

Expertise - Connected Store

# Make your bricks click



**worldline**  
e-payment services

..... an atos company

# Executive Summary

These days, customers come into stores better informed and prepared to buy, having used other channels to research beforehand. They are able to continue that research in store on their smartphones. These “omnichannel” consumers typically shop more often, put more in the basket and can become great advocates for a retailer’s brand, as they share their experiences through social media.

Savvy retailers ensure that these customers enjoy a great guest experience when shopping in store. They value an omnichannel shopping experience blending physical and digital elements to provide a highly personalised shopping journey. They expect an easy and hassle-free consumer experience with contextual interactions and a seamless checkout available at every touchpoint.

Retailers can reap great rewards from this investment. According to McKinsey & Company, the store will still drive in excess of 80% of retail sales until at least 2020. In-store digital experiences are considered to be a powerful mechanism for increasing basket value and conversions, across all channels.

Worldline has spent many years working on digital in-store experiences, delivering interactive digital signage applications, web-to-store solutions, mobile-oriented solutions, interactive kiosks and secure payment services.

Shoppers who buy on multiple channels have a **30% higher lifetime value\*** than those who only use one channel to shop



\*Source: IDC via ThinkWithGoogle

## They trust us

2013



**Adidas** worked with Worldline to deliver a programme of **130 experience walls** and tables for retailers across 4 continents.

2014



**McDonald's France** chose Worldline solutions to generate traffic to restaurants and personalise the customer journey.

2015



2015 saw the launch of **the first connected beauty store** that allows cosmetics lovers to purchase online goods in store through interactive signage for rapid, convenient pickup or delivery.

In 2015, in order to improve customer engagement in store, **a famous French wholesaler** decided to implement 15 digital connected screens to broadcast corporate & promotional content.



# Digital in store: the new normal

For many retailers, attracting customers and increasing store performance are proving more and more difficult. However, for the enlightened there is a huge opportunity for engaging shoppers with a differentiated and personalised experience.

Shopping is emotive and brands that truly understand this will benefit from loyal customers and a healthy bottom line. By creating meaningful experiences in store that deliver value and emotional intimacy, retailers can drive competitive differentiation and increasing conversions.

Worldline energizes commerce by enriching the user experience. Depending on the user interface and payment integration, the shopping experience should be absolutely seamless. This is especially the case where the payment stage is effortlessly integrated into a shopping journey, as with the "one-touch" wallet, with a mobile payment terminal, or through easy self-checkout at a kiosk. Fast and smooth payment boosts conversions even further. Conversions also increase because shoppers have easy access to complementary information about products, with an advanced store associate empowered with the right tools or through an interactive digital screen. Finally, enabling customers to move continuously between e-commerce and stores removes the barrier between merchants and customers, for example, by allowing customers to start a basket at one touchpoint and update it in real time at another point of interaction - whether digital or physical.

Using technology to accept multiple ways to purchase and also personalize the in-store journey offers customers an immersive experience, enabling retailers to clearly differentiate themselves from their competitors.

Stores are becoming leisure destinations, as much about engagement and excitement as making product inventory available.

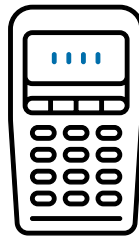
*says Eric Fergusson, director of retail services at eCommera - Raconteur - 2016*



**Secure payment & authentication thanks to mobile merchant wallet**

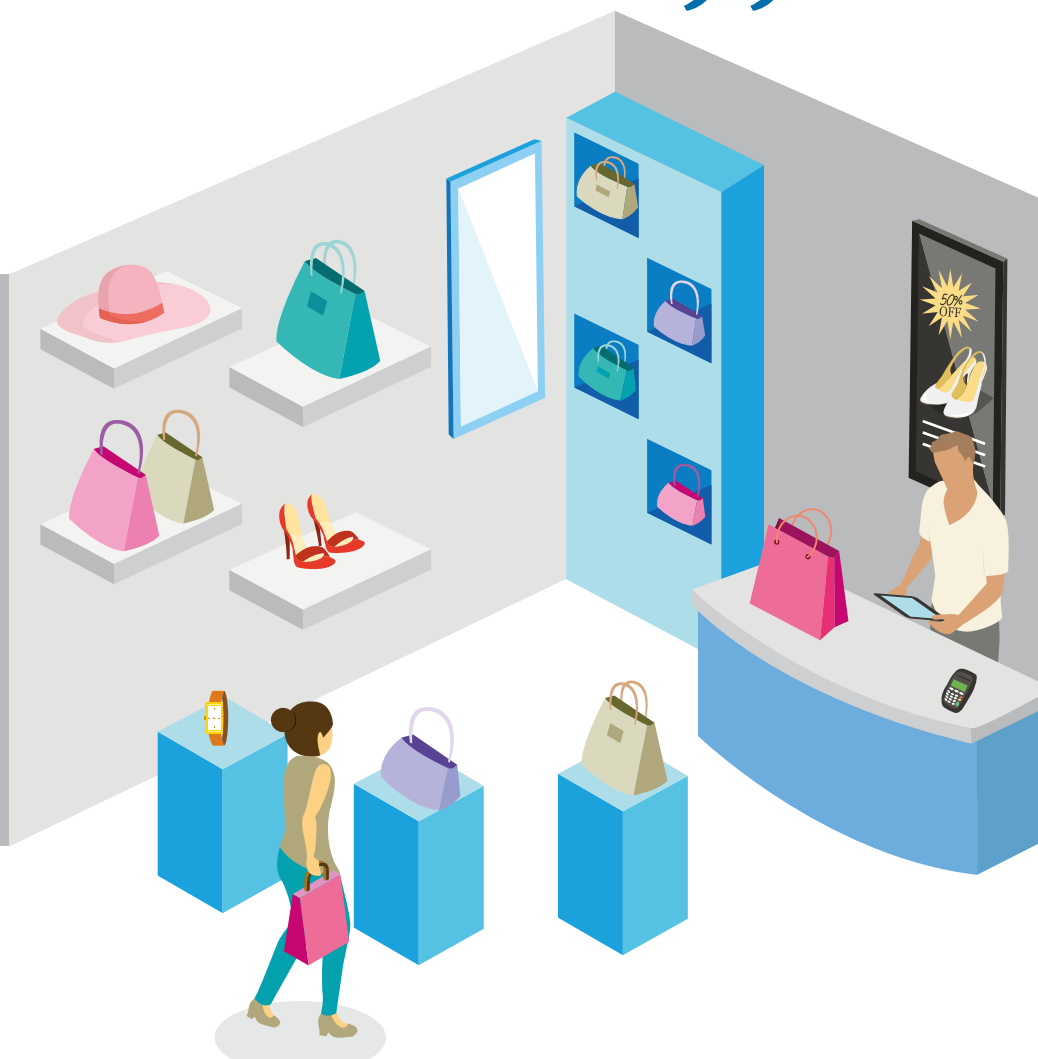


**Interaction in the digital store**

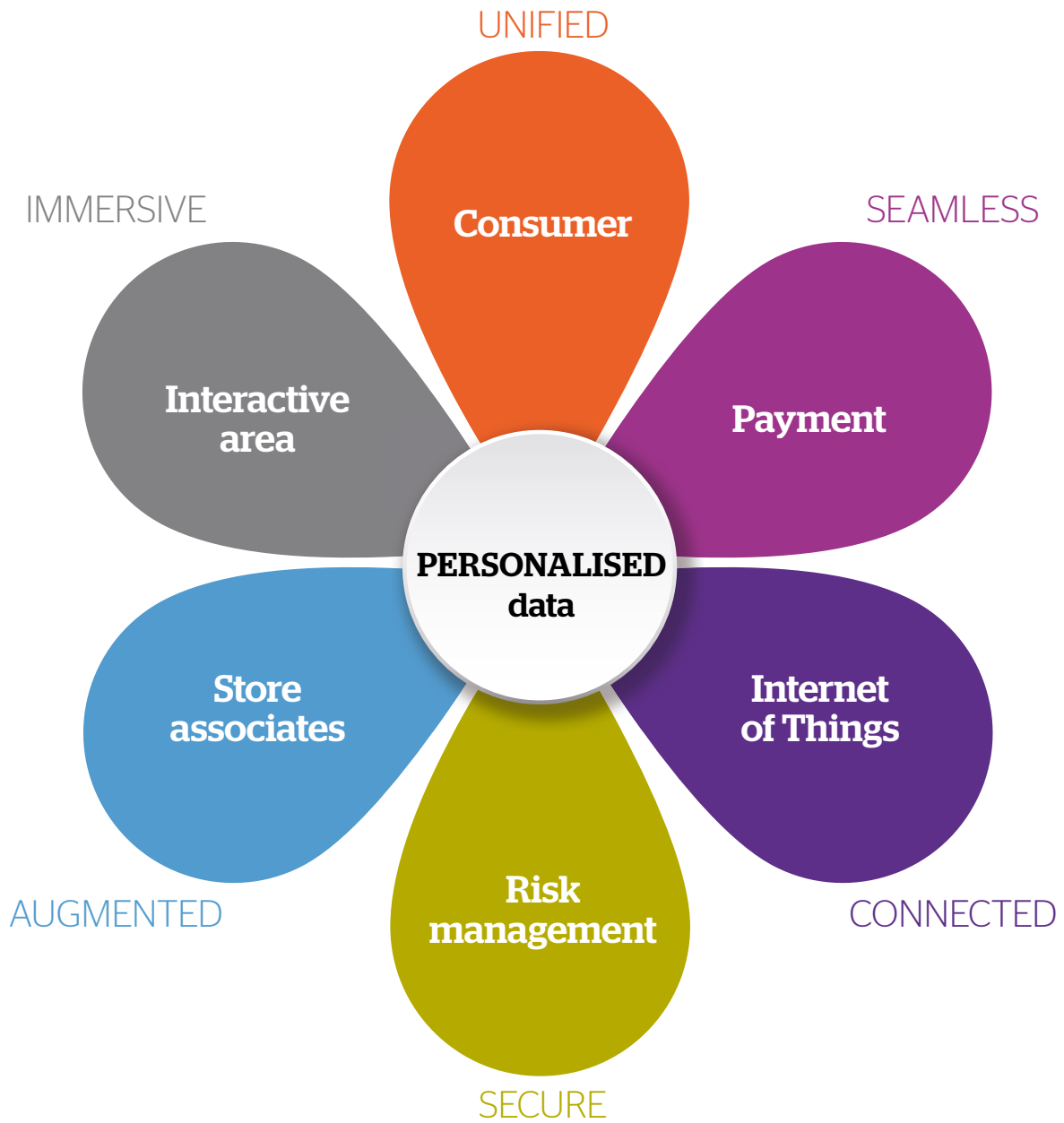


**Payment with a mobile seller**

“  
Now technologies are maturing and transforming the customer experience.  
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# Worldline's in-store experience



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By bridging the gap between stores and digital channels, retailers provide shoppers with a consistent experience. The latest technologies are transforming traditional shelves into immersive areas with digital signage, interactive kiosks and virtual reality. Leverage these technologies by sending customers an invite to a unique experience, and entice them into exploring your ranges.
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Addressing new customer needs raises a number of challenges for retailers. Customers are more and more connected with different kinds of devices and wearables. To attract them, retailers need to provide a unified experience that uses the store as a key enabler.
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Nowadays customers fill baskets using digital and physical touchpoints and finally pay in a single transaction. The payment stage should be effortless and seamless with online payment solutions, innovative payment terminals or use of a wallet.
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Faced directly by this wave of shoppers, sales assistants need to be empowered, with access to product information, payment facilities and customer management to satisfy shoppers.
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Fraud prevention and risk management are the responsibility of each stakeholder in the value chain: merchant, PSP, acquirer, card scheme and issuer. It is a trade-off between risk and cost. Merchants have to design their ideal solution meeting the needs of new consumer experiences and business protection.
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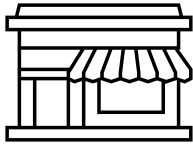
Other technologies used in store, such as IoT, geolocation and smart shelf labels, enable retailers to gain meaningful consumer insights. All of these connected products, areas and transaction points bring all the available information together to generate a deeper understanding of the many paths to purchase.
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Tying all data together allows retailers to deliver an advanced and consistent experience.

Over 40 years, as a leader in payment and transactional services Worldline has secured transactions and delivered added value services without compromising the user experience.

## Take a unified approach in store

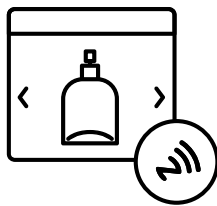
Over the past ten years, click and collect has become a key trend. Customers can process an order online and pay at the point of sale. Other paths to purchase are also possible, such as an order at the point of sale, online payment and home delivery. More recently we have launched one of the first smart stores that combines physical shopping and in-store digital transactions. Customers can now supplement their physical shopping basket with digital goods and pay in a single transaction.



In the store, access directly to **3,500+ stocked items**



**Pay** for both baskets **in-store**



**On screens access to 14,000+ items** addable to digital basket on a NFC card



Choice of **delivery**

## Deliver a meaningful experience in store

Touchpoint experiences and user interfaces play an important role in the customer journey and improve customer engagement and ultimately sales results. 2016 is the year that many businesses are deciding to implement an interactive digital signage solution. A solid understanding of the available options and solutions helps to ensure the best possible outcome and return on investment. The latest technologies such as digital touchscreens, virtual mirrors and augmented reality offer a wide range of possibilities for further personal interactions, such as enabling customers to put additional items into a single basket. Smart product finders, ergonomic navigation, friendly merchandising and recommendation engines are often deployed to drive cross-selling and upselling.

By combining product information, customer insights, complementary product suggestions and associated selling tools such as smart fitting rooms, interactive digital signage interfaces can be immersive and truly personalised areas.



**Retailers are noticing an increase of up to 25% in sales from mobile POS\* solutions**



**78% retailers are planning to make the switch to a new mobile POS\* by mid-2016**



**8% have already implemented mobile POS\***



**58% more retailers plan to implement mobile POS\* within three years**

\* POS: Point Of Sales

Source: boston retail partner 2016 POS/customer engagement survey

## Empower your store assistants to satisfy shoppers

Today's customers have unlimited access to information, so offering the right tools to accompany their journey in store is key. Retailers need highly-skilled in-store sales assistants. Giving them access to detailed product information including the stock in all stores, the option to quickly look up customer's past purchases and their loyalty status and the capability to complete the transaction remotely, empowers store assistants.

By combining the augmented sales tool with indoor localization, sales assistants can become proactive in making contact with the customers, enhancing the experience as soon as they step into the store. As a result, shoppers will receive personalised recommendations and a memorable store experience.

According to a study by Livework  
**91% of unhappy customers** will leave and never return instead of complaining.



## Unleash the potential of stores

Digital disruption has caused a steady erosion of customer loyalty despite companies' best efforts to retain their customers. To increase revenue, companies must adopt new customer-centric practices, focusing on convenience, both personal and contextual interactions, and a unified customer experience across all physical and digital channels. Retailers need to leverage the latest technologies to guarantee a unique customer experience. New technologies used in store such as interactive digital signage applications, smart furniture, wearables and other Internet of Things devices capture data in real time and provide precise customer information in store. All of this, combined with a unified digital platform and legacy systems - CRM and ERP - promotes efficiency and helps businesses to understand how customers actually interact with brands. Leveraging stores to facilitate the retail experience across all points of interaction boosts sales, increases loyalty and provides valuable insights into what customers truly want.

### A broad footprint across the retail market



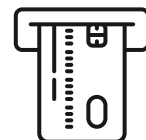
Around  
**100 million**  
cards under management



Processing about  
**1.5 billion**  
payment transactions a year



Processing about  
**10 billion**  
SEPA transactions per year



Processing about  
**7.5 billion**  
ATM and POS transactions

# A large and innovative solutions portfolio taking you to the next level of competitiveness



## WL Interactive In-Store Experience

WL Interactive In-Store experience is a complete range of digital interaction services, designed not only to promote your catalog but also to enrich and personalize the shopper's experience in store. WL Interactive In-Store experience is an all-in-one solution to boost sales and increase the value of the shopping basket.

## WL Digital Platform

WL Digital Platform is a real-time oriented, scalable and secure core platform linked with commerce, payments, data, marketing applications and customer touchpoints, and dedicated to brand experiences.

## WL Merchant Wallet

Beyond payment, WL Wallet secures the consumer's digital identity throughout the entire customer journey to make the shopping experience seamless, all the while reducing fraud and increasing security. With the integration of loyalty programs and couponing, or any form of ticketing, it reinforces your customers' engagement, by giving them access to digital retail services.

## WL Payment Terminals

Worldline payment terminals improve customers' shopping experience with an easy and fast payment process using state-of-the-art technologies: a large full-color screen, magstripe, chip and contactless (NFC) card/device readers, Ethernet, USB and serial port connectivity, as well as Wi-Fi and Bluetooth wireless communications.

