



# Digital Receipts

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# Problem Statement

*It is often necessary to provide proof of a transaction after the fact. Reasons for this proof include reimbursements and refunds. It is difficult to get, store, and provide a proof of transaction in a standard manner over the Web.*



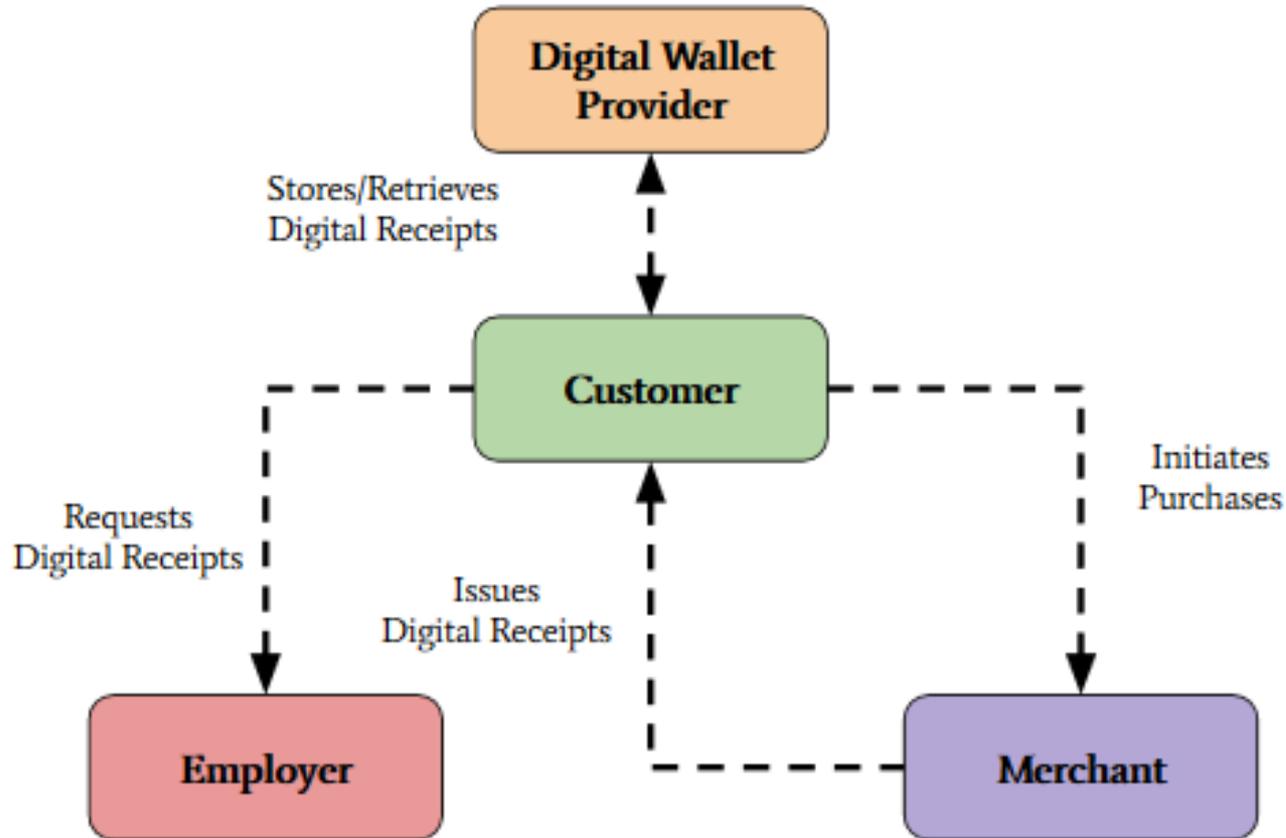
# Digital Receipts

*Any new digital receipt strategy must add value while offering greater simplicity. It should be a frictionless experience for the consumer; **if it's not more convenient than throwing a receipt in a shoebox it won't fly.***

*Snapping photos of receipts, perhaps **managing folders** and backups of receipts on a smartphone or PC sounds like a bit of work to me.*

- <https://techcrunch.com/2014/09/19/the-big-picture-on-digital-receipts/>
- Mark Johnson @ReceiptAlliance

# Digital Receipt Ecosystem

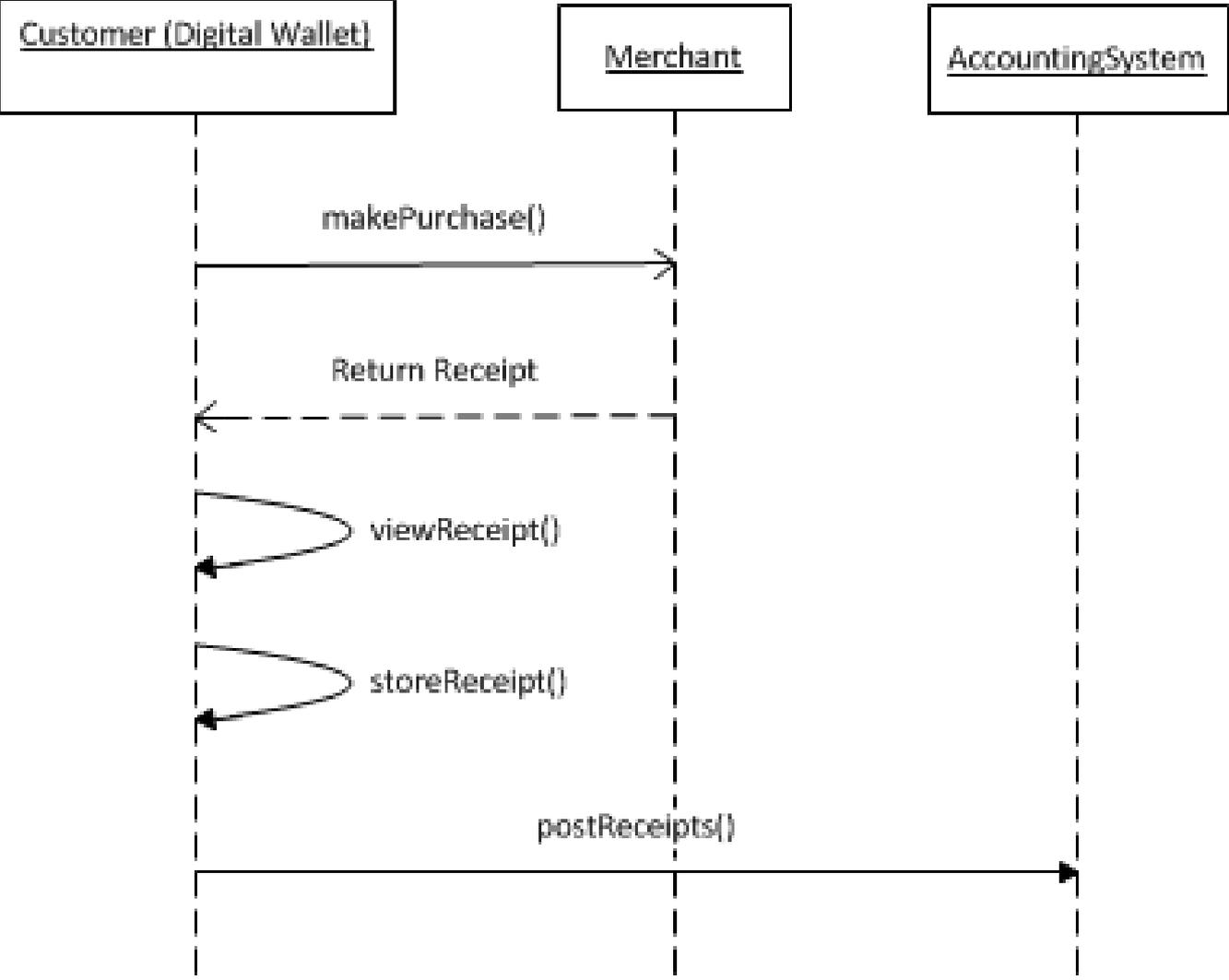


# Story – Expense tracking

- *Karie owns her own business.*
- *She keeps track of her receipts.*
- *She uses QuickAccounting to manage her books.*
- *She imports the receipts directly into QuickAccounting.*



# Expense Tracking Flow Diagram



# Other Stories

- Refund support
- Regulatory support
- Reimbursement for expenses
- Search and display
- Fuel purchase on petro forecourt
  - ASA (above site authorization)
  - SLA (site level authorization)

# Stakeholder – Consumers

- Less hunting for receipts across email
- Fewer lost paper receipts
- Proof of purchase of individual items
- Support returns, rebates, and reimbursements
- Manage expenses consistently

# Stakeholder – Merchants/Employers

- Less time spent on wasteful administrivia
  - My company: ( $\$200 * 500$ ) per month =  $\$1.2m / \text{year}$
- Automated processes less error prone
- Better management of returns, disputes, rebates
- Green initiative

# Stakeholder – SW Vendors/Regulators

- Easier to set and comply with requirements
- Consistent tracking of controlled merchandise

# Additional Information

- Size of the problem

*The problem affects many stakeholders. The administrative cost savings could be comparable to going from handwritten checks to on-line banking.*

- Other work in this area

- NRF (ARTS) Receipt Standard
- UBL Invoice
- GS1 SmartSearch models

*These standards have some uptake, but none enough to qualify as pervasive*

- Benefits of interoperability

*All participants in the retail system would be able to manage and audit their purchases/sales in a consistent way*

# How can W3C help?

- Who specifically should be part of the discussion at W3C?
  - Retailers and Software Vendors, both internal to W3C and external
  - The Web Payments WG, the Automotive WG
  - Other groups within W3C addressing protective measures for the data
- Which parties are critical for implementation?
  - Payment app implementers
  - Cooperating systems software vendors (e.g. accounting systems)
- Why is W3C uniquely positioned to address this problem?
  - W3C spans
    - Industry verticals
    - Technology layers
    - International legal and regulatory zones
  - Wide developer outreach is crucial for success

# Capabilities to explore

- Communication of receipt from merchant to payment app
- Secure storage or receipt by payment app

# Use Cases to Explore

- Employer requests proof of payment
- Customer requests refund
- Search for receipts in wallet

# Other Topics

- Display receipts in a consistent way
- Address receipt encodings mandated by regulations



<http://receiptreliance.com/>

# Conclusions

*The IG should investigate integrating support for digital receipts*

- Task Force “charter” proposal
  - Examine API requirements in view of use cases
  - Address receipt data formats
    - Refine the semantic data alignment
    - Review UBL, ARTS and other potential standards
    - Define new data formats only if required
  - Produce a “statement of work” (i.e. charter)

# Straw Timeline

- 2 March (meeting) – begin to identify participants
- Before 8 May – designate a TF lead and meeting schedule
- 8 May – approve topic list, produce “statement of work”
  
- Fulfill statement of work before 10 November

Thank you