



# Payment Future in Retail

## A vision to share

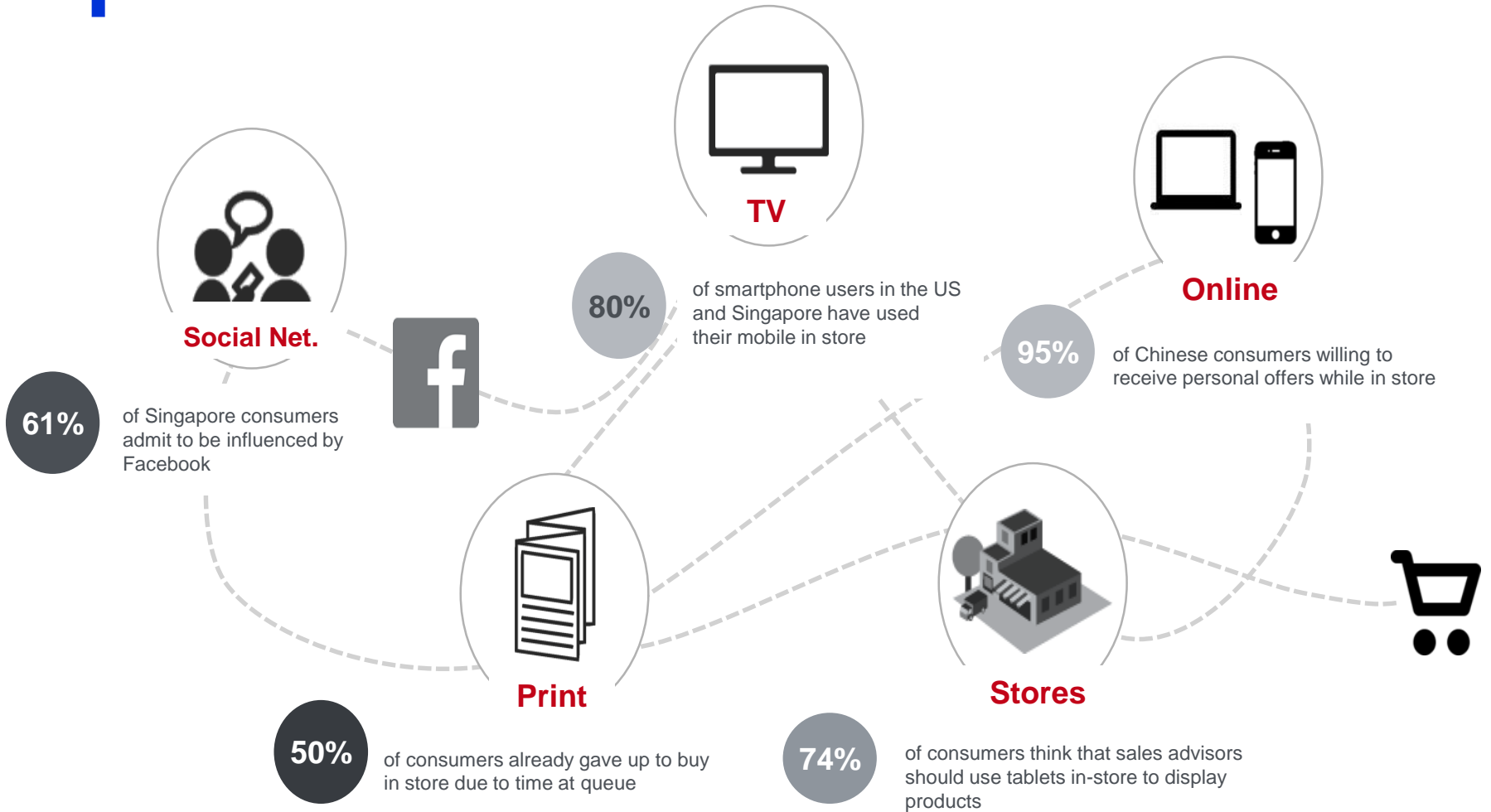
NOVEMBER 2015  
PIOTR WAS, COUNTRY MANAGER POLAND & BALTICS  
EXEX FORUM, TALLIN ESTONIA





**The commerce  
ecosystem is  
changing**

# Shopping is in transformation...



## ...implying sales process change...



- > The consumer jeopardizes traditional sales process
- > ... leading retailers to review their sales strategy while dealing with higher complexity
- > Payments needs to be part of the consumer experience and brand promise

# ...all this because consumer purchase behavior transformation

Where I want

When I want

How I want

In trust

**91%** of consumers get goods information online *(food excluded)* before buying in store

**50%** of consumers would like to be offered click & collect\*

**41%** of click & collect consumers want to collect within 1 hour\*

**30%** cart abandonment due to long waiting lines at checkout\*\*

**74%** of consumers would like in-store unavailable products be shipped to their home\*

**50%** of consumers use mobile or tablet in store\*\*

**90%** of consumers prefer card payment at checkout\*

**38%** of consumers check retailer's return policy before ordering\*\*

\* Forrester Consulting, 2014 study covering USA, UK, France and Germany, 1500 consumers and 256 retailers

# What does this mean for payments?



## Customers expect:

- To be able to pay from anywhere (store, mobile, web)
- With their preferred payment method
- With the same experience across all channels
- Safely



## Merchants expect:

- Easiness of payment solution management and evolution
- Security and performance with new cross channel behaviours
- Homogeneity of payment services whatever the channel

**Payments are part of the consumer experience and brand promise**

# ...creating new challenges for merchants in a short-term

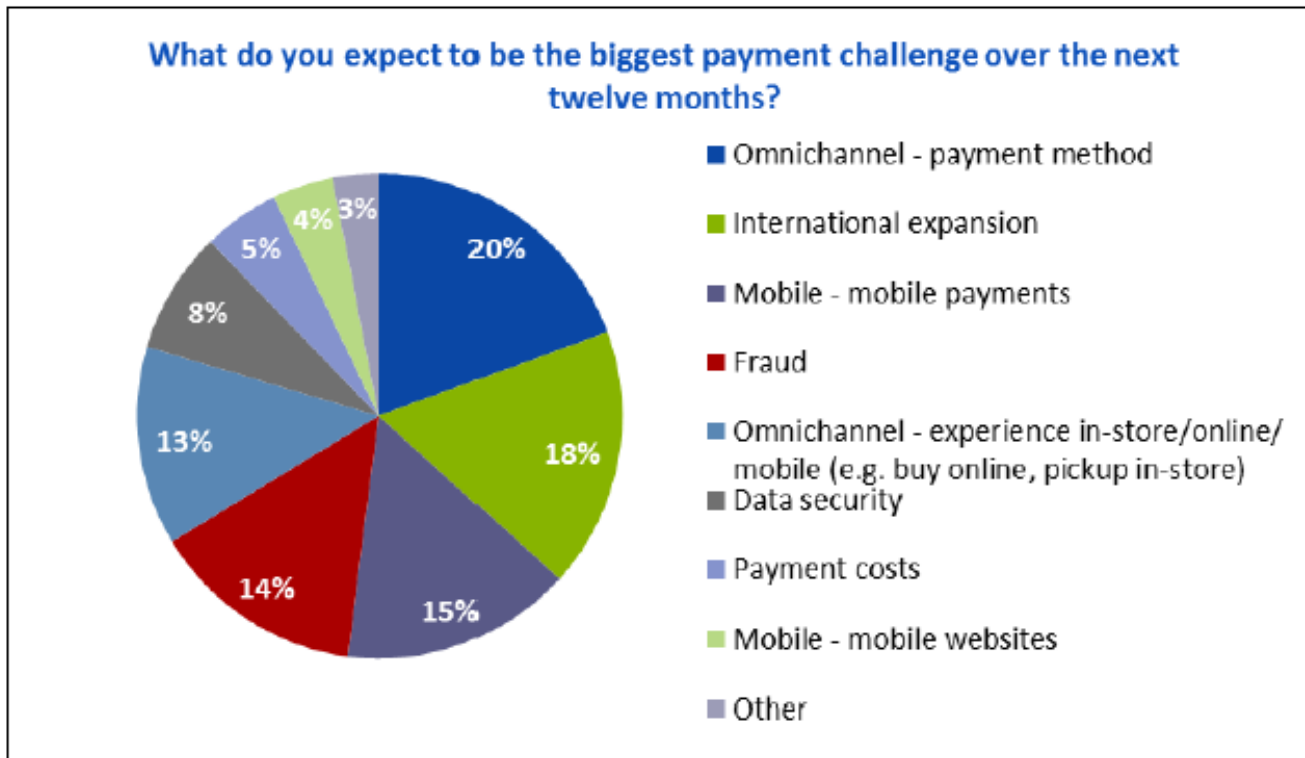


Figure 2: Biggest payment challenge over the next 12 months



Ingenico answers  
to these new  
challenges



# Our offering

## Key evolution drivers

**New consumer interaction to optimize brand awareness**

- **Multi channel solution combining any consumer touch point**
- **In store multi consumer interaction**
- **Cross channel use cases to accompany consumer behavior**

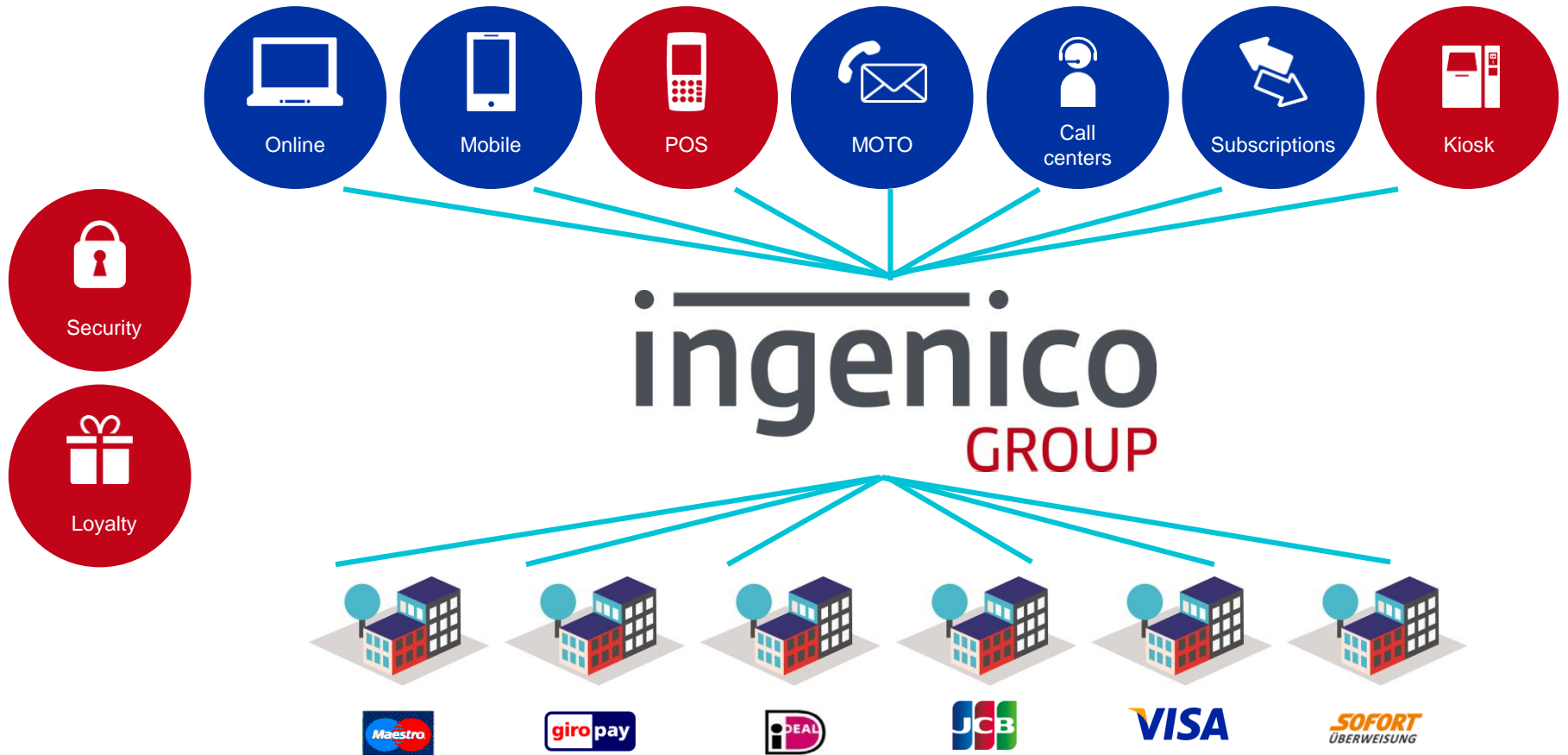
**Outsourced acceptance is getting critical to reduce risk, control costs and pilot cash less**

- **Real time dashboard on cash less activity**
- **Highly secured centralized solution (incl. PCIDSS, P2PE, token)**
- **Performant solution following transaction growth with cost control**
- **Segment specific features fit to new merchant sales strategy**

**Geographical strategy mixing cross border and local specificities**

- **Multi country offering to accompany merchant multi country strategy**
- **Standard interface to converge to one solution**
- **Cross border centralization to benefits SEPA regulation**

# Multi-channel solution: the Ingenico view



# Our assets : an agnostic and comprehensive offer / based on a seamless offering whatever the channel

## IN-STORE



- #1 position confirmed for payment terminals
- 110K+ terminals connected to the platforms

## ONLINE



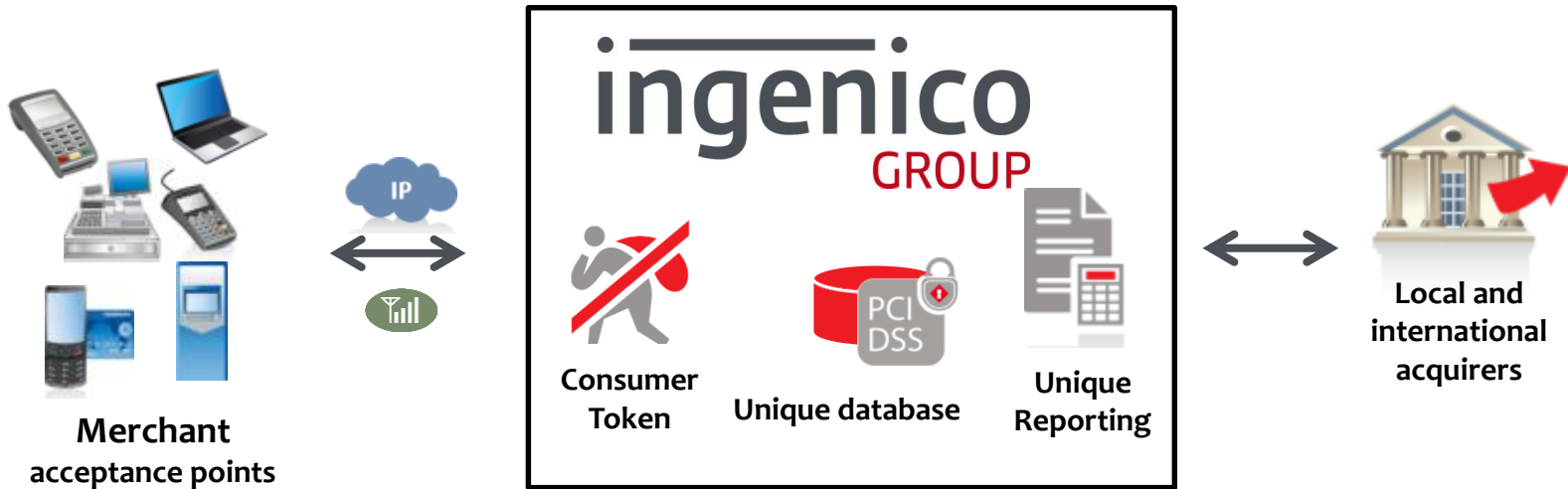
- Adding new on-line payment methods for merchant to enrich the retailer-consumer relationship: Slimpay (Sepa Direct Debit), SEQR (Seamless/QR code),...

## MOBILE



- Mobility in-store allows sales on a tablet and a payment with a terminal
- Mobile payment by customer in-store with self checkout or home delivery improve consumer experience.

# Ingenico solution assets



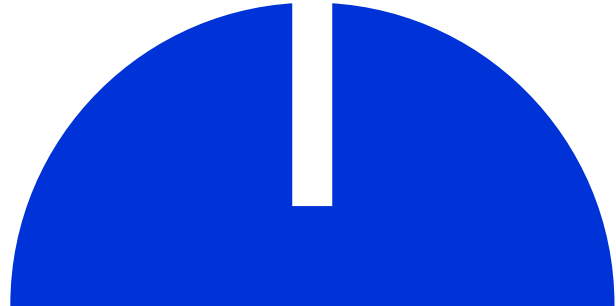
A unique product mix for in store, mobile and e-commerce interaction

A centralized payment platform providing global acceptance services

A mutualized CRM token for customer analysis

A unique payment token for in-store payment flexibility

Ingenico combines unique assets providing a cross channel layer creating additional value for the merchant



Ingenico next  
generation  
solution

# Full range of new Terminals / Meet the most demanding use cases



Desk/series

Lane/series

Move/series

- Combine payment and business services
- Leverage Telium payment applications catalogue
- Support any merchant use cases



All Payment Options



Data capture



HTML5 enabled



TELIIUM TETRA technology  
Empowered by Cortex A5



Highest Security



Touch & Multimedia



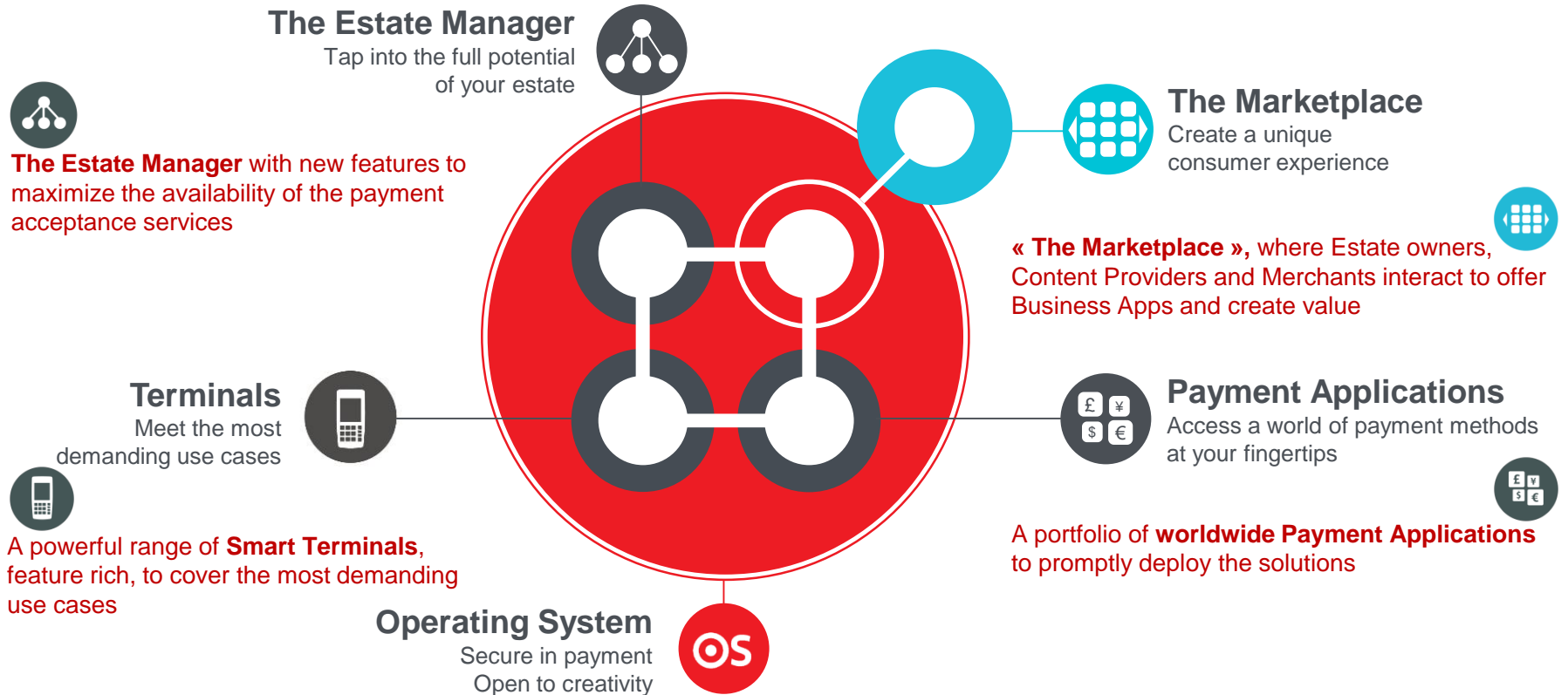
All Wireless Connectivity



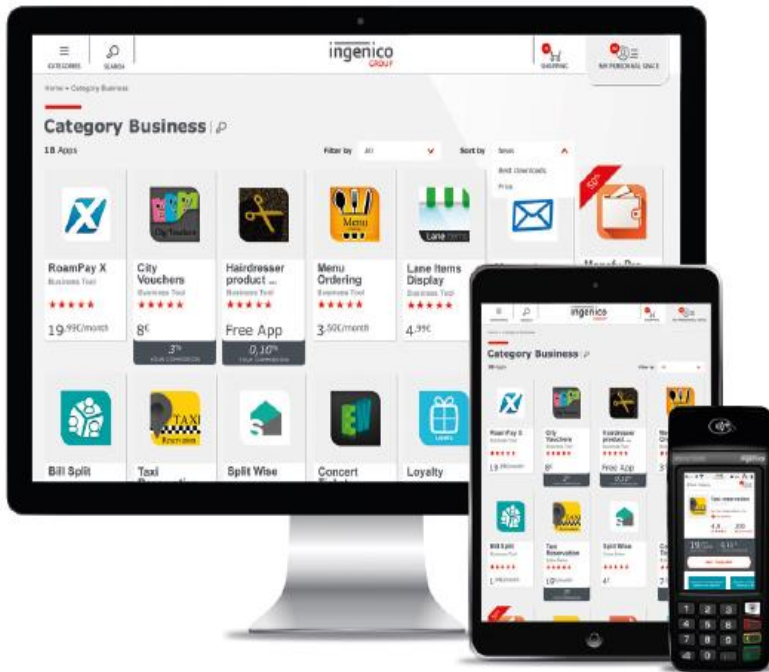
Enriched Graphical User Interface

# TELIUM TETRA Global Overview /

## Seamless integration between business & payment



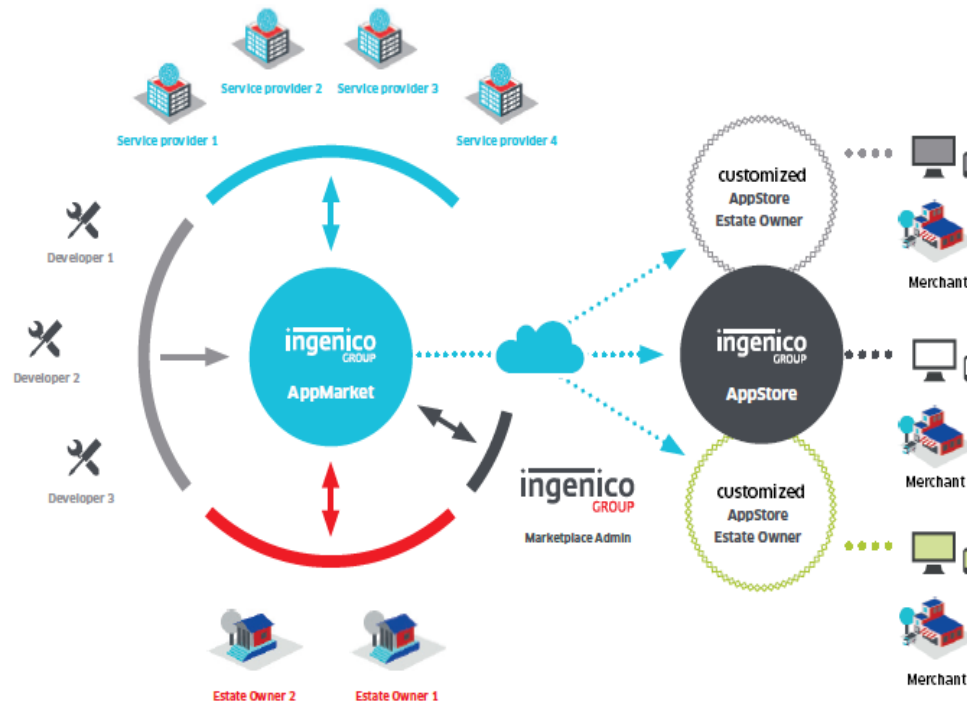
# The Marketplace / Create a unique consumer experience

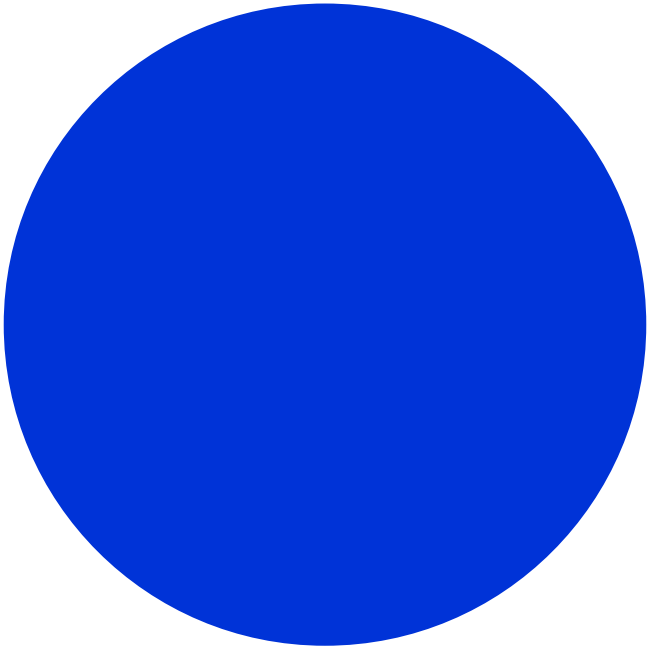


Ingenico Group introduces a BtoB place where content providers, acquirers, estate owners and merchants can all interact, contribute and join forces to create new business opportunities in near-real-time.



# The Marketplace / An Appmarket + an Appstore





Thanks!