



• PayPal

Smile. Tap. Done.

How Polaroids NYC built a business with Tap to Pay on iPhone in the PayPal app

Martin Fermin has one of the more recognizable setups in Central Park. At Bethesda Fountain, he runs Polaroids NYC, a solo photography business that shoots and prints instant Polaroid photos for visitors from around the world. Every day it isn't raining, you'll find Martin there, capturing instant memories for tourists, couples, and families.

Getting people to stop and smile was the easy part. Getting paid was a different story. That changed when he found Apple's Tap to Pay on iPhone technology in the PayPal app.¹



"Accepting payments with Tap to Pay on iPhone is easy and helps me streamline the checkout experience. Everybody leaves happy and satisfied, and I get the joy of capturing that memory, being part of that moment."

Martin Fermin
Founder and Owner, Polaroids NYC

The Setup

A camera, a sign, and a whole lot of foot traffic

Martin always knew he wanted to work for himself. While cleaning windows for bodegas and storefronts around Manhattan, he was turning something over in his mind: what would it look like to build something of his own?

"I just wanted something that was mine," he says.

The idea came into focus one day while scrolling social media. He saw someone shooting instant photos on the spot, film sliding out of the camera right in front of people who immediately became customers. Martin looked at that format and immediately knew where it belonged: Central Park.

Taking the last \$300 he had, Martin built his first stand. No backup plan or business model, just a hand-lettered cardboard box worn around his neck and a willingness to walk up to anyone, anywhere that people gathered to say: Hi, I'm Martin with Polaroids NYC. I capture moments. Want to take a photo?

"I'm so used to being in the grind. I'm used to being out here talking to people, selling something that comes easy to me."

He did that for months, walking, pitching, figuring it out, until he landed at Bethesda Fountain. That was the spot. He set up his stand, brought a chair, and never left.

Throughout the day, visitors gather around his stand, smiling as fresh Polaroids develop right in their hands before heading off to explore the rest of the park.

Polaroids NYC now operates five days a week, and on a strong day, Martin sells more than 100 photos.

"Sometimes I just stare at my stand," he says. "I'm like, wow. I can't believe I built this with \$300."



The Friction

Cash, delays, and customers ready to walk

Central Park draws visitors from every corner of the world. That's the magic of the location, and the challenge. International tourists often arrive without U.S. dollars. Even domestic visitors don't always carry cash. For a solopreneur working a park stand, every transaction that stalls is a transaction that disappears.

Before Tap to Pay on iPhone² was part of his setup, Martin was patchworking payments together with whatever worked in the moment. Getting paid required cycling through multiple apps, chasing down exact change, or watching a customer lose interest mid-transaction.

"Before Tap to Pay on iPhone was up and running, it took forever to get the customer in and then out the door," Martin says. "All they want to do is grab their souvenir, take their photo and go."

Speed is everything to the experience. People stop, they're curious, they're charmed. Then they look at their watch. If the payment process drags, the hesitation creeps in. Martin had watched it happen all too many times.

"If they see it on your face," he says, "if they see that you don't know how you're going to be able to take this payment, they get anxious."

The Turn

Tap. Done. Next customer, please.

Martin has used PayPal for more than 11 years. When Tap to Pay on iPhone became available in the PayPal app, getting started was easy and it turned out to be a fitting solution for Martin. As a solo operator who hauls everything to the park each morning (camera, film, speaker, easel, banner), Tap to Pay on iPhone eliminated the need for additional equipment. All Martin needs is his iPhone and the PayPal app.

Today, Martin's entire payment operation runs through his iPhone. Customers hold their card or device at the top of his iPhone, the transaction clears, and the photo prints. The entire interaction takes about two minutes.

"The customers love it. They're surprised that I can accept payments right on my iPhone," Martin says.



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The setup also solves the hardware problem entirely. Martin has no interest in pulling out a bulky terminal and asking someone to insert a chip, scroll through a menu, choose checking or savings, and enter a PIN.

"People feel more comfortable when you offer Tap to Pay on iPhone, instead of you pulling out a machine and them having to insert their card," he says. Martin also noticed that customers recognize the PayPal logo. "They see the logo, and it's a logo they trust. When they know their payment will go through, that keeps them in the sale, but if it's slow or uncertain, it gives them the ick."

Now, when a customer is ready to buy, Martin is ready to take the payment. With Tap to Pay on iPhone, he can accept all types of in-person, contactless payments right from his phone, whether it's physical debit or credit cards, or Apple Pay and other digital wallets.

"I tell everybody, you have to check it out. Tap to Pay on iPhone is amazing for accepting card payments on the spot."

The Payoff

Near-instant balance. All smiles.

Since launching Polaroids NYC, Martin says he has had close to zero chargebacks, enhancing customer satisfaction.³ He tracks his own sales daily, writing down his starting balance and end-of-day total, and by his own records, he has seen a 99% transaction success rate with the PayPal app.³

"It's really fast," he says. "You accept payment with Tap to Pay on iPhone, and you get the notification that you received the payment in the PayPal app. It's almost instantly available, and I love that."

That real-time visibility into his balance matters for a solopreneur buying film stock, managing social media, and planning tomorrow's shoot. There's no guessing and no float. He knows exactly where his business stands at any point during the day.

The speed of payment settlement has also changed how he thinks about cash flow. In the early days, refreshing a balance after a sale could take five to ten minutes. Now, the notification arrives before he's handed the photo over.



Martin has built a business on showing up, knowing his craft, and removing every obstacle between a customer and their memory. Tap to Pay on iPhone in the PayPal app fits that approach, a solution that's easy, secure, and private.

"PayPal is always here, ready to help me accept contactless payments and complete a sale with Tap to Pay on iPhone," Martin says. "I see myself being with PayPal forever."

Ready to take payments anywhere your business takes you?

Learn how Tap to Pay on iPhone in the PayPal app can help.

¹ PayPal's Tap to Pay works on devices with Android 8.0, NFC capabilities, and Google Play Services. iOS from iPhone XS and above. A stable internet and Bluetooth may be required for connectivity.

² Tap to Pay on iPhone requires a supported payment app and the latest version of iOS. Update to the latest version by going to Settings > General > Software Update. Some contactless cards may not be accepted by your payment app. Transaction limits may apply. Tap to Pay on iPhone is not available in all markets. For Tap to Pay on iPhone countries and regions, see <https://developer.apple.com/tap-to-pay/regions/>

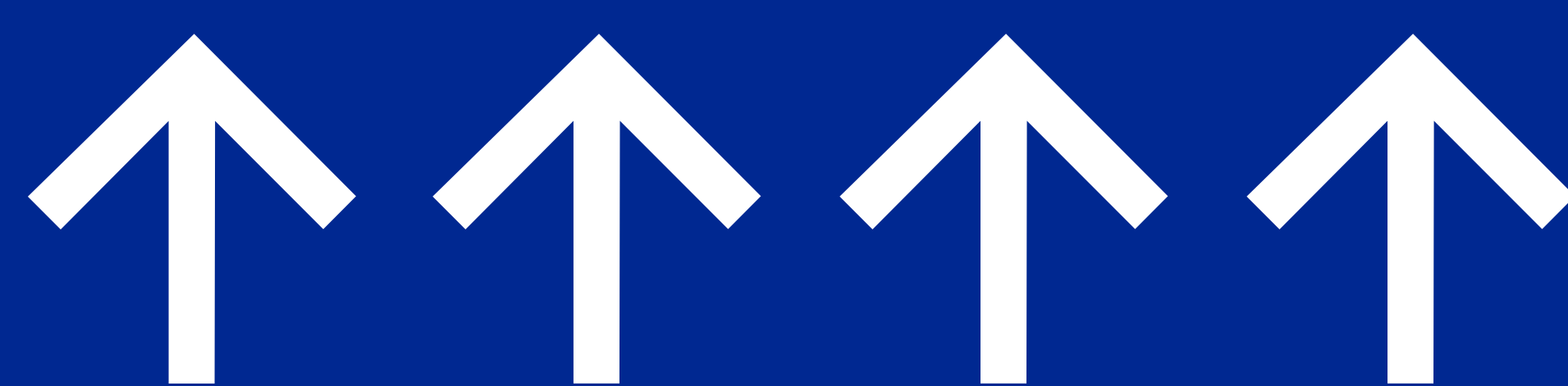
³ Based on data cited by Polaroids NYC.

These results may not be typical and may vary substantially by business. This content is provided for informational purposes only. You should always obtain independent business, tax, financial, and legal advice before making any business decision.

PayPal

Polaroids NYC has seen a

99%
transaction success
with the PayPal app³



Increased
customer experience with
Tap to Pay on iPhone



Streamlined
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Tap to Pay on iPhone