

**Receipt  Hero**

**Welcome to the era of  
Digital Receipts**

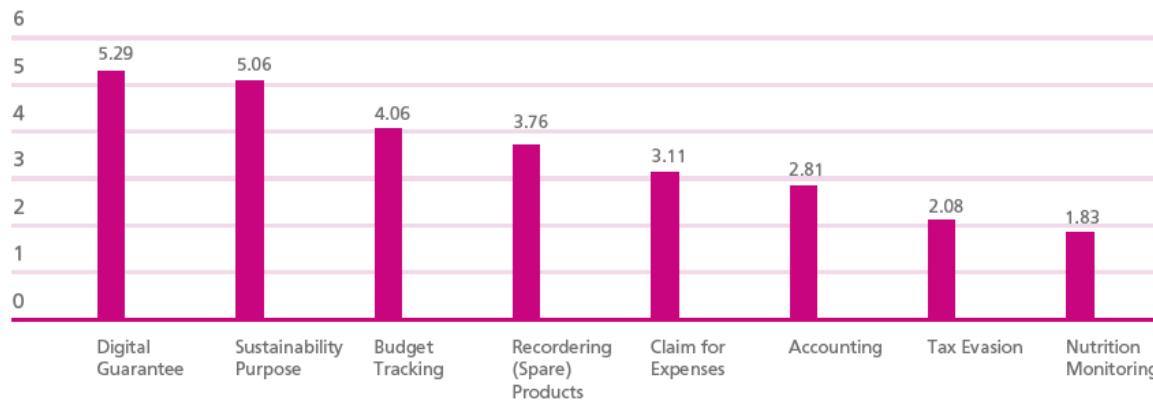
# End users want digital receipts

## 9.3. INTENTION TO USE DIGITAL RECEIPTS

In our survey, the Swiss consumers seem ready for digital receipts. Exactly 98% of the participants answered yes when questioned if they would use digital receipts in the future. Possible factors that would drive digital receipt were previously identified and their relevance tested by this survey. The survey shows the main factors for driving adoption of digital receipt are added service in the field of digital guarantee and for sustainability reasons (see Figure below).

Figure 5 Consumers ranking benefits of digital receipts (0 = minimum, 8 = maximum)

### DIGITAL RECEIPTS – BENEFITS



Benefits  
8 = highly important / 1 = unimportant

## Digital Receipt Study Drivers and Barriers to Adoption of Digital Receipts

A look into the future of digital receipts in Switzerland.

KLAUS FUCHS, FABIAN SCHMID  
OCTOBER 2019, VERSION 1.0



Study by ETH &  
Universität St. Gallen

INDUSTRY PARTNERS

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Universität St. Gallen



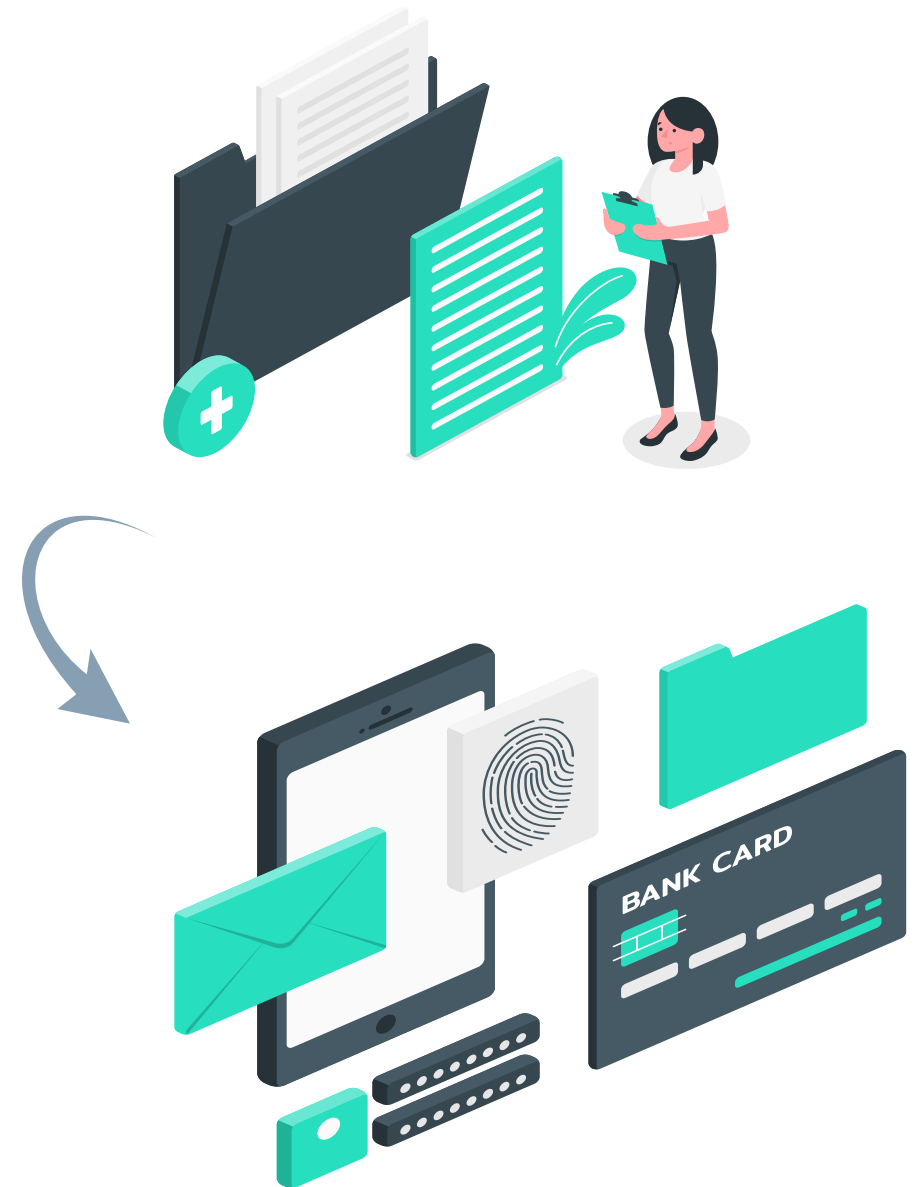
Aduno Gruppe  
the smart way to pay

e.foresight

SWISS FINTECH  
INNOVATIONS

# Paper receipts are the problem

- **ENVIRONMENT**  
Over 100 million liters of oil and 10 million trees are used each year in the creation of receipts for the US alone.
- **CONSUMERS**  
Easily lost and provides no insights. We bring receipts to your banking app.
- **MERCHANTS**  
Lost opportunity to engage with consumers.
- **ACCOUNTING & EXPENSE REPORTS**  
We enable full automation bringing per receipts cost from 4€ to 0.3€

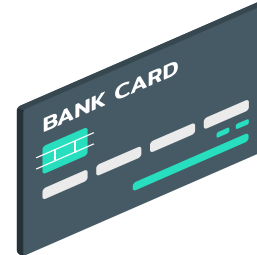


# End user journey

01

**Pay with your card or wallet**

At ReceiptHero activated merchants



02

**We do the magic**

Matching your bankcard against the itemised transaction



03

**View eReceipts in your banking or payment app, expense software**

or other 3rd party apps



No change to customer check-out behavior

No QR code or paper receipt scanning needed

No change to merchant's cashier personnel operations

# A digital receipt isn't a copy of the paper receipt

Related products

Carbon emissions

Carbon emissions totals

CO2 compensation

Quick feedback

Merchant Branding

Product tips & tricks

**Intersport Berlin**  
Intersport (Sports)  
123456-7  
Receipt avenue 7  
33500  
Berlin  
2/19/2021, 4:01:15 PM  
Receipt No.: 89942344234  
retailer@intersport.de  
040-5086462

**Running shoe** €18.98  
21 kg CO2 emissions  
1 PCE €18.99 / PCE

**25% off from shorts**  
Get 25% when buying running shorts from our online shop.  
**To online shop**

**Cap** €6.00  
21 kg CO2 emissions  
1 PCE €6.00 / PCE

How to Wash a Cardboard Brimm...

**Baseball bat** €13.98  
21 kg CO2 emissions  
1 PCE €13.98 / PCE

**€38.97**  
VISA \*1881

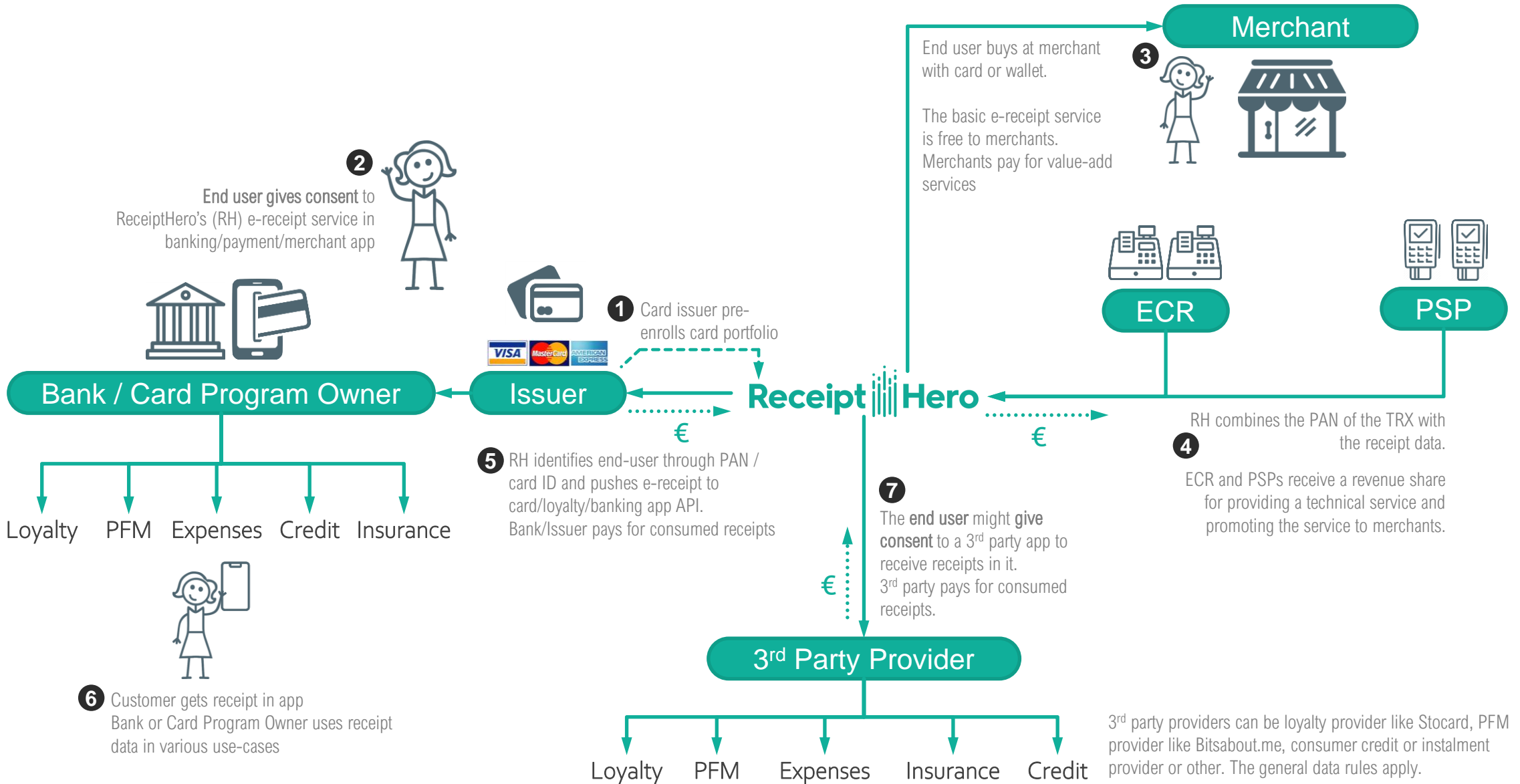
VAT-%	VAT	Without tax	Total
19 %	€6.22	€32.75	€38.97
19 %	€6.22	€32.75	€38.97

CO2 emissions for your purchase  
63 kg = 3 trees  
CO2 offset

Plant 3 trees for 4,5 €

Feedback  
How was your experience in shopping at Intersport?

# Here's how ReceiptHero works



# Data Security & Governance

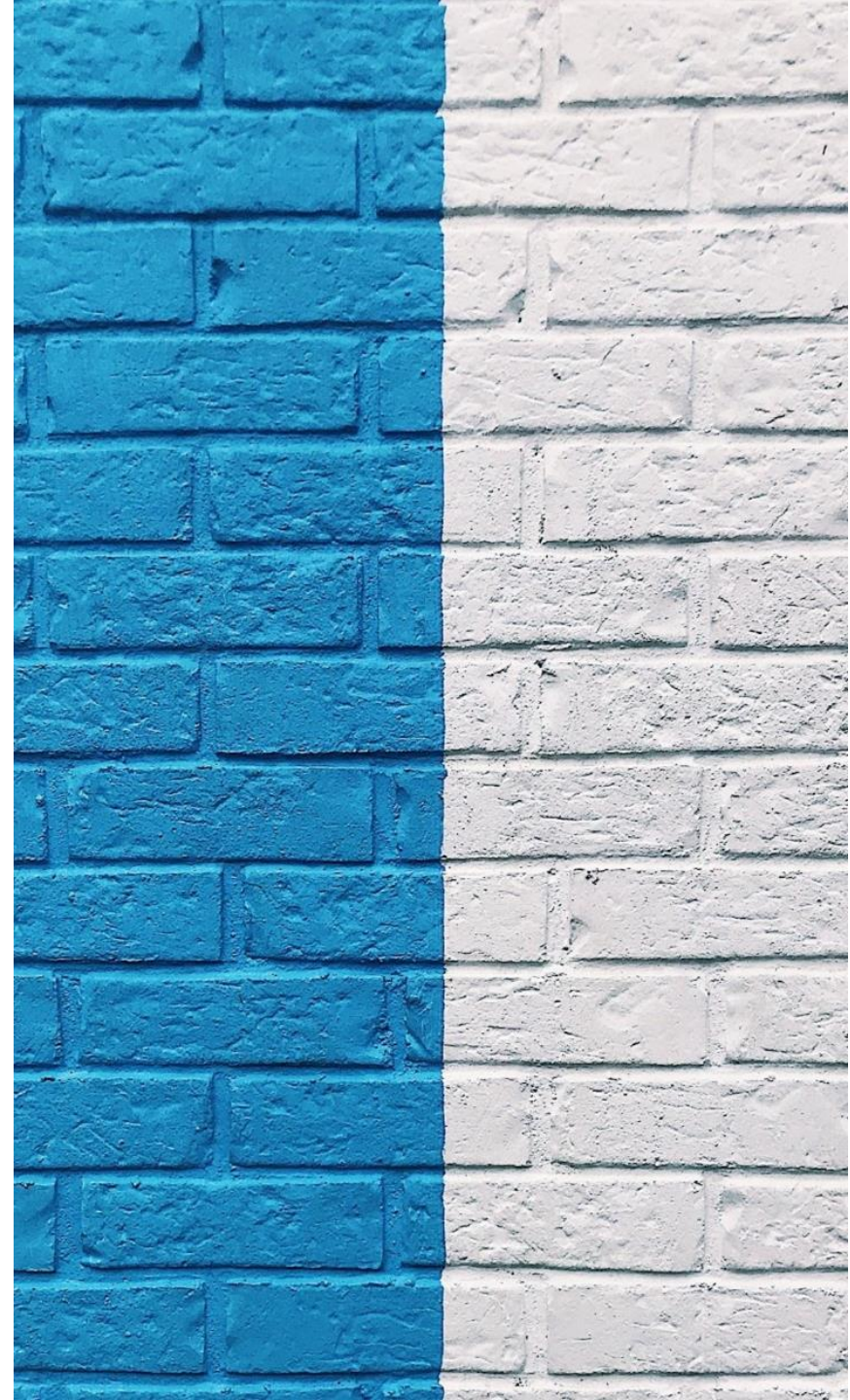
## (General Data Rules)

Digital receipt enablement is **end user consent** driven.

- **End users decide** if their e-receipts are displayed in 3<sup>rd</sup> party apps, not the 3<sup>rd</sup> party app provider (3<sup>rd</sup> party app providers can only register with the RH service)

Banks and other 3<sup>rd</sup> party use receipt data for **improving their services to the individual customer.**

Our end-to-end encrypted technology ensures merchants **aggregated data is not accessible for 3<sup>rd</sup> parties.**



# How can banks leverage the data

## Core to PFM

Unlike terminal codes, receipt data gets as granular as SKU level. Categorising purchases becomes significantly more accurate.

## New channel for merchants

By providing enriched analytics on purchase behaviour, banks can create a loyalty and engagement channel between retailers and FMCG brands

## Cross sell opportunities

The ability to split bills, provide point of sale credit and drive more spending capabilities, can all leverage better purchase data.

## Accounting Software

Enables accounting automation. Our platform offers structured receipt data that enables full accounting automation.





# Our channels

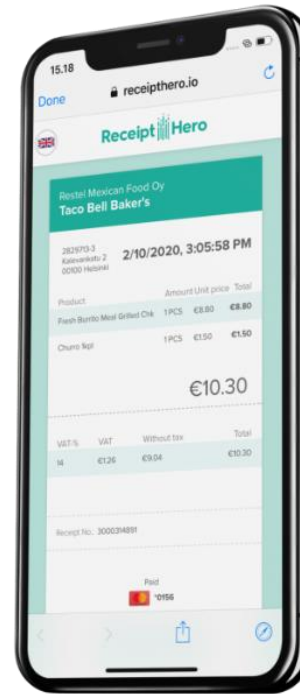
## Bank, Payment apps

We work with banks to integrate our solution into their mobile apps. This allows your customers to see their receipts next to their transaction history.

### Banks & Issuers we partner with in Switzerland:

VISECA YAPEAL

Currently in discussions with a number of issuers, banks and payment providers



## ReceiptHero white-label app

We provide for testing, piloting and commercial use a white-label partner app or integratable iFrames for your end users.

# Why ReceiptHero?

2 We're building a pan-European partner ecosystem



1 The ReceiptHero service is live and proven with two major Nordic issuers and serves ~2500 merchants in FIN

3 ReceiptHero is an open receipt platform. We also collaborate with competitors.

# Receipt Hero

*Goodbye paper*