

- **Check the "Save Card" box during Package Assignment** if you want future invoices on that package to charge automatically. If you leave it unchecked, the system will default future invoices to Cash or Cheque and you'll need to update the athlete's payment method manually later.
- **Use the 3-step instructions modal** on the "How to receive in-person payments" card the first time you set up — it walks you through purchase, registration, and first use in one place.
- **Keep your reader on the same Wi-Fi network** as the device running Kilo GMS for the most reliable connection.
- **Only one staff member should be running a Tap to Pay session at a time** — if you're sharing a reader across the front desk, make sure each checkout completes before starting the next.
- **If you stop accepting in-person payments**, deleting the reader cleanly removes Tap to Pay from your checkouts without affecting your other payment methods.

When This Feature Is Most Helpful

In-person payments are especially useful when:

- You sell **retail items** at the front desk (apparel, supplements, equipment)
- You charge **drop-in fees, day passes, or guest fees** in person
- You **onboard new athletes face-to-face** and want to take payment and set up future billing in one visit
- You want a future-dated package to **start automatically** on a specific date without needing the athlete to come back in
- An athlete prefers to **pay with a different card in person** rather than over the phone or online

If you have questions about in-person payments in Kilo GMS, our Support team is happy to help. Reach us at hello@usekilo.com.

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