

Presented at

NACStech 2003

April 28-30, 2003

Wyndham Anatole Hotel

Dallas, Texas

Integrating **Technology**
Solutions with Your Business

te=ture

2



Speed of Service Defines Convenience

Our Number Our Product Offering

John Eul, Principal
Business Solutions

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**Please Remember to Turn Off All
Cell Phones and Pagers!**

Thank you for your cooperation.



Vendor Contact Information

Not An Endorsement

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Doing More With Less

A Twofold Approach

- Redefining the Market Offering
- Redefining the Customer Experience

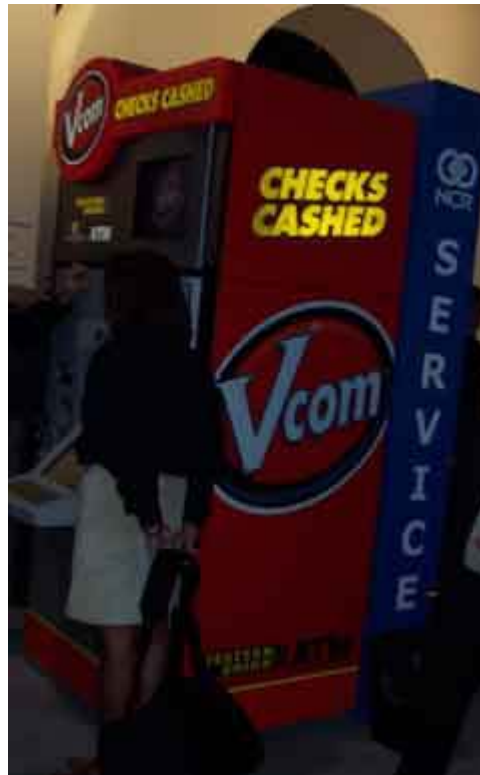
How Are You Treating Your Best Customer?

- 7-11
Virtual Commerce For Bank & Unbanked
- WAWA
Faster Service & Shopping Freedom
- Sheetz
Inside Offerings at the Pole For Cash & Drive Thru
- Shipley
24/7 Over Two Hundred Items with Music

Future Convenience

- Connectivity
- Information Plus
- Value Services
- One Stop Shops

V COM



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Payment Authorization Technology



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Shop 2000



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Robo-Tom



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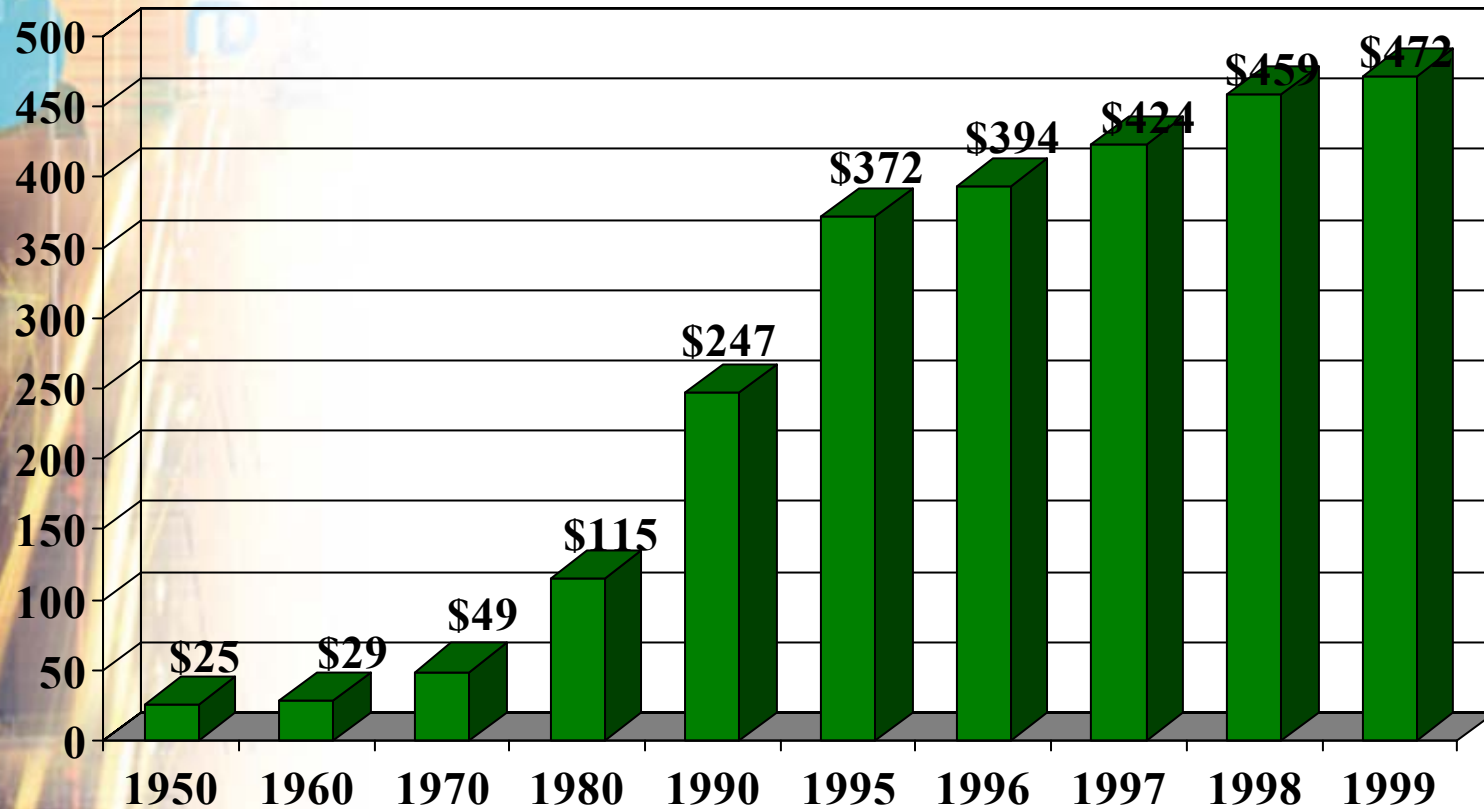
“How would you like to pay for that? Debit card, credit card, check, smart card, e-cash, gold bullion, wampum, beads, coins, rare baseball cards, green stamps, or ...

A Cashless Society ?



Cash in Circulation Growth

(in billions of US dollars)



Figures from
St. Louis FRB
* Thru March 1999

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Payment Methods in U.S Retailers by Transaction Type:

method	percent
★ cash	59
★ <u>check</u>	<u>22</u>
★ credit	6
★ other	3

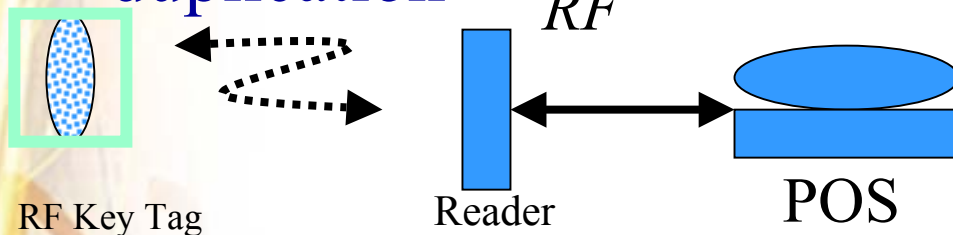
Source: Retailer's Guide to EPS Costs, 1998

Paying for Purchases at the Point of Sale Without...

- cash
- credit or debit cards
- checkbooks
- reward or loyalty cards
- wallets
- purses
- or any other ‘tokens’

Why RF?

- Radio Frequency (RF) technologies give superior customer service.
 - No Card
- RF can use more information
 - Customer device can have multiple uses
- RF can be more secure
 - Can address fraud from card duplication



Yesterday's RFID



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Today's RFID eGO



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Tomorrow's RFID



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Industry RF Programs

- All Are Host Based/Closed Systems
 - Parking and Toll Roads
 - *Most prevalent system in use - Based on token declining balance. Typically Not A Smartcard*
 - Mass Transit
 - *Phillips MiFare based or Schlumberger/GemPlus*
 - Telephone
 - *A number of technologies: Combined online and off-line applications in same device*

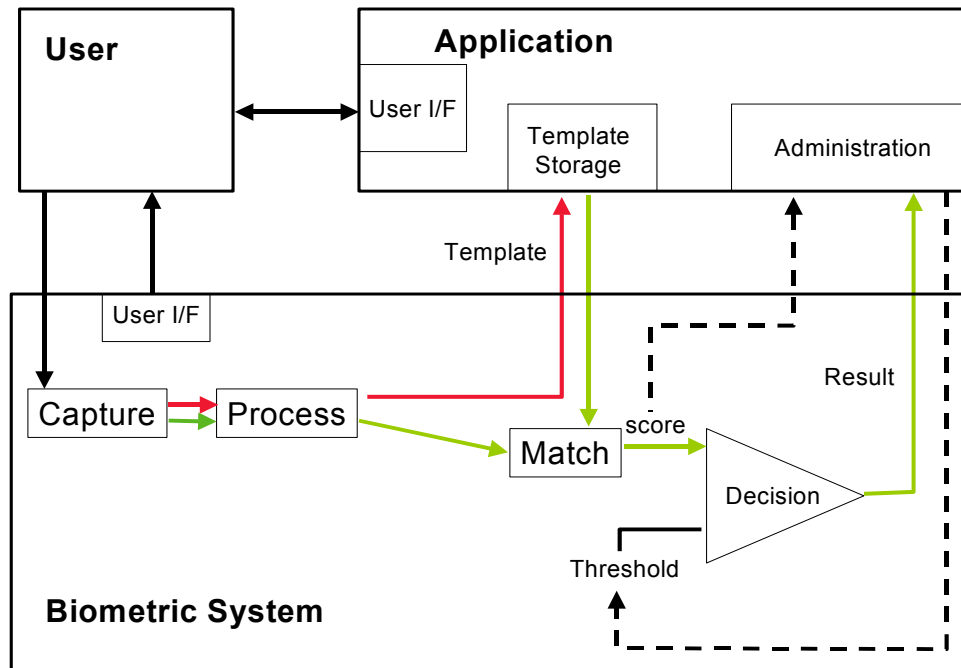
Industry RF Programs

- Existing Programs :
 - Typically Payment Only With A Single Host
 - A unique code is transmitted to POS, up to host, that is then matched to previously subscribed credit card in database. Not financial ISO standard compliant
 - Technologies are not compatible: the tags and frequencies are different
 - Typically closed systems

Biometrics

- Identifies consumers by their unique, biometric IDs
- Provides the financial account information (checking, credit, debit, etc.) selected by consumers at point of sale
- Enables cardless, paperless transactions, automatically linked to loyalty and rewards

Basic Biometric System



“Pay by Finger” Architecture

'Pay-By-Finger' Cafeteria Checkout Lane



'Pay-By-Finger' Cafeteria Checkout Lane



Ethernet

'Pay-By-Finger' Cafeteria Enrollment Kiosk

- Requires a Financial Card
- 2 Fingers for Personal ID

* Sign-up and receive a free lunch for participating



'Pay-By-Finger' Backend

- Activity Log
- Report Generator
- DB Repository/Backup

To Clearinghouse



The Consumer's Own Unique Biometric Identification Makes Possible...



any sensor-equipped POS terminal such as the example shown above, and any input device serving as an Internet portal, such as a cell phone auto or other device

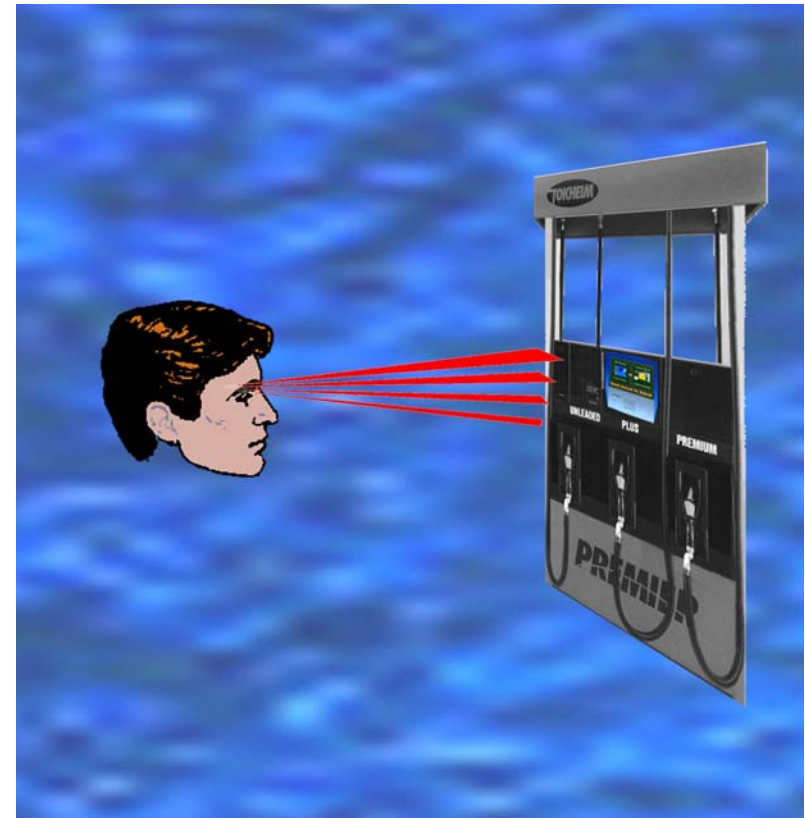
Fingerprint Recognition



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Payment Authorization Technology

- Iris Scan, Finger Scan, Hand Geometry, Voice Verification, and Dynamic Signature Verification
- Iris Scan System only Unobtrusive Biometric ID Method
- **Benefits:**
- Secure Credit Transactions
- Minimize Drive-Offs
- ID Regular Customers
- Open System



Driving Authorization



Sensuous. Elegant.
And just this side of decadent.

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Dispenser Technology

A New Point of Presents

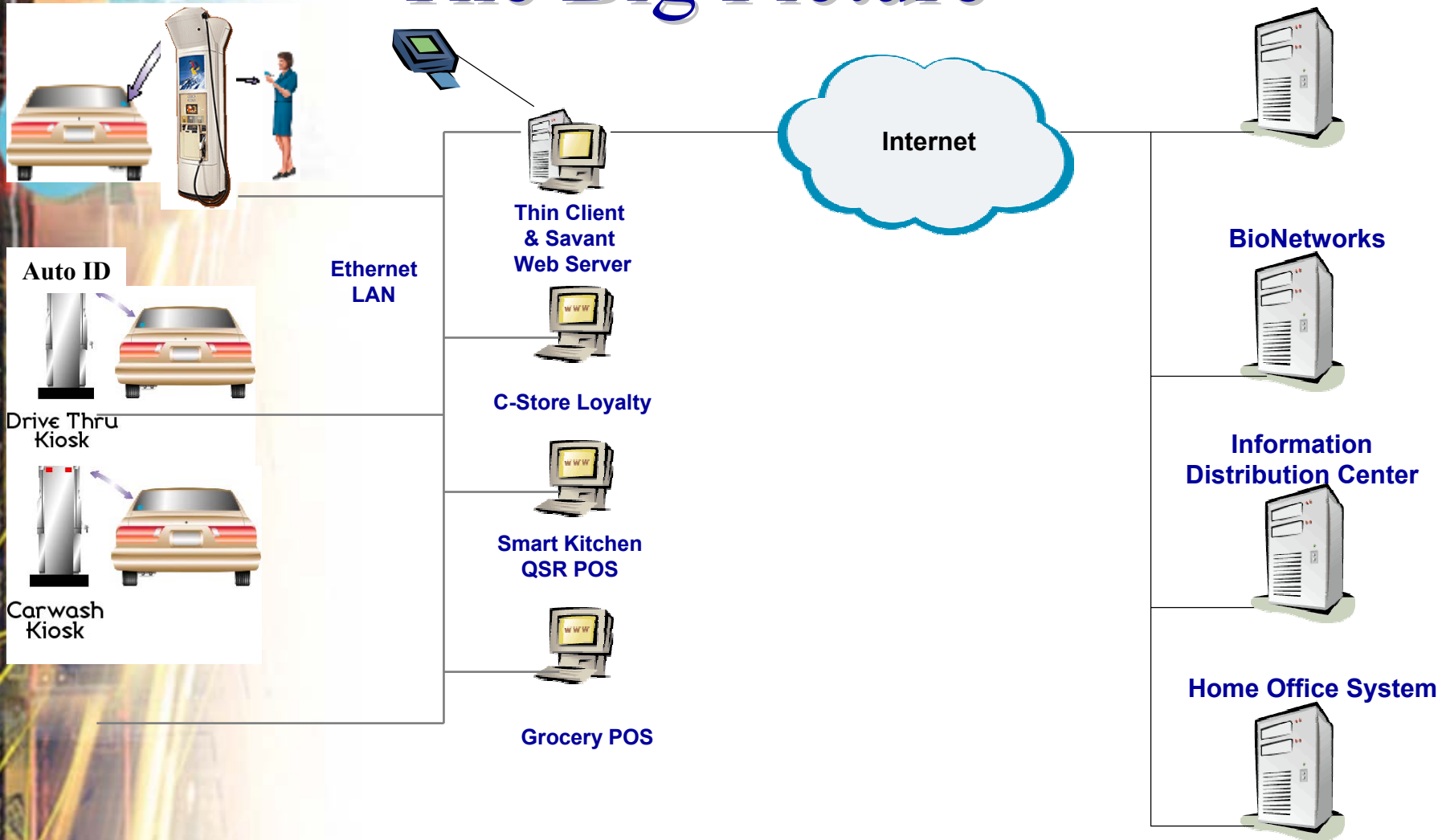
- The outlook for dispenser technology is all about understanding, creating, and deploying the following key elements (in the order stated)
 - Infrastructure
 - Open System User Interface
 - Loyalty
 - Merchandising

Point of Presents Infrastructure

- Electronics.
 - New electronics will.
 - Retain a real time processor for core dispenser functions wireless Web enabled.
 - Add a PC environment to provide...
 - Easy management of transaction and/or event data.
 - Easy management of content creation and content delivery for video screens.
 - Provide an easy method for data communications to and from the dispenser (home office, help desk, internet, etc.).
 - Enable proactive merchandising.

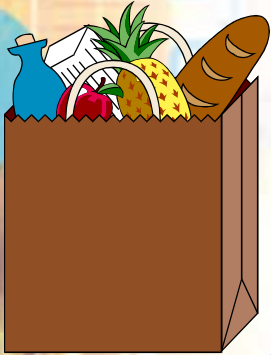
Site Solutions

The Big Picture



Convergence Retailing

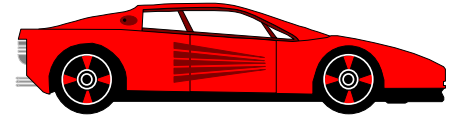
Grocery



Retail Products



Car Wash



Convenience Center



Internet

Fast Food



Kiosk Services



**Fuel
Management**



**Banking &
Vending**

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U-Scan



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The Auto-ID

- New Generation of RFID Technology.
- Major cost breakthrough for RFID.

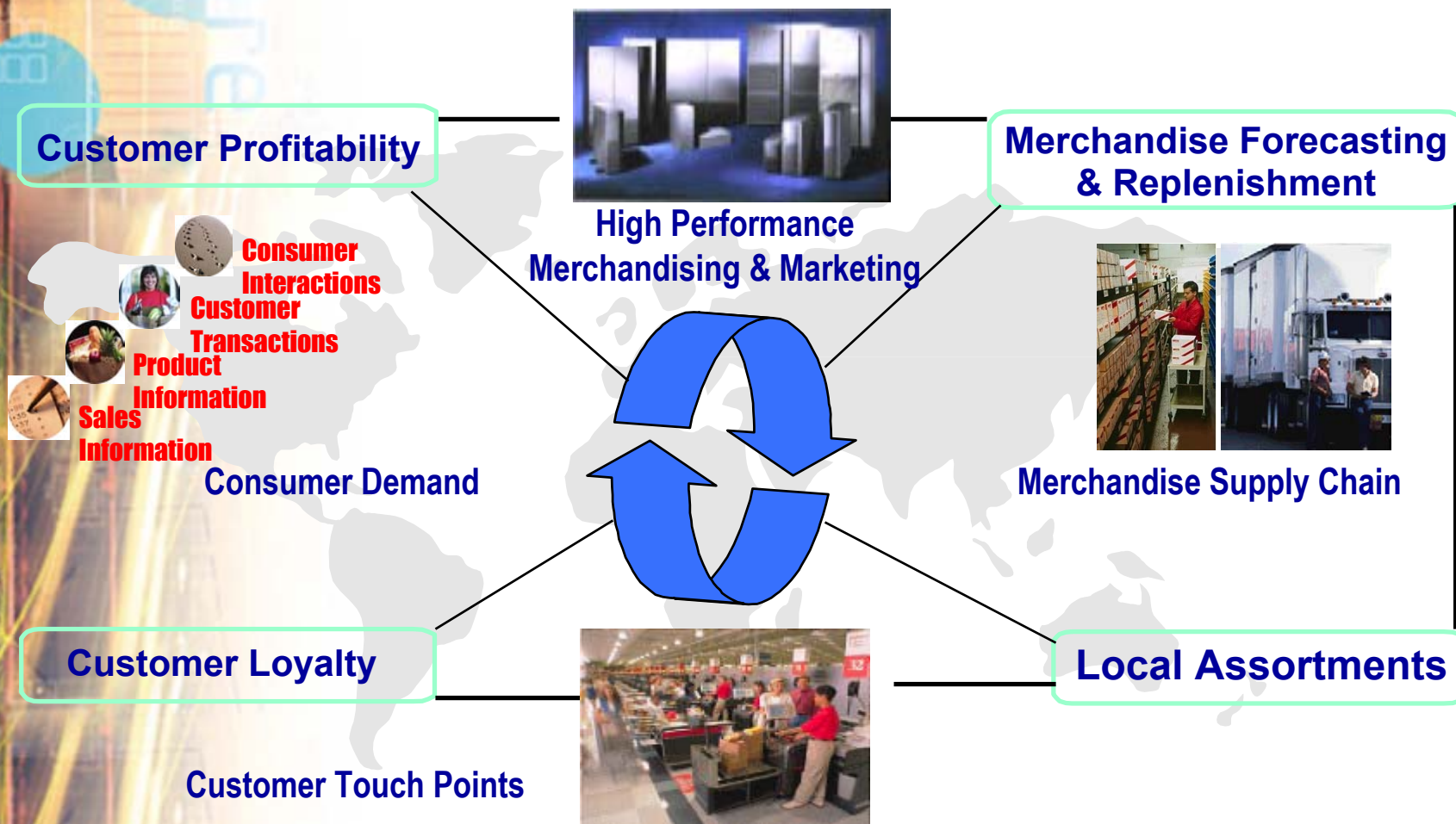


Auto-ID

- Thin and Flexible for integration into existing label material and processes.
- Well established Printer, Scanner, and Label Partners.



Auto-ID Technology Solutions



Transforming Transactions into Relationships

C To C



INTER-ENTERPRISE DW
CPFR - Shared repository between trading partners

B to B
EXTRANET

B to C
INTERNET

CONSUMER-CENTRIC DW
Real-time offer personalization & delivery

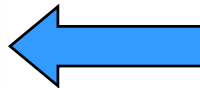


ENTERPRISE DATA WAREHOUSE
"Single Version of the Truth"
Cross Functional

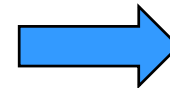


Forecasting,
Planning,
Replenishment

Target Marketing
& Campaign
Management



ACTIVE WAREHOUSE



Product Sales DW
MERCHANDISING
Functional DSS

Customer DW
MARKETING
Functional DSS



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Splashpad

A Hot Idea For The Hot Spot



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Is Retailing Going to The Dogs ? Dog Wash



Recapping The Future Convenience

- Enabling the Customer to Self Server
- Doing More with Less
- Partnering with other Retail Segments
- Offering Open End Payment & Loyalty



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Questions

And Maybe Answers