

# Driving the Digital Grocery Experience

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## Shifting towards contactless experiences

Increased consumer demand for digital and contactless payment experiences is causing massive shifts within the grocery industry.



10X

more customers are using contactless delivery options for groceries.<sup>1</sup>



43%

of shoppers would rather use Scan and Go than wait in a checkout line.<sup>2</sup>



72%

of consumers are more eager to buy from a digitally innovative business.<sup>3</sup>

## Opportunities for the grocery industry

As technology advances and creates new opportunities within the industry, grocers who remain nimble will be able to offer enhanced experiences for their consumers while uncovering benefits for their business.



### Help maximize revenue opportunities

Allow your consumers to pay using the contactless method they prefer to enable more transactions.



### Redefine consumer experiences

Allow customers to order, pay ahead, then pickup curbside or enable dynamic QR codes to encourage contactless payment experiences.



### Power omnichannel commerce

Create innovative checkout experiences such as Scan and Go across channels, payment types and devices.



### Enable secure, frictionless checkouts

Integrated systems allow for seamless payment experiences while customer data stays secure through encryption and tokenization.

# Implement an action plan

Technology will continue to evolve, and **grocers must adapt to meet consumer's changing needs and expectations.** With a phased, integrated digital strategy, you can provide your customers with more flexibility and new ways to pay.

## Action plan checklist

1. Enable and accept digital payments
2. Enhance your digital capabilities
3. Expand the consumer experience



## Action 01

# Enable and accept more payments

Adapting to new marketplace trends starts with a few digital basics.



## Digital channels

Launch digital channels, including online ordering, a mobile app with basic services and loyalty programs.

## Curbside pickup

Allow customers to order and pay ahead, then pick up curbside at your location.

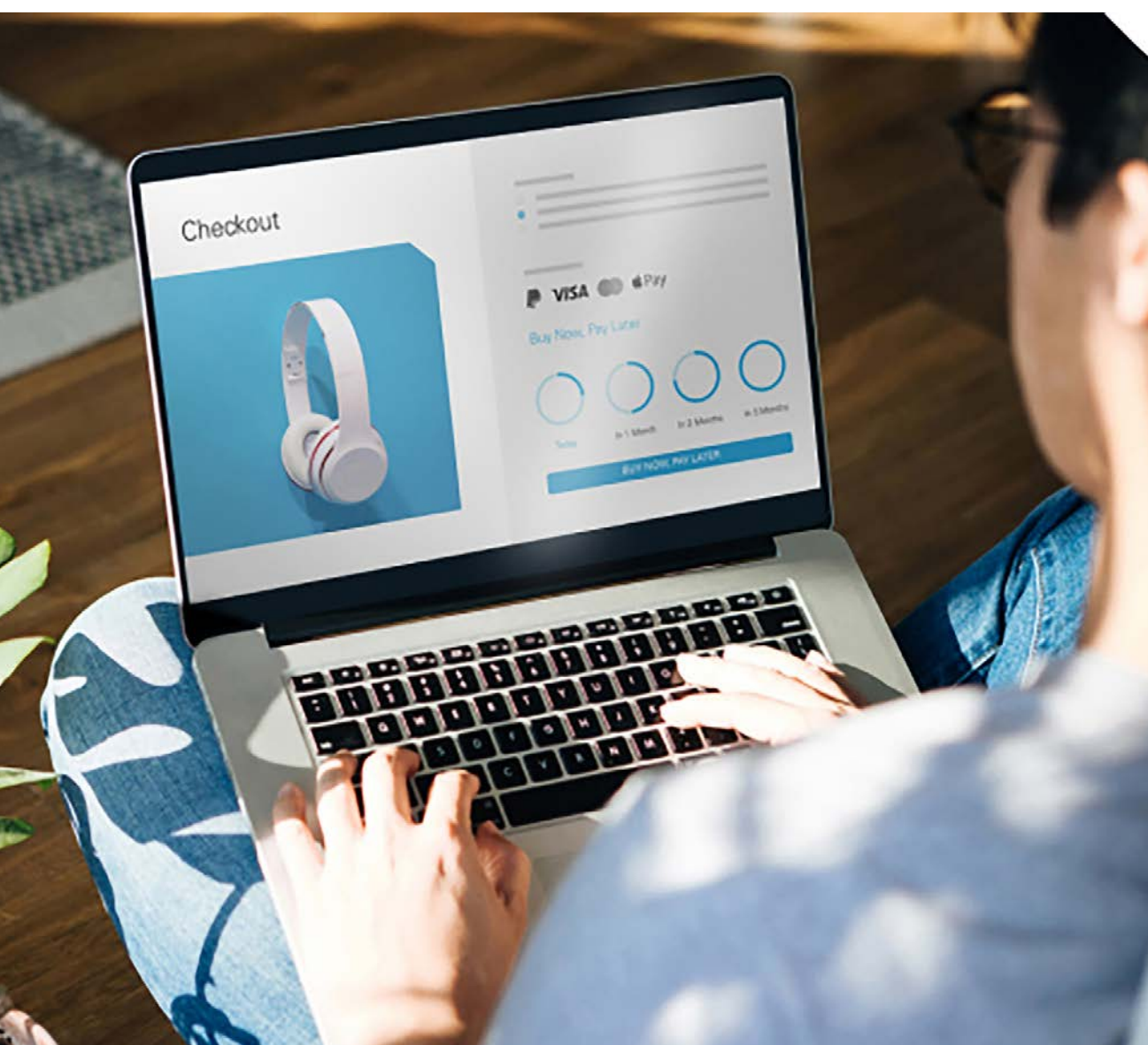
## Touchless payments

Enable dynamic QR codes at the POS to encourage contactless payment experiences.

## Action 02

# Enhance your digital capabilities

Once your business has implemented the basics, you can begin to expand your digital capabilities.



## Online EBT

Proprietary “PIN-on-glass” technology enables payment through assistance programs for online ordering and delivery.

## Pay by bank/eACH

Deliver secure omnichannel payments with ACH warranty against chargebacks to lower the cost of payments and deliver a great user experience.

## Data insights and analytics

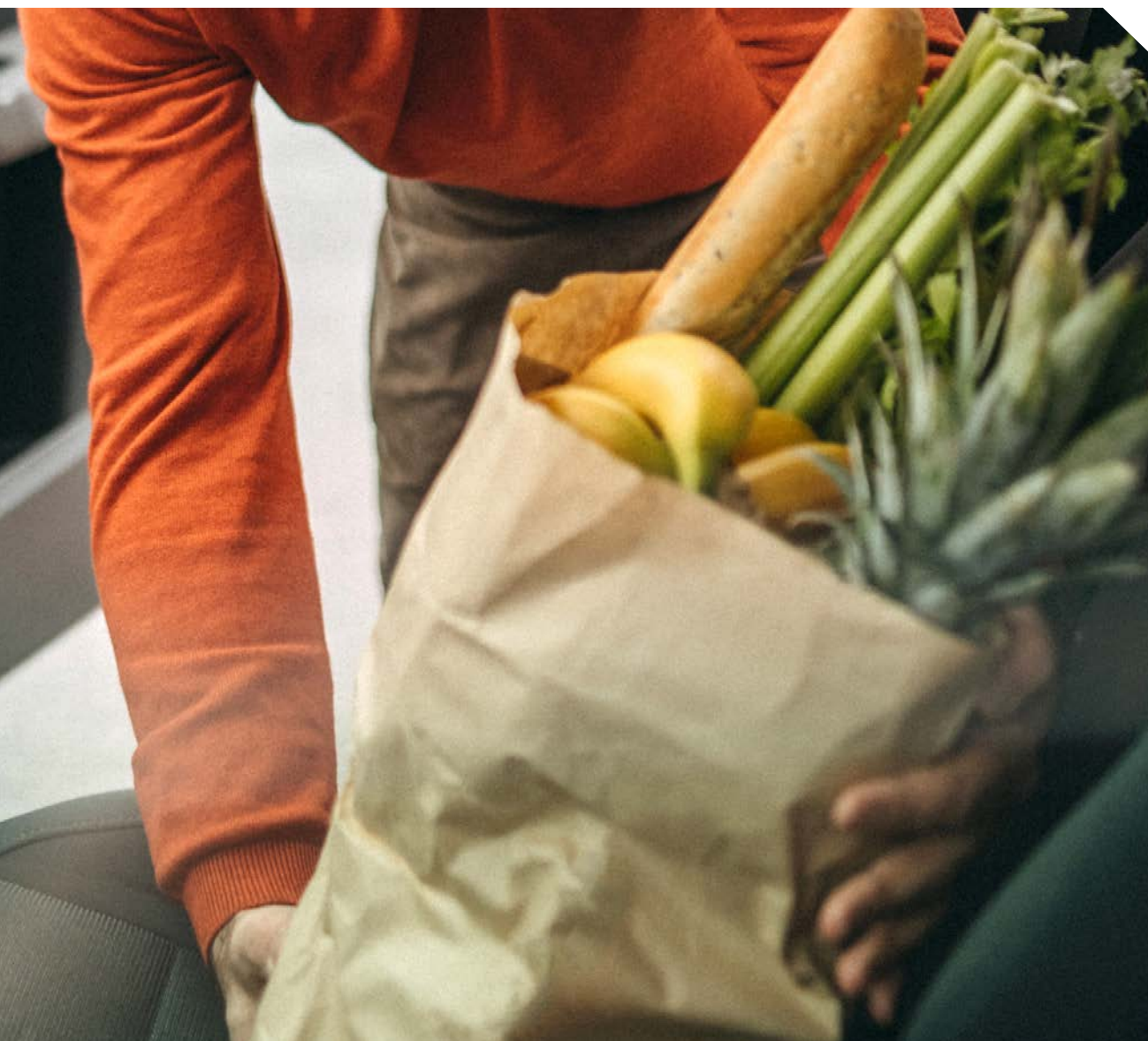
Leverage data to target and activate shoppers, then personalize their consumer journey.



## Action 03

# Expand the consumer experience

Reach your consumers in memorable ways through new platforms and a curated experience.



## Scan and go

Enable fast, mobile checkout experience without the checkout aisle.

## Integrated loyalty

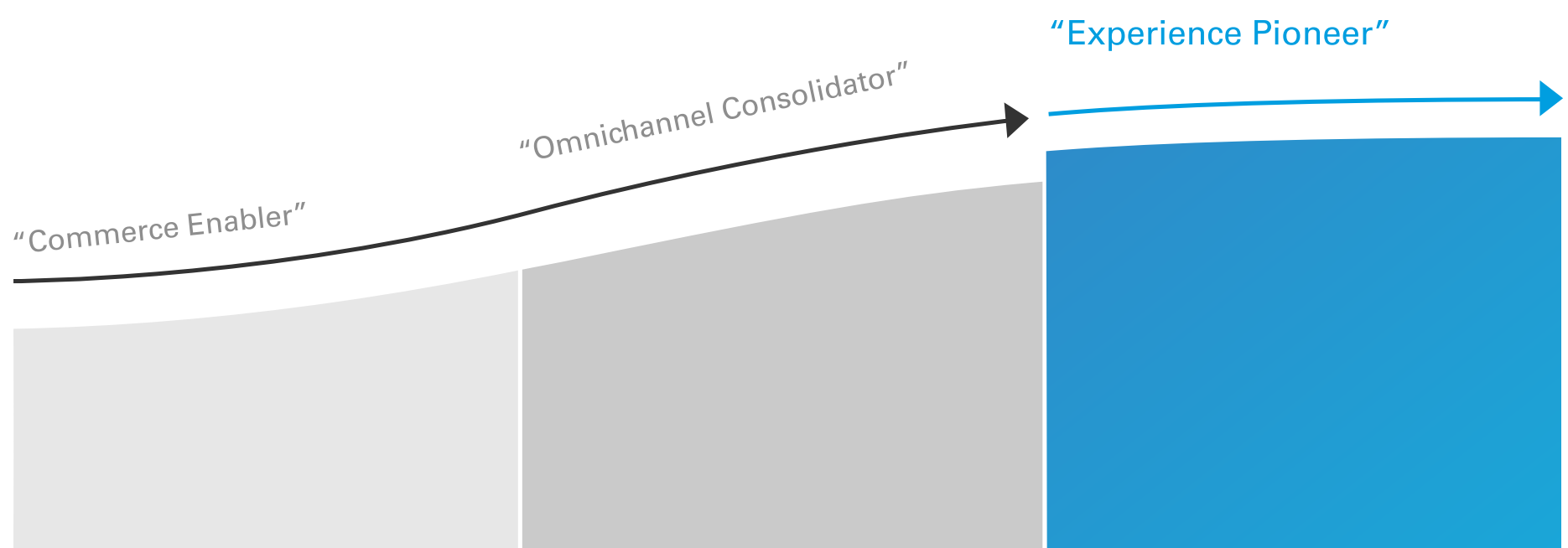
Create incentive programs to drive customers towards stored value and integrated digital wallets.

## Connected commerce

Create new commerce experiences by natively integrating additional service providers and social media platforms.

## Digital commerce maturity curve

Wherever you are on the omnichannel commerce maturity curve, we'll help you get to the next level.



### Multichannel

Enhance commerce options for individual channels

- Enable popular and emerging payment methods
- Secure transactions and fraud mitigation
- Vault credentials for recurring payments
- Expand globally with cross-border, local payment methods and currency
- Maximize authorization approvals
- Lower the cost of debit acceptance

### Omnichannel

Enable true omnichannel commerce experience

- Cross-channel shopping experiences (social, curbside pickup, delivery and so on.)
- Encrypted omnichannel tokens and enriched data
- Integrate back-office systems and reporting across channels and partners
- Optimize online conversions and increase foot traffic with targeted digital experiences

### Future Innovations

Extend your relationship with customers

- Empower your customer base with embedded financial tools like credit, debit/checking, and stored value
- Gamify and hyper-localize loyalty experiences
- Revolutionize in-store and online support with AI and digital tools for better customer experiences
- Leverage virtual reality, simulators, and avatars for clients to preview and purchase goods



## More opportunities

# Additional services offer incremental benefits

With a strong digital platform, you can optimize payments, simplify operations and increase resiliency.

### Optimization

#### Decline prevention

Keep payment credentials up-to-date to improve checkout experience while increasing authorization rates and helping reduce fraud.

#### Decline recovery

Setup custom rules for declined transactions to quickly return a new outcome.

#### Routing optimization

Pay lower costs based upon the networks available.

#### Encryption & tokenization

Help protect your customers' data and reduce your compliance scope with multi-layered, end-to-end security.

#### Fraud mitigation

Block fraudulent transactions and avoid reputation damage to your brand.

### Financial Services

#### Banking-as-a-service

Expand the customer experience to deliver a range of banking and payment service, such as rewards-bearing credit cards and financial wellness offerings.

#### AR automation

Overcome manual processes by automating vendor/supplier payments.

#### Payroll

Allow employees to access a portion of their pay after each shift, rather than waiting for the traditional payday.

### Integration Assistance

Accelerate time-to-market and free up resources with services to seamlessly connect systems and deliver enriched consumer experiences.

## More opportunities

# We have the industry expertise to help your business grow.



# 120+

clients in the  
grocery vertical

# 20B+

global eCommerce  
transactions

# 15/15

of the top traditional grocery  
enterprises work with us



## Client success stories

From more online transactions to bigger basket sizes, Carat's innovative digital solutions enable real growth for our clients.

# 10%

### Online EBT Increase

In support of a major mid-Atlantic grocery wholesaler, we enabled online transactions for EBT recipients across four states and 350+ locations in a 2-week period. Overall EBT transactions will increase 10%+ across the retail footprint.

# 25%

### Increase in Basket Size

We enabled global eCommerce capability in 12K+ stores operating in 19 countries for a European multinational grocer. The program is expected to increase online transactions by 80% and increase shopper basket size by 25%.

# 2-3X

### Digital Growth

During the pandemic, we enabled contactless payment for a client in seven days, resulting in 2-3X digital growth.

# 2-3X

### More Online Transactions

Growth in online grocery transactions since start of COVID-19 pandemic for large big-box retailer.

# 400%

## Growth

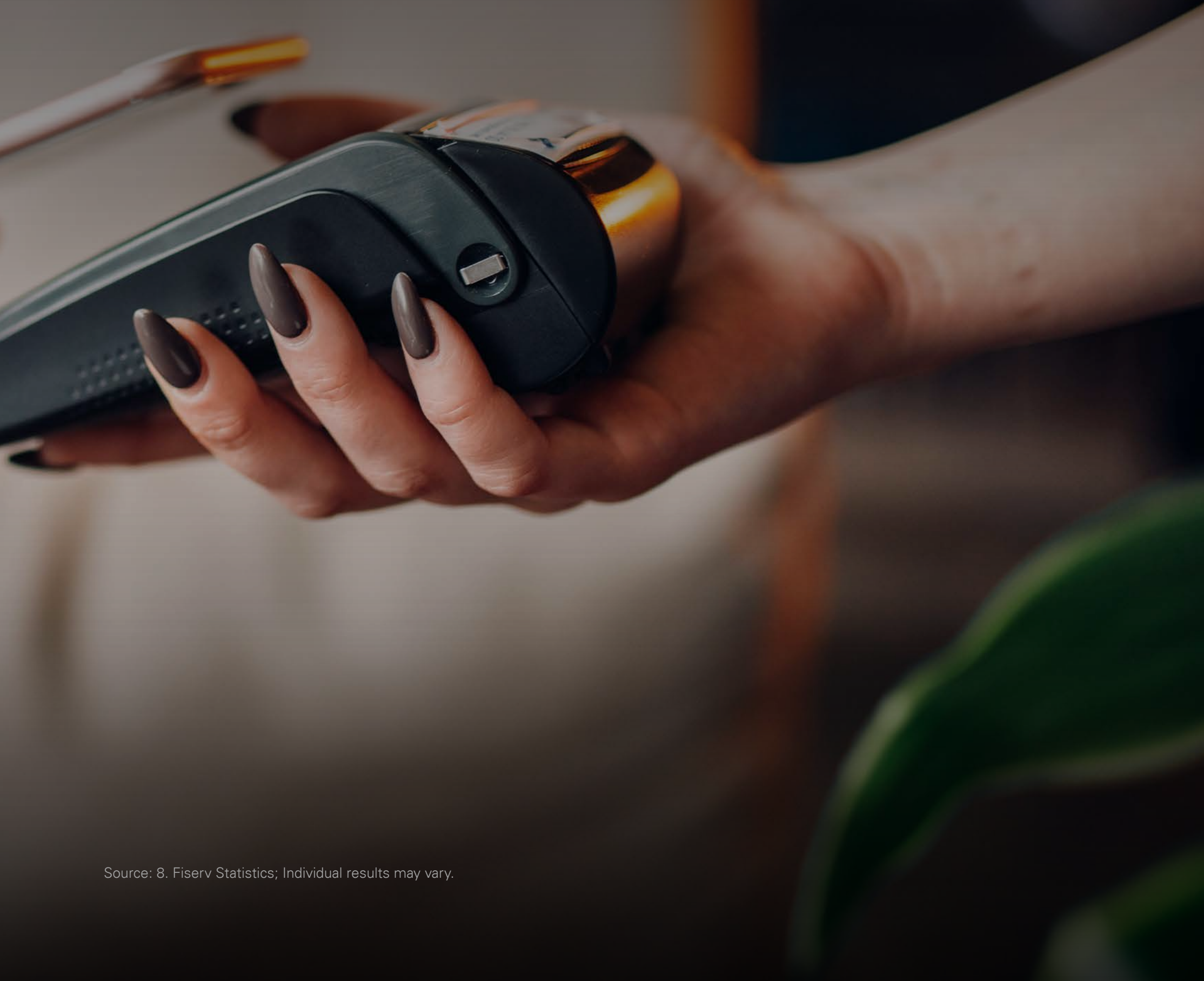
We helped a big-box retailer offer EBT payment acceptance, increasing transactions by 400%.<sup>7</sup>



# 300%

## Growth

A client realized 300% growth post-pandemic after we integrated contactless payment solutions.<sup>8</sup>



When you partner with us, you're choosing an industry leader with nearly **50 years of experience**. Discover how we can help your global digital brand grow through the right set of solutions and services.

Visit **[carat.fiserv.com](https://carat.fiserv.com)** to learn more.