

PAYMENT SOLUTIONS

EXEX

CUSTOMER EXPERIENCE

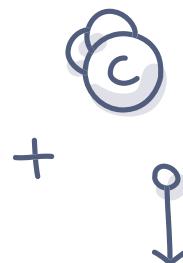
Swedbank 

Hansab

ingenico
GROUP

 mastercard.

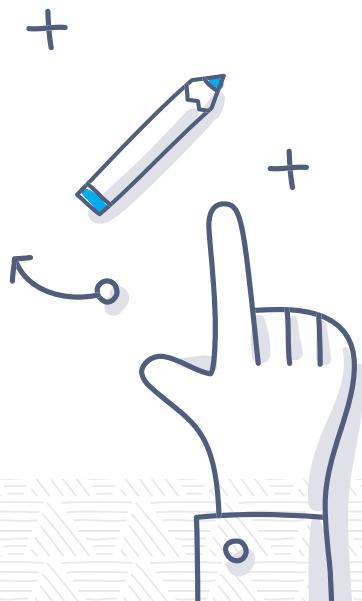
GLORY



You are holding the **Payment Solutions EXEX toolbox**.
Inside you will find:

- Recommendations from the speakers
- Valuable offers from our partners
- Enough space for your notes

Please take a closer look and take advantage of the
recommendations and offers.



Dear participant,

Improving the customer experience in retail and hospitality is a top priority for executives - and payments play an important role in any modern customer journey. Payment Solutions EXEX forum presents the latest trends and practices in customer journey, user experience and payments.

The forum is designed for decision-makers who care about satisfying their customers and bringing the money home again and again. The event has been organised with the support of event partners **Swedbank, Mastercard, Ingenico, Hansab** and **Glory**.

We wish you an interesting and useful forum experience. Please be active and get involved in the discussions after each presentation. Please take part in the partner game and visit our partner contact points to learn about innovations in payments. And feel free to interact with each other to form new business relationships.

On behalf of the organising team,

Endrik Randoja
Confent LLC



We will be using the Worksup app at the event - it enables you to follow the program, ask questions of the speakers, participate in polls, and create a networking profile for yourself to set up meetings with other conference attendees. To use the app please open your mobile device browser, navigate to web page app.worksup.com and insert Event ID: PAYMENT19



Martin Zillén

Senior Manager, Card Payments
at Swedbank Group

- Support SCA (Strong Customer Authentication).
- Be sure to send quality data correctly.
- Cooperate around fraud issues.
- Get involved, let regulators know how things really work.
- Develop frictionless consumer journeys where security of payments is supported and fraud is not permitted.
- Prepare for a time of change in the payment landscape - a lot of solutions/promises to question.
- Learn how payments really work and the differences between payment infrastructures - it's not only about the functionality of simply moving money between accounts.



.....

.....

.....

.....

.....

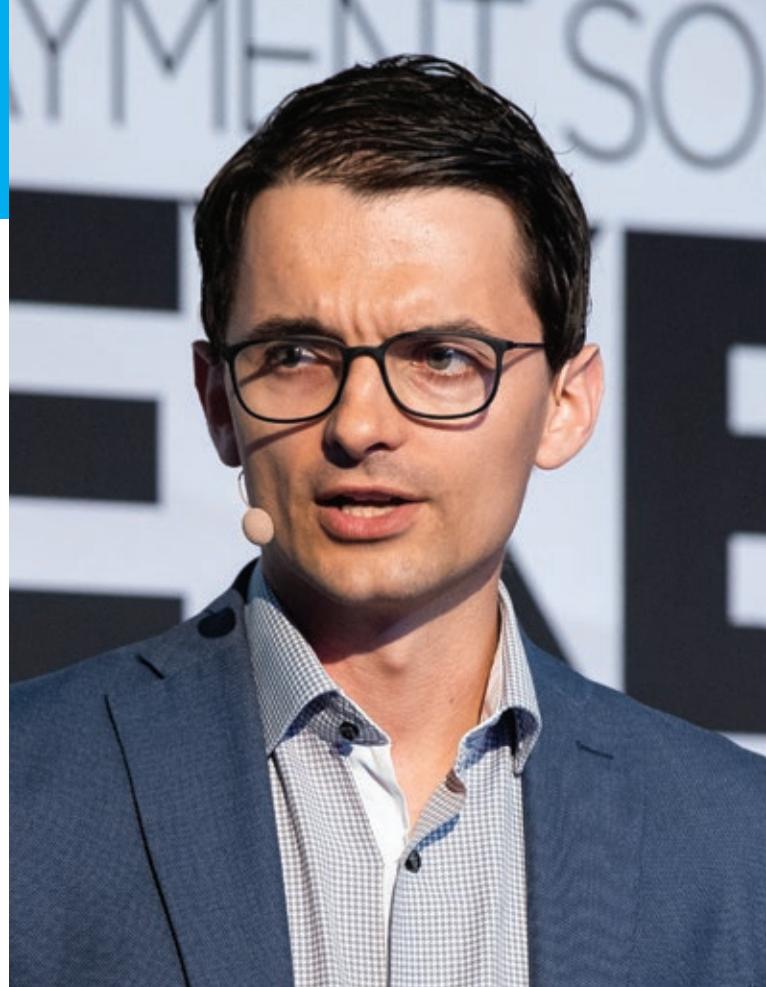
.....

.....

Michał Łaszczyk

Eastern Europe Marketing Manager,
Ingenico Group

- There are now many ways of making a device “payment enabled”. If you have an Android application you can add an mPOS to your phone or tablet, use a Pin on Mobile to enter the pin on your screen or use an Android based payment terminal. However, also think about what you will need 2-3 years down the line.
- Many retailers are focusing their efforts on increasing loyalty and they focus too much on technology instead of their customers. Instead of focusing on Bluetooth, QR codes or Card based loyalty schemes think about the people who actually visit your stores. Will they know how to scan a QR code or check if NFC is enabled on their phone? Do your employees have enough time for onboarding new customerse?
- Speed is a feature. If you can pay and add points to your loyalty wallet by tapping your card just once, this increases customer satisfaction and decreases checkout time. If the customer does not have his loyalty card or QR code ready and you lose even a few seconds per customer, this can quickly add to multiple hours lost.
- Paying with your phone using Apple or Google Pay is more secure than paying with your card so if this is an option, enable this on your phone. It’s not possible to make a transaction with a phone that is not woken up and lost or stolen cards are not an issue anymore. You might not notice your credit card being stolen for a long time but you will certainly notice a stolen smartphone in few minutes at most!

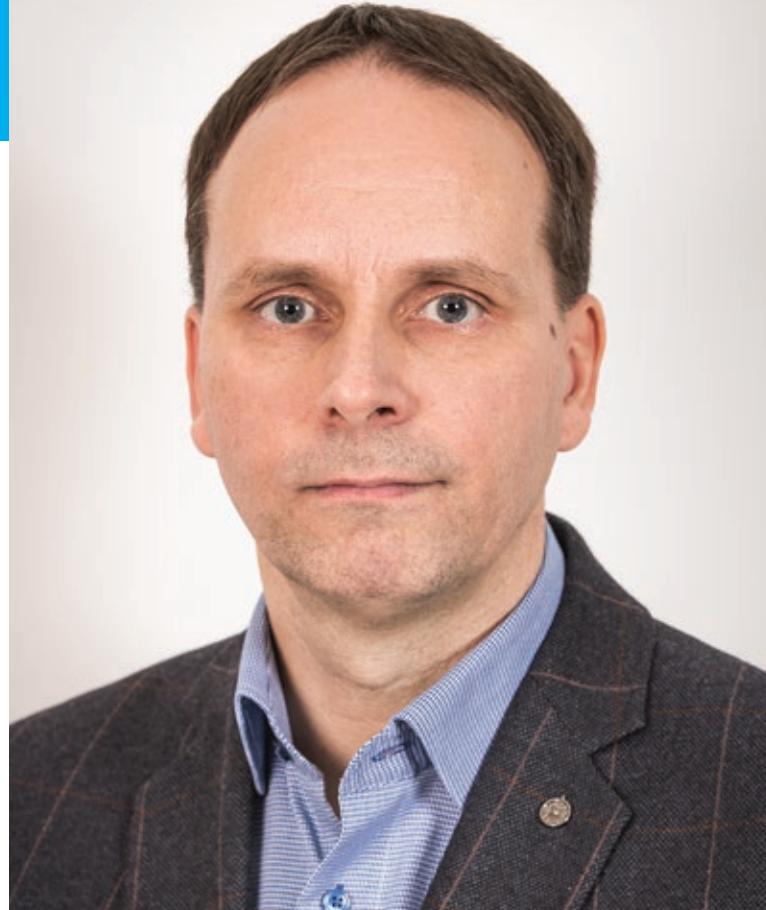


- Use fingerprint authentication whenever possible and use a password manager. No company in the world will make you secure if your password is “12345”.
- Choose reliable payment partners. Ask yourself a question, “how likely will this company be in business and ready to support me in 3 years?”

Lauri Läheb

Director of Group Business Development
and Operations, Tallink Grupp AS

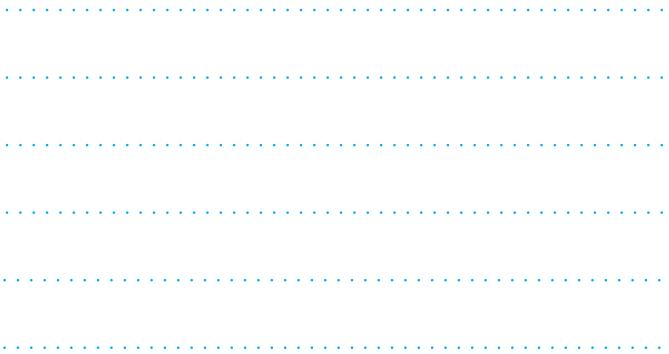
- Less is more for the Customer Experience
- Aim to provide personalised customer experience in both 'real and digital' worlds
- Focus on 'Customer 360' view
- Use a 'Data First' approach
- Invest in the design of the customers journey and marketing automation



Dejian Xie

General Manager of UnionPay International,
Nordic Branch Office

- Founded in March 2002, Headquartered in Shanghai, China
- Expanding global adoption, promoting overseas issuance/use of UnionPay cards and emerging payment solutions
- Global network, international brand: accepted in 174 countries/regions, 52 million merchants
- Largest card scheme in the world in terms of cards in circulation, which is over 7.4 billion cards and more than 112 million cards outside Mainland China
- Largest market share of cross border transactions in Asia-Pacific according to purchase volume 2017
- Innovation drives growth. UnionPay becomes a major force for localization business development.
- Primary payment choice for China and many other Asian countries.
- Bringing card users from the world's biggest outbound tourist source market.
- Bringing card users from the world's strongest outbound travel consumption market
- Global marketing communication channels and promotional platform.



Zennan Green

Global Marketing Manager for
International Business at Glory

- Method of payment is the customer's choice, and depends on what is convenient at any given time. Your challenge is to accept and process payment as efficiently as possible, whichever method they choose.
- The payment landscape is complex, and constantly changing. Payment methods come and go, and others evolve. Choosing the right technology is important to maintain payment flexibility and efficiency.
- Each time a payment is handled or processed, costs are incurred. Cash automation can greatly reduce the costs of handling cash.
- Local cash recycling between consumers and merchants removes a lot of inefficiencies and costs that are currently inherent in the cash supply chain.
- Cash in the safe is "dead money" until it can be banked, and the value realised.
- Reducing transactional cash handling frees up time for staff to engage and interact with customers, leading to better customer experiences.
- Transporting cash incurs significant cost but transfers no value.



- Consumer habits are changing fast. You need to be ready.
 - We can look to other industries to understand how fast consumer habits can change, and how quickly disruption can happen.
 - Do not confuse a "less-cash" society for a "cash-less" society.
-

Ruben Boerhof

Senior UX Designer and Team Lead
at Booking.com's payments department

- **Put the customer at the center of everything you do.**

To remove friction, solve real user problems and to create seamless (payment) experiences, because life is too short to build products that nobody wants.

- **Use design thinking to solve complex problems.**

A continuous process of understanding, defining, exploring, learning and adapting, which helps you to build innovative products.

- **Remember the three fundamentals for a building a good user experience.**

Always ask your customers: is it useful, usable, and desirable? Trust is important when you're building payment products.

- **Business objectives are fundamental in the UX design process.**

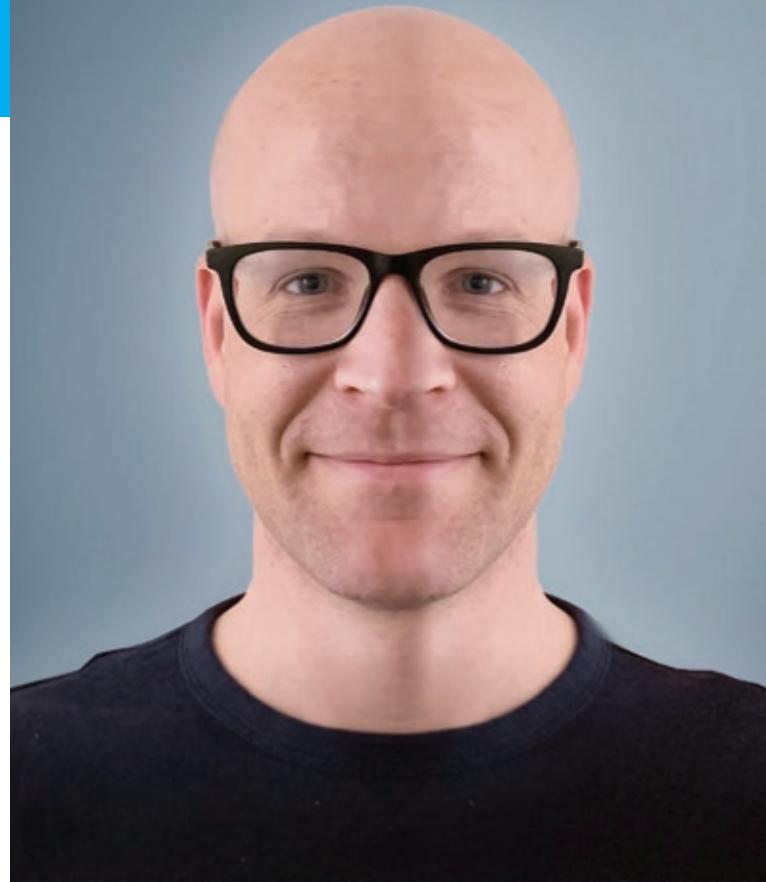
It's important to have a solid understanding of underlying business objectives. It's critical to define your key success metrics or KPIs at the start of your project.

- **The intersection of business goals and user needs is a fertile ground.**

Here you can build experiences and solutions that delight users and provide value to the organization.

- **Be globally scalable, but locally relevant.**

Especially with payments, which is super local. It is important to build products that satisfy customer needs in each market.



- **Be informed by data, but driven by empathy.**

Collect all forms of data before building or redesigning your product.

- **Design for people.**

When you work on a new product, remember that you are not designing for yourself, you are designing for people other than you, for those who might not be like you. Try to view your business from the perspective of your customer.

- **Research!**

User research helps eliminate personal biases when creating a product.

- **Test, learn and adapt.**

Experimentation helps you validate hypotheses and address well-defined user problems. It's all about learning as fast as possible in the most rigorous way possible.

A series of horizontal dotted lines spanning the width of the page, providing a template for writing notes or additional text.

Jacqueline Thng

Partner at Prophet

- Retail is being redefined. No longer bound by traditional scenarios and categories, future competition will be a battle for people and time as well as the time consumers are willing to give up or spend on a product or service in their daily lives.
- China's "New Retail", commonly known as O2O, is the integration of online, offline, logistics and data across a single value chain. This phenomenon has boosted greater experience-focused customer engagement at both community and individual levels, by leveraging data technology.
- Brands that effectively deploy the New Retail O2O concept - with its enhanced understanding of consumer desires, personalized offers and services, both on and offline, will deepen consumer relationships and expand the value lifetime.
- New Retail is charged with emotion. Consumers use new technology, inherently personalized and experiential, as a means of identity affirmation.
- Digital connectivity has liberated and expanded the world view of Chinese shoppers. Together, with the rise of social platforms as well as increasing income and affluence, Chinese people want to show the world they are in touch with the latest trends and new lifestyle choices.
- In China, practically all e-commerce sites double as social media platforms. "Experience display" generates something even more desirable: "social currency," the timeless means of advancement in competitive, Confucian China.



- Full digitalization means that data will be a core resource in retail. Good data analytics helps brands better understand consumer demand and optimize the entire value chain.
- Technological advances not only empower companies, but reconstruct resource use and management and drive deep online and offline integration. They also boost corporate organizational transformation by reshaping fragmented structures in a consumer-oriented manner.

