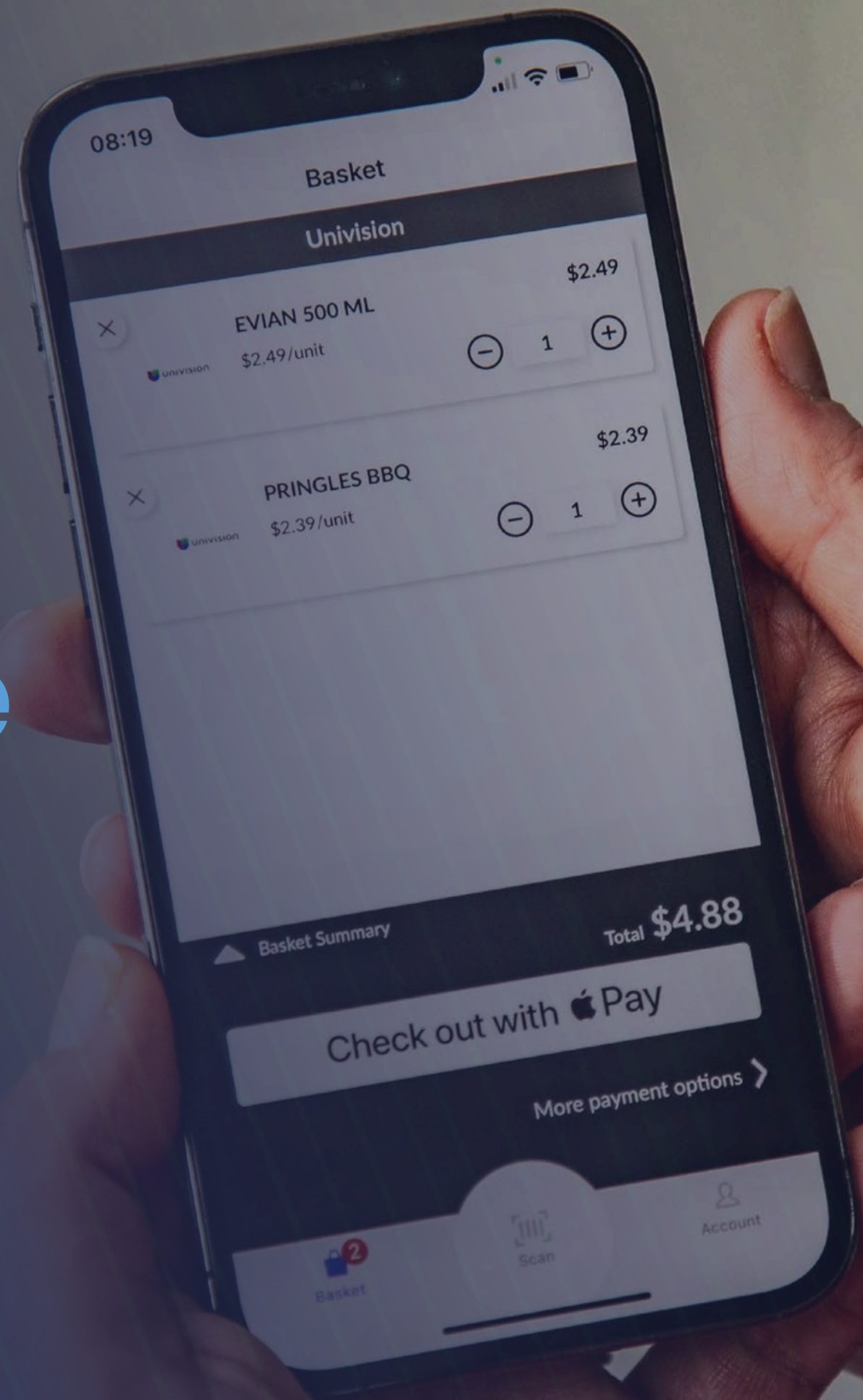


Scan & Go: A Buyer's Guide





The Problem

£284 billion is lost annually to abandoned lines caused by longlines.

US grocery retailer Piggly Wiggly are credited with creating the shopper journey that still prevails today, over a century later; shoppers are invited to serve themselves, selecting their chosen items as they browse the store, then proceeding to a checkout area to make their payment at a cash register or kiosk before exiting the store. But this brick and mortar shopping experience is outdated, inefficient and broken. Shoppers, now so familiar with the frictionless purchasing experiences of buying online, are increasingly unwilling to waste time waiting in a line to make a purchase. Retailers must identify ways to enrich the in-store experience for their customers, removing the friction and amplifying the benefits of physical retail.



The Solution

Put the checkout into your shopper's pocket.

Scan & Go technology enables shoppers to use their own mobile phone to scan items in the store, then checkout with the tap of a button - eliminating the need to visit a conventional checkout or waste any time waiting in line.

This guide is a deep dive into the key elements of the Scan & Go user journey, examining the different ways the technology has been deployed. Our team have researched some of the leading Scan & Go solutions in the United States, United Kingdom and the Nordics, exploring deployments by some of the world's largest retailers including Sainsbury's, 7Eleven, Flying Tiger Copenhagen, Coop, MUJI and Super Brugsen.

Adoption

Gaining adoption for a new way of shopping is a process that requires careful planning and the removal of barriers to entry.

Adoption strategies typically begin with awareness, which comes from two primary channels:

In-store: How can customers who are already in the store find out about this new way of shopping?

Out Of Store: How can more shoppers who visit the store already be aware of the technology and ready to use it?

A key blocker that affects the adoption levels of some Scan & Go technologies is that the user is required to download an application. Some shoppers are resistant to doing this because of a lack of space on their device, or simply because they do not want to download an app before they have used it and understand the value it delivers. To eliminate this adoption obstacle, MishiPay has developed a browser-based version of its technology.

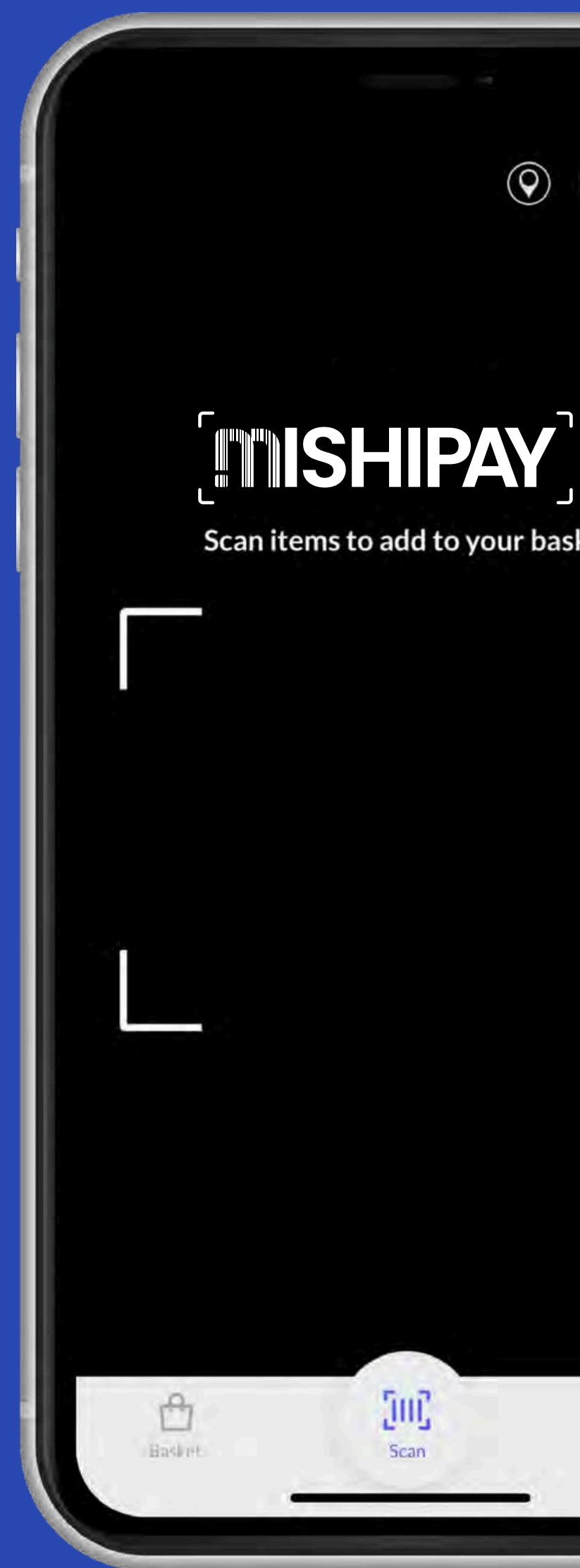
The MishiPay Web App enables shoppers to use MishiPay directly from the browser on their phone without having to download an application. By simply scanning a QR code, shoppers can access the full MishiPay shopping experience and begin scanning.



Try it now

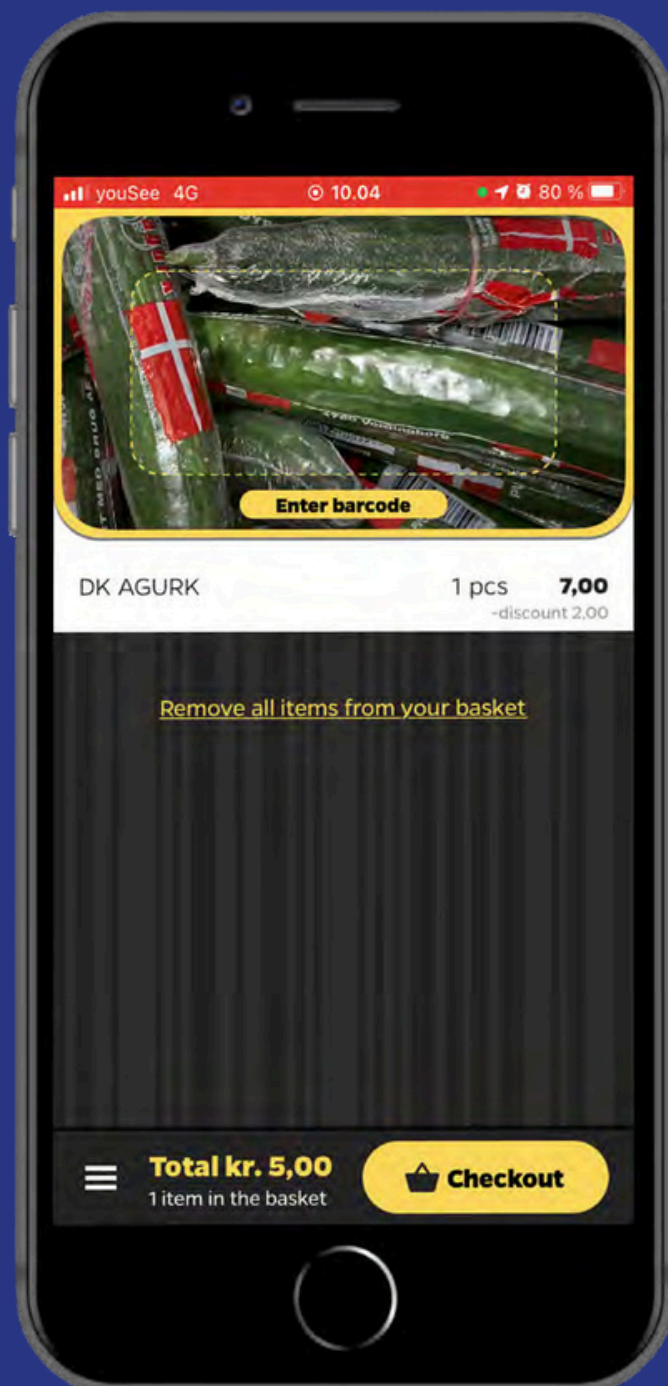
Scan the QR code to instantly access the MishiPay web app

79%
peak MishiPay
penetration of
total store
transactions



Scanning

After the shopper has onboarded, the next opportunity to delight them with a smooth, fast scanning experience.

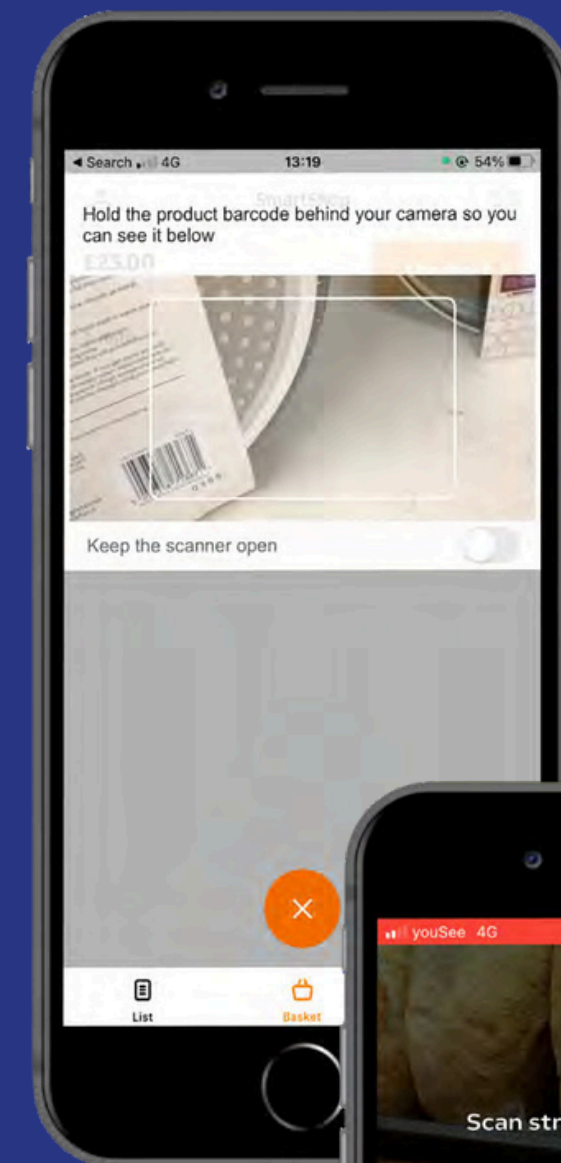


Our extensive user testing has shown that scanning items is one of the most enjoyable stages of the scan & Go shopping experience for users, and when a user scans for the first time using their own mobile device, it is a real 'eureka' moment. It is vital that the scanner can quickly read all barcode symbologies and that it is powerful enough to handle any reflections caused by nearby light sources and different packaging types.

It is also important to consider the other information that is placed on the scanning screen:

- Are usage instructions necessary to help the user?
- Will your customer find it useful to see their total spend as they scan?
- Should your customer remain in the scanning screen after scanning an item so they can easily scan their next item?
- Alternatively, would they prefer to be automatically taken to the basket screen after scanning?
- Is it clear how the shopper navigates from the scanner to the basket or checkout page?

27
enterprise barcode
symbologies scanned
by MishiPay in <0.5
seconds



Basket

25% increase in average basket value delivered by MishiPay

The basket screen is a key component in shaping the purchasing behaviour of users.

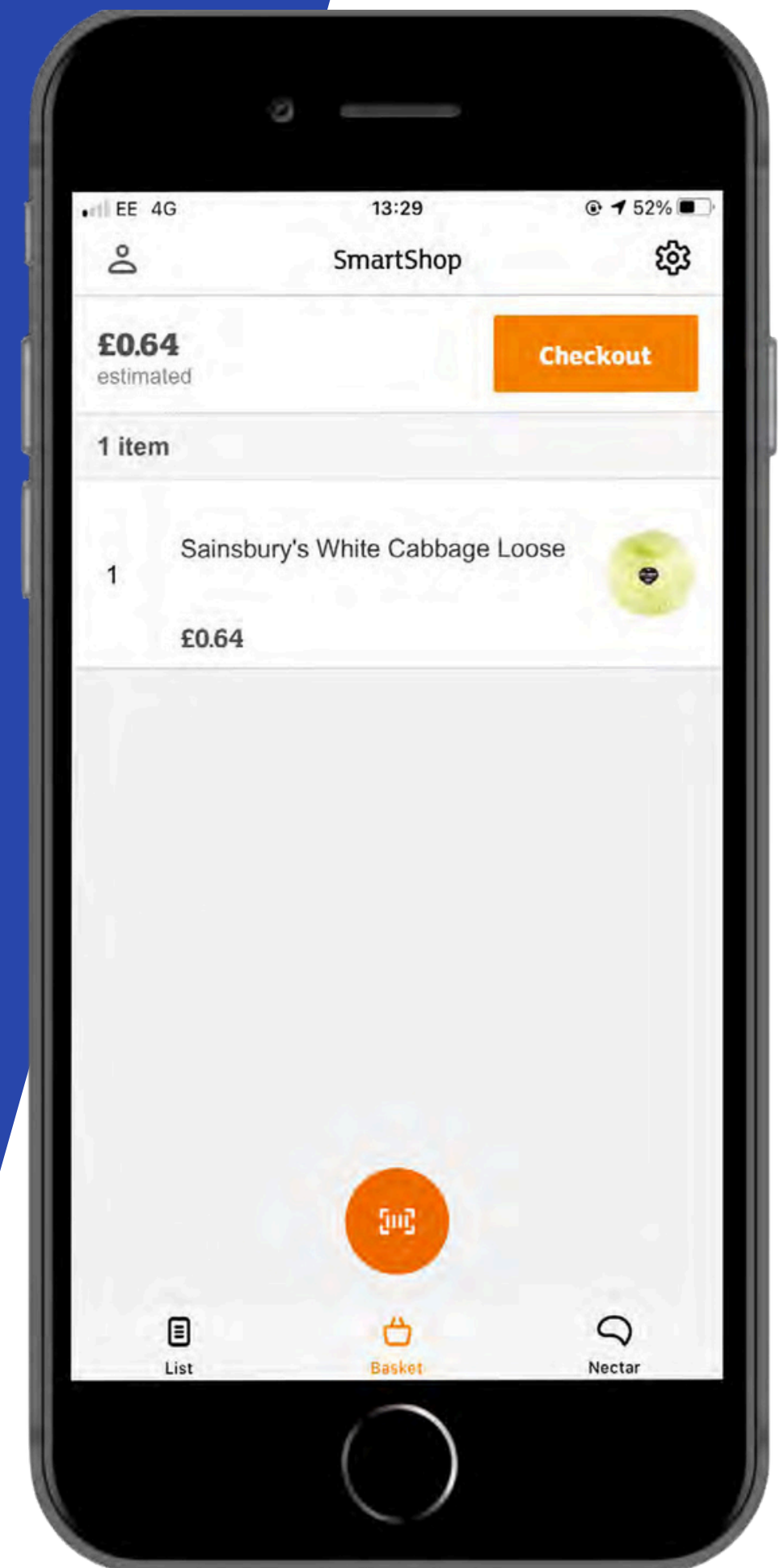
The most popular Scan & Go solutions utilise simple navigation at the bottom of the screen that enables users to easily move between different functionalities. The basket screen is one of the key elements of the navigation, as this is where shoppers can view all of the items they have scanned and track their spending and savings in real time. What's more, MishiPay's technology can be configured to enable the user to access enriched product information at the tap of a button.

The basket screen is a key sales opportunity for retailers. Scan & Go technology enables shoppers to see promotions and discounts applied in real time and empowers them to access enriched item information.

Jeff Lee, MishiPay, Lead UX Designer

Key considerations when configuring the basket screen include:

- Is it easy for a user to increase the item quantity or delete an item from their basket?
- Are product images useful and are they available for all products?
- How is a user made aware that a promotion is available on a product, and when the promotion is applied to their basket?



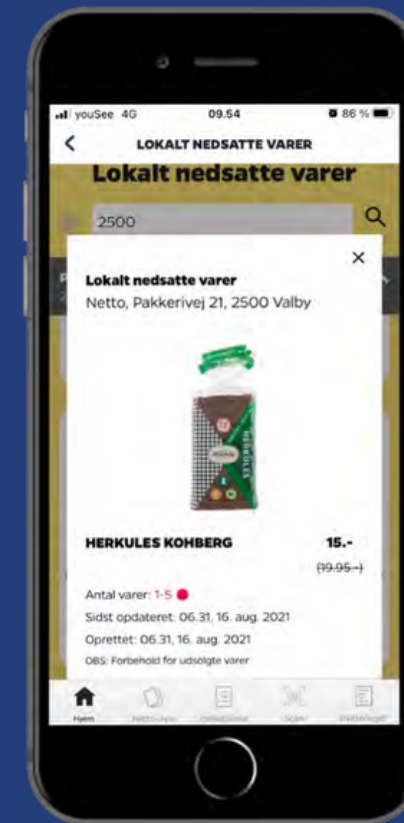
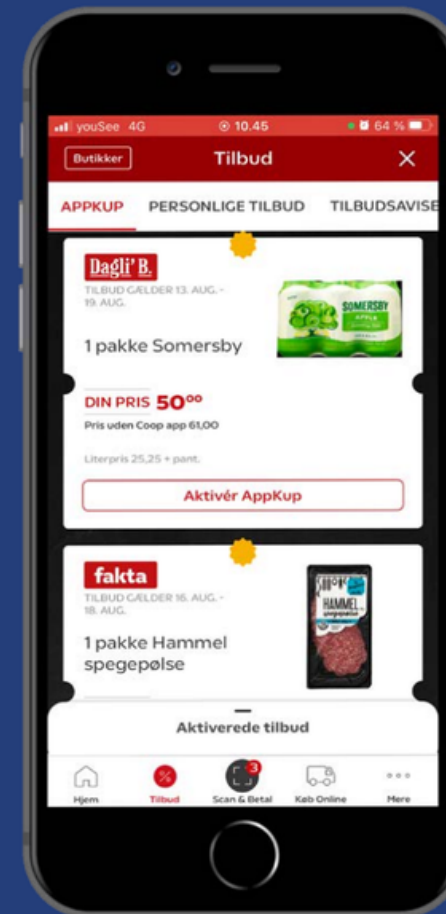
Promotions

Scan& Go technology enables retailers to help shoppers discover offers and discounts at the optimal moment.

In a conventional in-store retail scenario, shoppers often miss that a product they are interested in is on offer. If they are told by staff at the checkout, it is often too late; a shopper who has just waited in line is rarely inclined to turn around and leave the checkout in order to shop again. As a result, valuable basket size increases are lost for retailers. Scan & Go solves this problem by enabling retailers to engage their customers on their own device whilst they are browsing the store.

6500 promotion combinations covered by MishiPay

Offers can be held within a dedicated section of the app for shoppers to view or, for maximum impact, available promotion and offer details can be integrated so that they trigger for users in real time as they shop. Shoppers can be alerted to the fact that an item they have scanned is part of a promotion and then, when they scan the required items or add the required quantity, the promotion can be automatically applied in real time. The shopper then sees, whilst they are shopping, exactly what they are saving. Unique, personalised offers can even be applied to the baskets of specific users, based on previous purchase habits and item preferences.



Scan & Go enables users to gain a clear understanding of the available offers and promotions in the store from the comfort of their own device. This has helped lead to average basket value increases of over 30%.

Theo Sotiriou, MishiPay, CPO



Recommendations

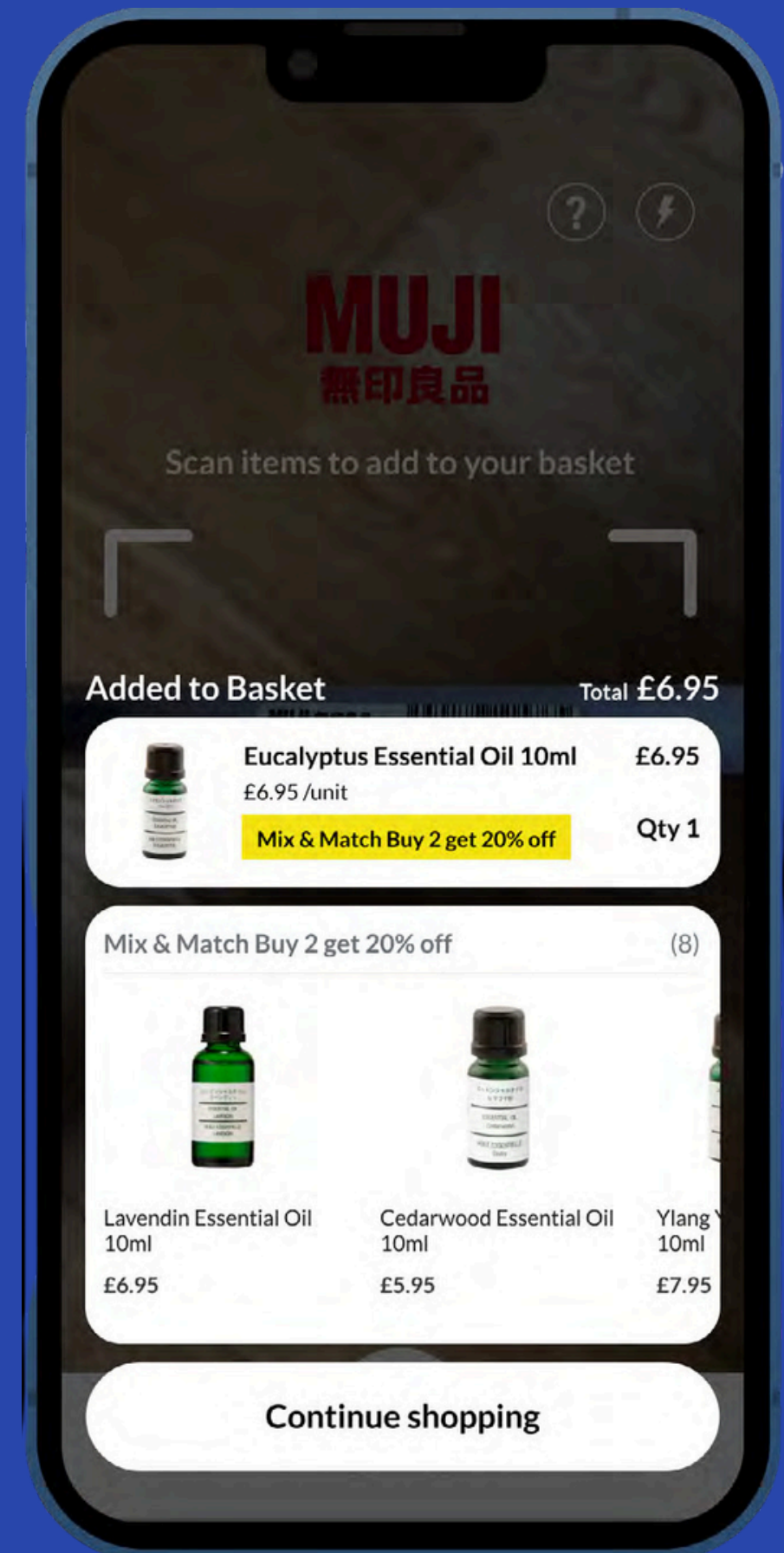
Simultaneously upsell and delight your customers by recommending the right items at the right time.

Alerting shoppers to offers and discounts that are available on the items they are interested in drives significant basket-size increases. But what if you could make an in-store shopper aware of complementary products they might be interested in whilst they are browsing in your store? With MishiPay, you can. The MishiPay Item Recommendations Engine enables us to highlight specific additional products to shoppers when they scan. For instance, when a shopper scans a product that requires batteries, we can recommend that they also purchase the correct batteries. Item recommendations can also be used to drive awareness and sales of specific items, for instance, those that have a high volume of stock or that have a short expiration date.

Our Item Recommendations engine is powering higher basket values for retailers and increased item awareness and satisfaction for users. This demonstrates the power of engaging with a user on their own device.

Mustafa Khanwala, MishiPay, Founder & CEO

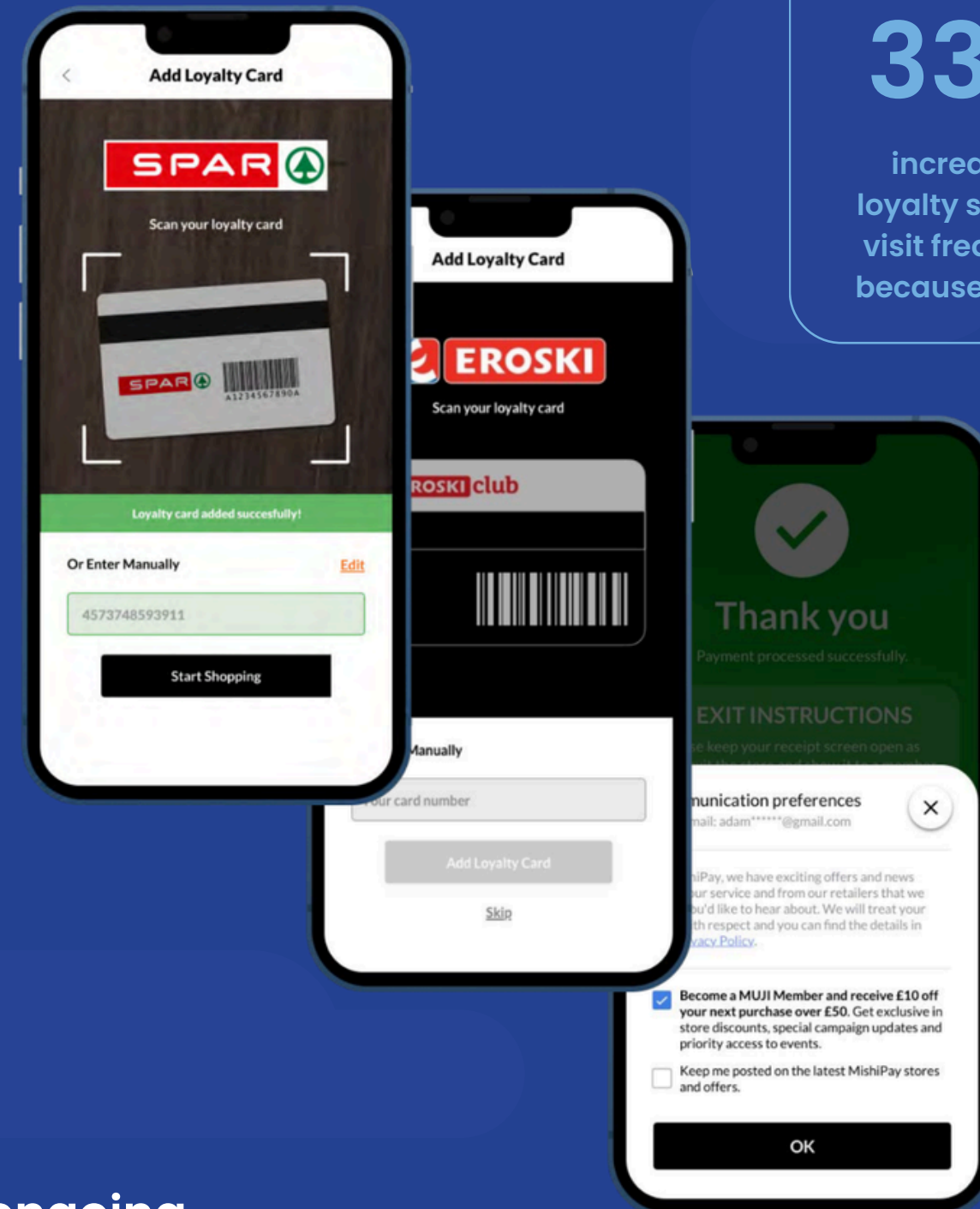
65% increase in basket value from MishiPay Item Recommendations



Loyalty

To maximise adoption and deliver user satisfaction, Scan & Go technology must incorporate everything that is available to the shopper at the conventional checkout.

If a promotion is available to the user at the conventional checkout, but it is not integrated into the Scan & Go solution, it is highly likely that the shopper will abandon their session and instead follow the conventional store shopping journey. For exactly the same reason, retailers that offer loyalty programs for their shoppers must offer the functionality within Scan & Go to earn and redeem their loyalty points and rewards. Thanks to our Loyalty Engine, MishiPay is able to integrate a retailer's own loyalty program so that MishiPay users can earn and redeem loyalty points and bonuses in exactly the same way as they would via the conventional checkout. We can then automatically report the loyalty data back to the retailer in the required format. Integrating loyalty programs within Scan & Go enables retailers to even serve unique prices to loyalty users, furthering the value proposition of both initiatives to users.



33%

increase in
loyalty shopper
visit frequency
because of iPay

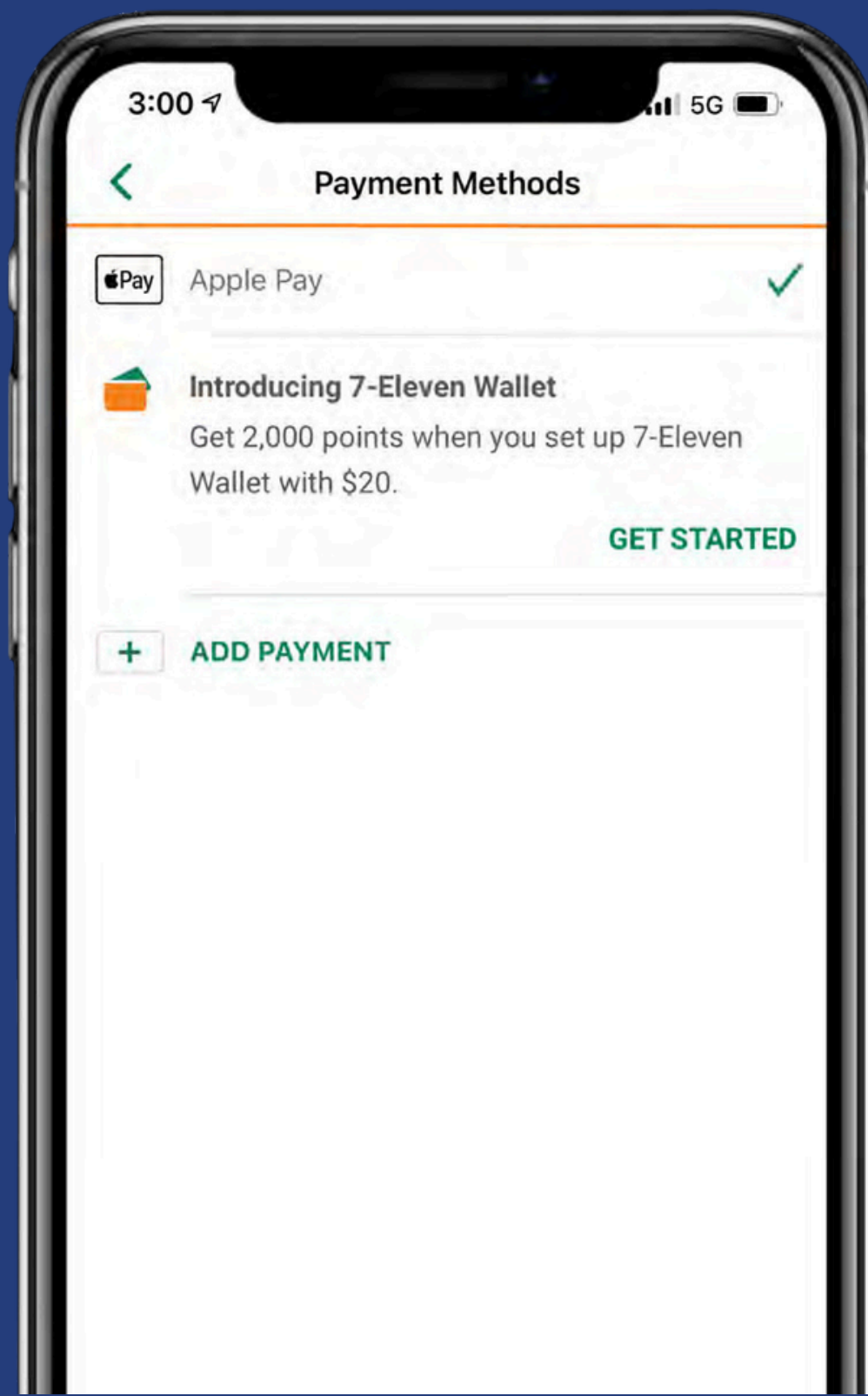
Integrating loyalty opens up options for powerful ongoing marketing. Using Scan & Go, you can communicate with shoppers at the optimal moment with the information they really want.

Theo Sotiriou, MishiPay, CPO



Payments

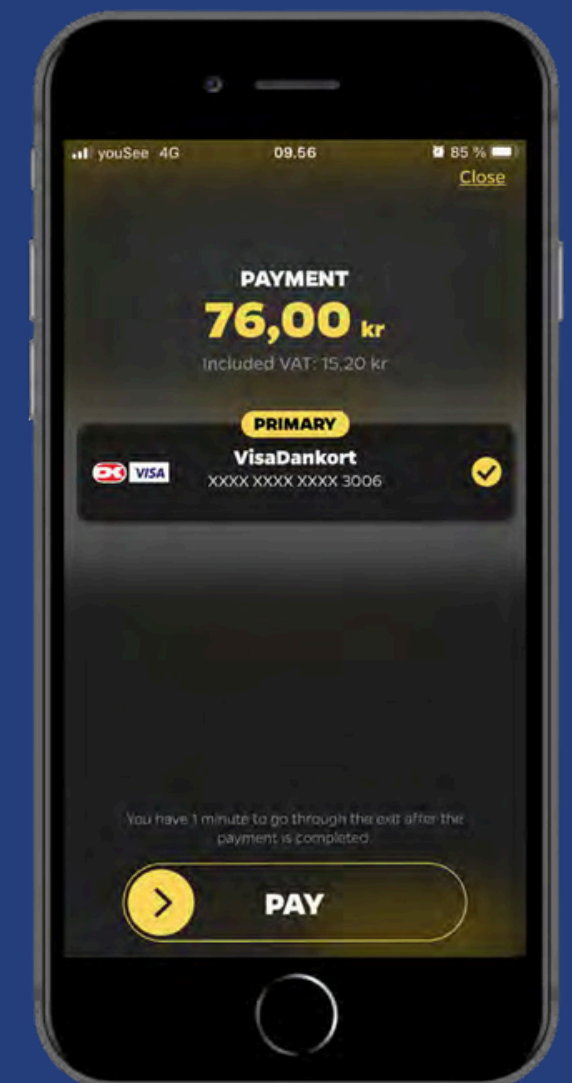
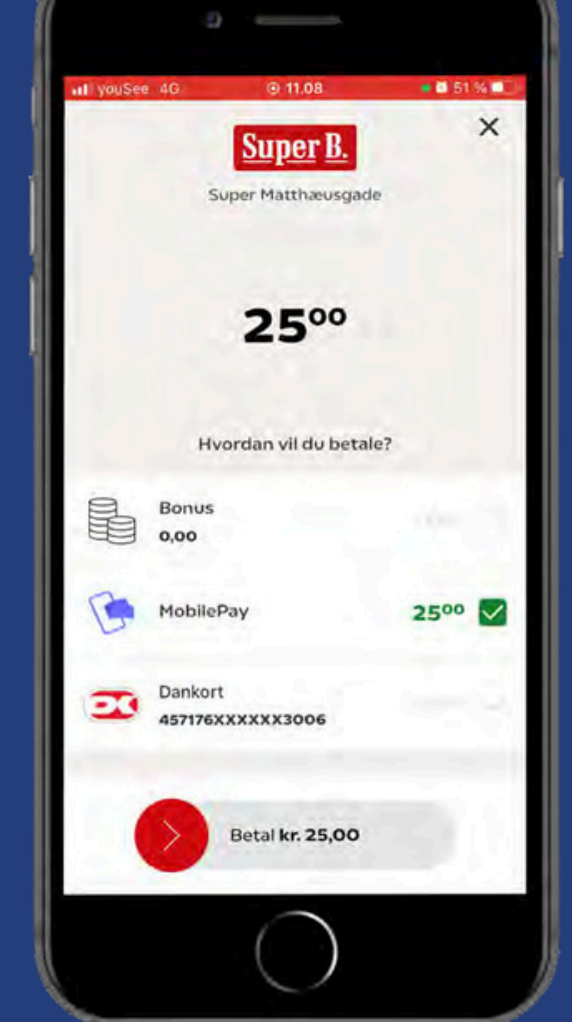
Payment is a vital part of the Scan & Go experience for users. Ensure you offer the payment options your shoppers want.



The most successful Scan & Go deployments offer the user a range of payment options. Limiting a shopper to a single payment method option when they use Scan & Go (for example, Apple Pay) limits the adoption of the technology. Instead, remove the barriers to use by enabling mobile wallets and local payment methods alongside debit and credit cards. This simultaneously reassures new users by offering them payment methods they are familiar with, whilst giving them flexibility to pay in the way they want. Additionally, solutions with the highest adoption enable shoppers to securely save their payment card, which means that subsequent purchases with the same card can be made with the simple tap of a button without needing to re-enter the card details.

98.4% payment success rate achieved by MishiPay

MishiPay has pre-existing integrations with a wide range of leading payment gateways. This enables us to deploy quickly and to offer a host of payment options to our users. We work closely with a wide range of partners to ensure we are able to offer the payment methods that users want in every market, from Mobile Pay in Denmark to Twint in Switzerland. This helps us achieve market-leading payment success rates that are comparable with conventional store POS transactions.



Exiting the store

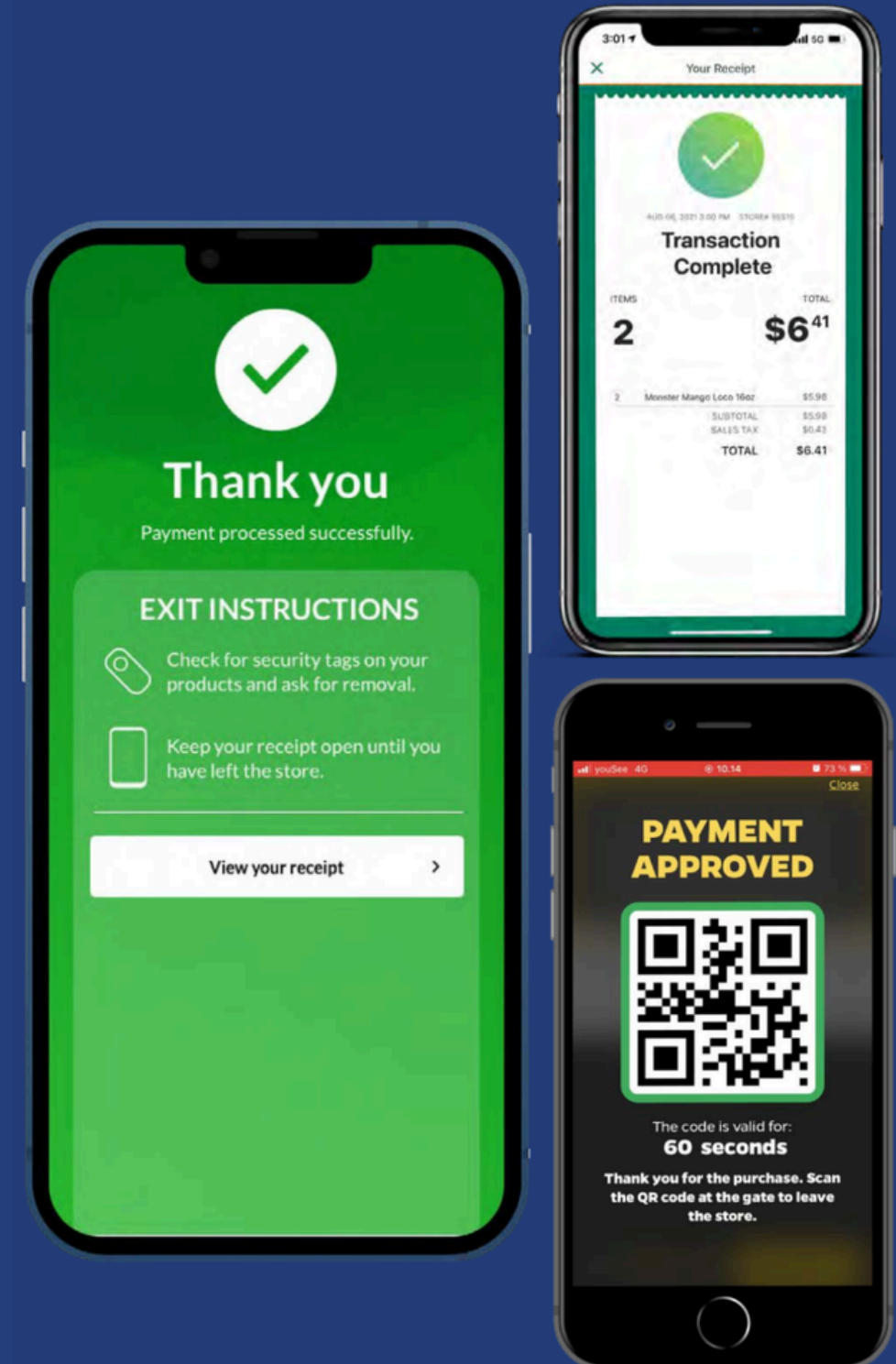
Creating the right exit journey for you and your

Nobody likes wasting time in a line, and this universal truth means that shoppers instantly understand the value of Scan & Go technology. However, the user's overall experience and their appetite for continued use of the technology can be damaged if, after they have completed their transaction, the requirements for exiting the store are unclear.

- When a payment has been completed, can the shopper exit the store?
 - Are they required to keep the completion screen open as they leave, enabling a staff member to check it?
 - What if there are security tags/cases on their products that need to be removed?
- Where should the user go to have them removed?
- Is the shopper required to have their purchase verified by a member of staff?

As the global leader in providing Scan & Go technology to retailers, we have worked with clients across a host of retail sectors, from grocery and fashion to DIY and travel, and everything in between. This experience has enabled us to develop functionality that supports a host of exit journeys. We develop bespoke recommendations after discussing the specificities of your business and your individual challenges and priorities. Contact us now to discuss your requirements with our expert team.

0%
increase in shrink
following
deployment of
MishiPay



About MishiPay

MishiPay brings the best of the online shopping experience to physical stores, enabling shoppers to scan and pay for their shopping using their own mobile phones. Founded in 2015, MishiPay has grown quickly and now serves its Scan, Pay & Go technology to some of the largest retailers in the world, including MUJI, Flying Tiger Copenhagen, Paradies Lagardere, SPAR and Eroski. Thanks to the skills of their technical team and their carefully curated list of partners, MishiPay can integrate cost-effectively into retailers' existing systems in as little as two weeks without the need for any changes in their infrastructure, making it possible for both shops and shoppers across the globe to benefit from the best of online and offline commerce.

Contact

United Kingdom:
MishiPay Ltd.
Aviation House, 125
Kingsway
London, WC2B 6NH

United States:
MishiPay Inc.
166 Geary Street
15th Floor, San
Francisco CA, 94108

United Arab Emirates
MishiPay Technology Ltd.
Unit 212 & 213 DIFC
Innovation one PO Box
507211, Dubai

info@mishipay.com

