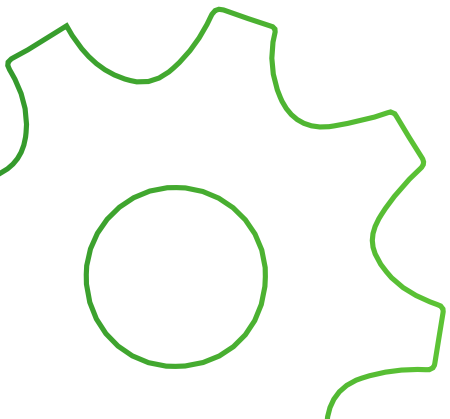


cents

GUIDE

# Ultimate Guide to Laundromat Card Payment Systems



# Upgrading your laundromat with a better card payment system can offer convenience, grow your revenue, and completely transform your operations.

It's no secret that today's laundromat goers prefer digital options over lugging quarters around. Offering a variety of payment options in your laundromat, like credit cards and mobile payments, meets their expectations, encourages loyalty, and simplifies the experience for everyone. On top of that, with a modern payment system, you can remotely manage and monitor your machines in real-time, without having to step foot in your laundromat.

Modernizing your laundromat's payment system doesn't mean abandoning cash entirely. In fact, your business can still be majority cash-based even after installing a new system. Modern payment solutions are designed to work alongside cash, simply increasing the number of ways your customers can pay.

Maybe this is old news and you already accept card and mobile payments. But what if there were something even better out there? In this guide we'll explore the market leading digital laundromat payment systems and how these systems can drastically improve the way you run your business.



# Why Upgrade to a Card Payment System?



Upgrading to a laundromat credit card reader—whether you’re looking to switch to a hybrid laundry system or your current card system just isn’t cutting it—is a major play to enhance your business. Here’s how upgrading can help:

## 1. Accept multiple forms of payment

Customers expect flexibility. A modern payment system allows you to accept cash alongside:



**Credit and debit cards:** Customers tap, swipe, or insert their cards for quick transactions.



**Mobile payments:** A 2025 global Payroc survey shows that 71% of consumers prefer contactless payments over traditional methods, up from 62% in 2022. And 87% of U.S. shoppers prefer using contactless in-store.



**Stored value cards:** Customers can preload cards, encouraging repeat visits.

According to a 2026, CoinLaw survey 47% of global consumers indicate they would abandon a purchase if a contactless payment option was unavailable, and 45% of customers say they are more likely to shop at retailers that offer contactless payment options.

## 2. Enable remote machine starts and refunds

Allow customers to start machines remotely and process refunds without being on-site, rather than relying exclusively on coins or on-site payments. Picture this: faster machine turnover, more efficient laundry cycles, and improved customer satisfaction with quick issue resolution.

## 3. Monitor activity in real-time

One of the exciting advantages of an excellent card payment system is the ability to monitor machine usage in real-time. This data allows you to:

- Identify issues immediately
- Analyze peak usage times
- Manage from anywhere

Laundromat owners who switch to a Cents card payment system see an average 25% improvement in efficiency.



## 4. Improve customer convenience

No more fumbling coins—customers can pay via card or mobile device, which speeds up the process and mitigates headaches. Data from the Coin Laundry Association shows that laundromats that offer card and mobile payments report a 15-20% increase in customer satisfaction.

## 5. Gain valuable insights into machine usage and customer behavior

Great card payment systems come with advanced reporting and analytics tools (but keep in mind, not all are created equal).

The best ones allow you to:

- Track customer frequency
- Review revenue trends
- Measure promotion effectiveness

Laundroworks data reports laundromats using the payment system have seen a 10-15% increase in revenue, driven by the ability to analyze customer behavior and adjust pricing, promotions, and machine usage accordingly.

# Key Features to Look For in a Card Payment System

What's even more important than having a card payment system is choosing the right one. To help you make an informed choice, here are the key features you should look for:

## 1. Payment flexibility

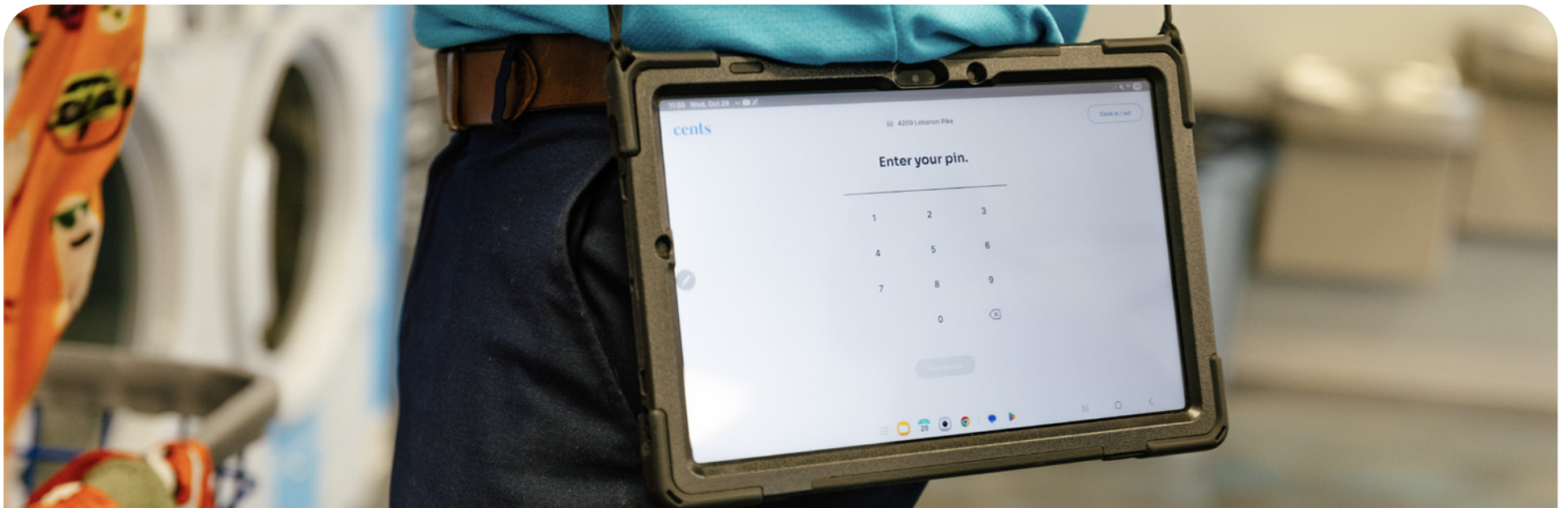
A modern laundromat caters to a wider range of customer preferences than ever before. The more payment options you offer, the more likely customers are to choose your business again and again. This includes:

- Cash
- Credit and debit card acceptance
- Mobile payment options
- Stored value cards

## 2. Remote management

If you got into the laundry biz for the allure passive income, then you should have a card payment systems with robust remote management features, including:

- Real-time activity monitoring
- Remote machine start capability
- Process refunds and issue credits remotely
- Centralized dashboard for data insights





### 3. Machine compatibility

Not all laundromat card payment systems will fit into your infrastructure and you don't want to end up having to muscle a square peg into a round hole. Choose a laundry payment solution that's compatible with your store in these ways:

- Works with various commercial machine types
- Easy installation process

### 4. Pricing control

One of the best features of a solid card payment system is the ability to change pricing easily and quickly. The system you choose should have:

- Ability to adjust pricing, modifiers, and cycles
- Time-of-day configuration options
- Custom promotions and loyalty programs

### 5. Point of sale (POS) integration

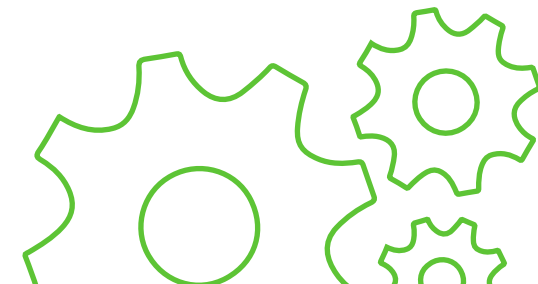
An integrated POS system can further elevate your laundromat's efficiency and customer experience. A POS system designed specifically for laundromats helps streamline services like wash & fold, manage employees, and track inventory, all while providing a modern customer experience. With a POS system like Cents, here's how you can benefit. Why is this so important?

- Simplified in-store operations
- Multiple payment options
- Real-time management
- Superior customer experience
- Robust reporting and inventory management

### 6. Reporting and analytics

Detailed reports that help you make data-driven decisions and that's the exact power that a modern payment system gives. Search for a system that includes:

- Detailed reports on machine activity and revenue
- Customer visit frequency tracking
- Promotion effectiveness analysis



# Leading Payment System Providers

Let's talk about a couple options that bring an end-to-end experience that improves laundry day for customers and owners alike! Laundroworks and Penny were designed to seamlessly integrate with any laundry operation, big or small, at any point in their business growth. Here's a breakdown:

## 1. Laundroworks

Laundroworks is a card payment system marked by a flexible, user-friendly experience. Owners love it for its reliability and robust reporting capabilities. With this system you'll get:

- **Contactless readers** compatible with all machine types: Laundroworks supports a wide variety of commercial laundry machines, which means you won't need to invest in new equipment to get started. Customers can simply tap their card.
- **Kiosk for card purchases and value additions:** Laundroworks provides an in-store kiosk where customers can purchase cards and add value to them. The system accepts cash, debit cards, and credit cards, providing customers with multiple options to manage their laundry cards.
- **Customizable pricing and promotions:** The system lets you easily adjust your pricing structure for different times of the day or types of loads.
- **Extensive reporting and admin portal:** Laundroworks comes with a full reporting suite, providing real-time data on machine activity, customer behavior, and revenue.
- **Smart access control:** Use readers for door access control (e.g., bathrooms). Just tap to unlock.
- **Mobile apps built for your whole operation:** Laundroworks goes beyond hardware with two purpose-built apps that extend your capabilities on both sides of the business.
- **LaundryCat** is the customer-facing app that enables NFC tap-to-pay in under a second, live cycle tracking with push notifications, and easy account management, all from a smartphone. No new machines required.
- **WashLynx** is the award-winning staff app (Best New Application, Clean Show 2025) that gives operators real-time visibility into employee actions. Attendants check in via NFC tap, can start machines with logged reasons, issue refunds, manage wash-dry-fold orders, and run kiosk diagnostics, all from their phone. WashLynx replaces the vulnerabilities of manager cards with per-employee accounts, daily limits, and a full audit trail.

- **Seamless integration with Cents software:** For operators who also use Cents, Laundroworks connects via exclusive API integration to create one unified platform. Machine activity, wash and fold orders, reporting, and payment processing all flow through a single dashboard. Orders can be sent directly from Cents POS to Laundroworks machines, and real-time machine data including turns, utilization, and performance trends surfaces directly in your Cents dashboard. It's the only fully integrated solution of its kind in the industry.



“I've used several other payment systems, and Laundroworks really stands out. It has a lot of nice functions, like cash bonuses. But none of that matters if a system doesn't work well fundamentally and customers run into problems starting machines. Laundroworks just works, and my customers love it.”

– WASH N DRY | BOSTON, MA



## 2. Penny

Penny is an equally strong card payment solution that puts you in total control of their machines and payment processes. This was designed for owners who want deep visibility and multiple payment options. Penny gives you:

- **On-unit card reader with LCD touchscreen:** Penny offers an intuitive interface with its on-unit card reader with a user-friendly LCD touchscreen.
- **Complete machine control:** Penny gives you full control over your machines, allowing you to adjust pricing, offer discounts, and even start machines remotely.
- **Multiple payment processing options:** In addition to accepting credit and debit cards, Penny allows customers to pay through various methods, including mobile wallets and stored value cards.
- **Detailed visibility into machine usage:** Penny provides real-time data on machine performance and customer behavior, giving you insights into which machines are used most frequently and when.
- **8 - 20% increase in revenue compared to coin-only systems:** Penny users report a significant increase in revenue after switching from coin-based payments.

- **Tracks quarters and alerts owners when machines need emptying:** The system tracks how many quarters are collected and alerts you when it's time to empty the machine. Win back time and say goodbye to guesswork.



“I think my favorite feature is the fact that I can just be at home, pull up reports, and know exactly what’s going on in my stores at any time.”

– Star Laundromats | New York, New York





## Payment Processing Key Differentiators

One of the key advantages that set Laundroworks and Penny apart from competitors is the seamless integration with **Cents'** payment processing. Here's what makes them better:

- **Easy-to-use and implement:** Both systems are designed for quick installation, taking only minutes to set up, so you can transition with minimal downtime.
- **Affordable, high-quality hardware:** With the highest quality hardware available at the most affordable price, both systems offer unmatched value in the market.

- **Seamless store integration:** Laundroworks and Penny are designed to integrate effortlessly with the rest of your store's operations, making management simple and efficient.
- **Most affordable payment processing:** Unlike other providers, Cents is the only company in the industry that handles both hardware and payment processing. This eliminates the need for separate relationships and complex billing structures. With Cents, you'll benefit from a straightforward, flat 4% processing fee. No surprises, just transparent pricing.
- **Simplified payment processing:** Cents has streamlined the entire payment processing system to be as easy as possible for both you and your customers. With features like incremental authorization, you can eliminate the confusing \$20 pre-authorization hold on a customer's card, preventing declines and improving the overall experience.
- **Transparency:** As Cents handles both hardware and payment processing, you get complete transparency over your fees. If you've ever looked at your payment statement and it takes you more than 10 seconds to figure out your processing fees for that month, you're with the wrong company. Cents makes it easy to know where your money is going.

Operators using Laundroworks are seeing an average revenue lift of around 17% in year one. When paired with Cents software, the full system becomes even more powerful. When payments, data, promotions, and operations work together in one platform, growth becomes intentional, not accidental.

# Ultimate Guide to Laundromat Card Payment Systems

Feature/Aspect	Laundroworks	Penny
Approach	"Set it and forget it" - Hands-off, reliable	Hands-on - Provides more control over individual machines
Payment Speed	Get paid immediately when money is loaded onto value cards	Standard payment processing times
Ease of Use	Most common choice for operators due to simplicity and minimal interaction	Requires more active management but offers more control
Internet Requirement	Does not require internet, highly reliable in areas with poor connectivity	Requires internet for full functionality
Payment Options	Load stored value cards using cash, debit, or credit at the in-store kiosk	Multiple options directly at the machine (no kiosk required)
Customer Interaction	Minimal - loyalty cards reduce need for on-site interaction	Allows for a variety of payment methods directly at the machine

# Ultimate Guide to Laundromat Card Payment Systems

Feature/Aspect	Laundroworks	Penny
Recommended For	Operators looking for a hands-off, reliable system	Operators wanting flexibility, multiple payment options, and more control
Best Use Cases	Ideal for locations with unreliable internet connectivity	Ideal for locations where loyalty cards may not be successful (transient populations)
Pricing	Higher upfront cost for the kiosk and readers	More affordable per machine for larger laundromats
Management	Minimal interaction once set up, low maintenance	More hands-on management, better for operators who like to stay actively involved
Machine Insights	Offers insights into machine usage and customer behavior	Similar level of insights into usage and customer behavior
Overall Suitability	Best for laundromats with a need for minimal management	Best for laundromats that need flexibility and prefer not to rely on kiosks



# Implementation Checklist

Starting the process of modernizing your payment systems may feel daunting, but it's much easier than you think. To help make the process easier, here's a checklist with a step-by-step roadmap to upgrade your laundromat with a new card payment system:

- Assess your current setup and needs**  
Evaluate your existing equipment and how you'd like to upgrade. Ask yourself "What's going to make things easier for me and my customers?"
- Research and compare providers**  
Use what you've learned in this guide to narrow down your options based on features, price, and what suits your laundromat's needs.
- Request demos from shortlisted providers**  
Schedule a free demo with a few card payment system providers so you can see exactly how each system works and have an opportunity to ask questions.
- Choose a system that best fits your requirements**  
After the demos, you'll know which system is right for you! Select the one that fits your needs and get ready for an elevated customer experience and optimized business.



**Work with a nationwide distributor to purchase**  
Our nationwide network of 70+ distributors provides comprehensive support for your payment system needs. They offer guidance on selecting the right solutions for your machines, recommend top-selling products, and can even assist with installation.

**Plan for installation and staff training**  
With the right system, installation will be fast, easy, and running in a matter of minutes. A quick training session will get your staff up to speed.

**Implement the system and monitor performance**  
After installation, you can immediately start accepting payments and begin monitoring machine performance. It's that simple.

**Gather customer feedback and make necessary adjustments**  
Ask your customers how they're liking the new payment system and modify settings or make tweaks as needed.



# Conclusion

Whether you're starting from coins or you're looking to upgrade a sub-par card payment system, use this guide as your north star when weighing options. By offering your customers greater convenience and improving your own ability to manage operations, a card payment system can truly transform how you run your business.

The right system for you doesn't require you to compromise or skip features. It offers flexibility, is easy to use, and comes equipped with powerful management tools and precise data insights. No matter which payment system you choose, upgrading your payment system is the start of a better, more profitable era for your laundromat.

[Learn More](#)