Digital Offers & Commerce in the API Future

Frictionless online commerce
Age of Consumer Technology

- Time starved & mobile
- Powerfully automated
- Always connected
- Knowledge on demand
- Seeking simplicity in complex world

The consumer now “owns” our technology
We Serve a Connecting World

- Consumers are leading
  - “Retail” redefined - daily
  - Elevated expectations
  - The age of “my way, when I want it”
  - Consistency of UI – easy to learn

- We scramble to keep up
  - Everyone is now in the convenience space
  - We just got our systems integrated, now let consumers in?
  - What is “the future”?
  - “Is it safe”?

Convenience is the absence of friction...
Eliminate Complexity, Maximize Value…

Today:
- Payment
- Loyalty
- Order Ahead
- Online Collection
- Prepaid Charge-up

Near Future:
- Recurring Orders
- Product Information
- Product Restrictions

Developing:
- Trusted ID
- Digital Promotions
- Contextual Provisioning
- Augmented Reality
- Flexible, Consistent Experience

Promotion Complexity:
- Payment Card Loyalty
- CPG Loyalty/Promo
- Partner Loyalty
- Store Promotions
Mobile Payments Not Magic Bullet for Wallet Adoption

Mobile Payment Users are respondents that indicated making any type of payment using their mobile devices within the past year.

Mobile Wallet Owners are respondents that indicated enrolling in and/or having a mobile wallet application, including but not limited to Apple/Android/Samsung Pay, Chase Pay, the Starbucks App, etc.

Pay Owners are respondents that indicated enrollment in Apple, Android, and/or Samsung Pay. Frequent Pay Users are those who indicated making payments once a week or more using a Pay service.

First Annapolis Consulting, Inc. | Study of Mobile Banking & Payments - March 2017

It is easier to pay with my card
I don’t think it is safe
My mobile phone does not support mobile wallets
I don’t know where I can use it
It is not clear on registers or payment terminals that I can use my mobile wallet
Mobile wallets are not accepted at the stores where I shop
I forget that I have a mobile wallet
The card I want to use cannot be loaded into my mobile wallet
I previously had a bad experience using a mobile wallet
Clerks discourage me from using or ask me not to use a mobile wallet
Clerks will not let me use my mobile wallet for small purchases
Clerks will not let me use my mobile wallet for large purchases
Some other reasons, specify here

Share of respondents
# Promotional Confusion

Plenti Points = Savings

It's that easy! Use Plenti points at checkout to save money at certain Plenti partners, no matter where you earned them. 500 points are worth at least $5 in savings on your purchase!

![Plenti Points](image)

It's easy to cash in points for savings! Here's how:

1. Have your Plenti number ready
2. Choose to use points
3. Save!

<table>
<thead>
<tr>
<th>Amex Offers &amp; Benefits</th>
<th>Available (96)</th>
<th>Added to Card (0)</th>
<th>Savings</th>
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<tbody>
<tr>
<td>Spend $100 or more, get $20 back</td>
<td>McCormick &amp; Schmick's</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spend $50 or more, get $10 back</td>
<td>GNC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spend $500 or more, get $100 back</td>
<td>Bass' Furniture Co. Inc</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spend $200 or more, get $50 back</td>
<td>Sherwin-Williams</td>
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<tr>
<td>Spend $25 or more, get $20 back</td>
<td>Maggiano's</td>
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</tr>
<tr>
<td>Spend $25 or more, get $5 back</td>
<td>ThinkStationStudio.com</td>
<td></td>
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**Promotion Details:**

- **McCormick & Schmick's:** Spend $100 or more, get $20 back.
- **GNC:** Spend $50 or more, get $10 back.
- **Bass' Furniture Co. Inc:** Spend $500 or more, get $100 back.
- **Sherwin-Williams:** Spend $200 or more, get $50 back.
- **Maggiano's:** Spend $25 or more, get $20 back.
- **Carl's Jr:** Spend $100 or more, get $20 back.
- **ThinkStationStudio.com:** Spend $25 or more, get $5 back.

**Expiration Dates:**

- McCormick & Schmick's: 11/30/2017
- GNC: 1/31/2018
- Bass' Furniture Co. Inc: Expires tomorrow
- Sherwin-Williams: 12/18/2017
- Maggiano's: 4/1/2018
- Carl's Jr: 1/2/2018
- ThinkStationStudio.com: 1/5/2018

**Add to Card Options:**

- McCormick & Schmick's
- GNC
- Bass' Furniture Co. Inc
- Sherwin-Williams
- Maggiano's
- Carl's Jr
- ThinkStationStudio.com

**ConexxuS:**

<table>
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<tr>
<th>ConexxuS</th>
<th>Solve Forward</th>
</tr>
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</table>

**NACS:**
Position accuracy of 1 foot will:

- Revolutionize consumer insights
- Revolutionize digital marketing
- Revolutionize vendor promotions
- Marginalize value of BTLe beacons
- Drive cost out of supply chain
- Enable –
  - Autonomous vehicles
  - Fully autonomous mobile fuel sales
Always on, 1GB mobile data will:
- Always keep consumers connected
- Make “Apps” obsolete
- Allow marketing in a phases of journey
- Make cable/satellite media obsolete
- Enable –
  - Smart IoT
  - Autonomous vehicles
  - Adoption of HTML5 in browser apps
  - Homogenize online & store checkout
Seamless Experience - online, or brick& mortar?
Customer Commerce Environment

- Merch Coupons
- Merch POS Link
- Merch Loyalty
- Payment Providers
- Payment Providers Accounts
- Payment Providers Promo
- Customer Trusted ID
- Customer Orders
- Customer Pref’s
- CPG Coupons
- CPG Loyalty
- Partner Loyalty/Redeem
- Future
Consumer Experience of the Future...
Solve Forward

www.conexxus.org