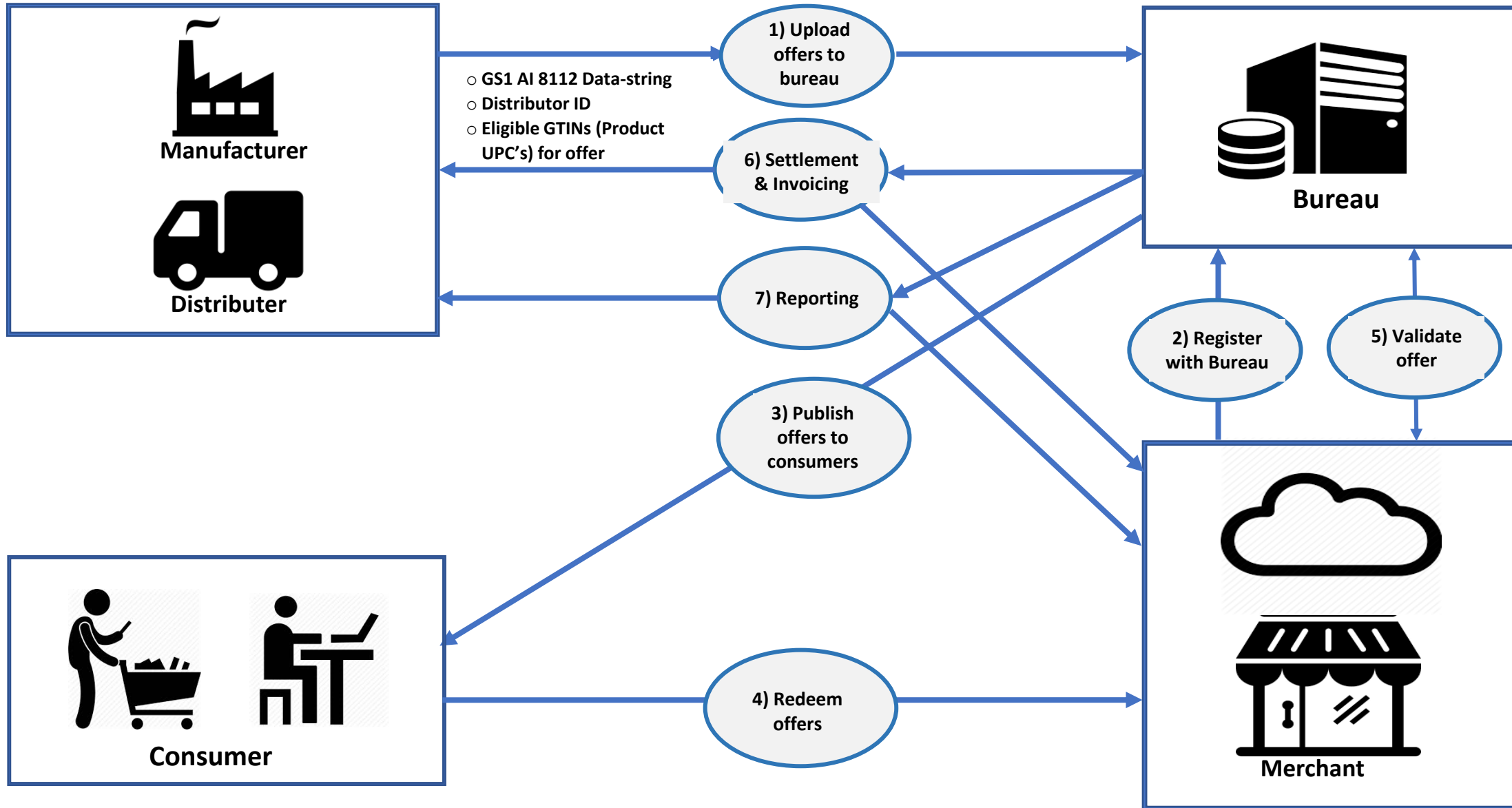# Coupon/Discount Bureau Use Cases

Laura Townsend

Universal Digital Coupon Capability Standard Development

- Mission: Develop standards that allow digital (paperless) coupons that can be used universally at any retailer. The new standard would be an additional capability to the current Loyalty Card Digital coupon programs used today

- Concept: Manufacturers issue digital coupons that can be used at any retailer without the need to be part of a loyalty card program. This will alleviate the current state of technical requirements of each retailer and/or distribution vendor

- Standard Development Requirements:
    - Leverage current work flow
    - Retailer agnostic
    - Maintain timing at check out
    - Consumer driven discovery and presentation
    - Potential single use, unique offers
    - Standardized data-string

Current Status: The JICC committee is developing the best practices and controls needed for this concept to function satisfactorily through the presentment to the consumer to the payment back to the retailer

Next Steps: The standards will be presented to the industry for a Comment Period. Comments will be explored and potential changes may occur. Once the JICC has submitted the standard to the industry, the retailers, manufacturers, distribution providers, and clearinghouses will need to determine if they will participate

Coupon Bureau System Use Case

Manufacturer

Distributer

○ GS1 AI 8112 Data-string
○ Distributor ID
○ Eligible GTINs (Product UPC's) for offer

Bureau

1) Upload offers to bureau

6) Settlement & Invoicing

7) Reporting

2) Register with Bureau

5) Validate offer

3) Publish offers to consumers

Consumer

4) Redeem offers

Merchant

Consumer Payment Offer/Discount Capability Standard Development

- Concept: Enable merchants and 3rd party payment providers to provide consumers offers or discounts based on payment type selected. Merchants and 3rd party payment providers may have commercial arrangements for discounts/offers based on payment type that are either co-funded or funded by the payment provider.

- Standard Development Requirements:
    - Retailer and payment type specific
    - Maintain timing at check out
    - Merchant driven presentation to consumer
    - Potential single use, unique offers
    - Standardized data-string

Current Status: Offers and discounts based on payment type are made available by 3rd parties by way of their own app (e.g. SamsungPay) or via backend (e.g. credit card statement credits or cashback). There is no real-time alternative based on a standard that enables a discount/offer at the time of checkout based on payment type on the retailer website or app.

Future: A standard for validation of offers/discounts real-time at the time of payment selection would give retailers and payment providers an easy way to execute incentives based on payment type to foster mutual growth in usage while fostering the merchant/consumer relationship by giving the retailer "credit" for the offer/discount.

Offer/Discount Bureau System Use Case

1) Upload discounts to bureau

6) Settlement & Invoicing

7) Reporting

Bureau

2) Register with Bureau

5) Validate discount

3) Publish discounts to consumers

4) Redeem discount

Consumer

Merchant