

# Vaultify Shop

Scan and go and mix payments with integrated debit, credit and gift cards, loyalty points and coupons inside your own branded retail wallet for a frictionless shopping experience

## Overview

Vaultify Shop is a white-label platform for retailers to digitize payment, gift, and loyalty cards as well as coupons and receipts, bringing them all together in their own retail app. This enables a much more convenient shopping experience whereby customers can scan and pay for products with their smartphone and skip the check-out lanes, earn and redeem loyalty points, receive relevant coupons while shopping and store digital receipts. Utilizing the aggregated data in Vaultify Shop retailers can make personal recommendations, driving a higher than average revenue per user.

## How it works

Vaultify Shop is based on proven Visa mobile payment solutions used by large banks worldwide. It is comprised of a number of software modules that provide a secure and easy to implement single payment solution. The core of the platform is the Digital Value Manager, which allows retailers to connect multiple third-party service providers and convert various forms of digital value into a unified currency. The Retail Wallet Engine handles the tokenization and provisioning of any cards or coupons with value and connects to the consumer's smartphone.



## Highlights



### Offer a better way to shop

- Reduce checkout times by scanning and paying in aisle
- Allow customers to pay with their payment method of choice
- Offer targeted offers during a shopping journey



### Reduce operational costs

- Reduce check out costs through in-app scanning and payments
- Lower transaction fees by incentivizing the most cost-effective payment channels
- Replace paper and plastic with a digital experience

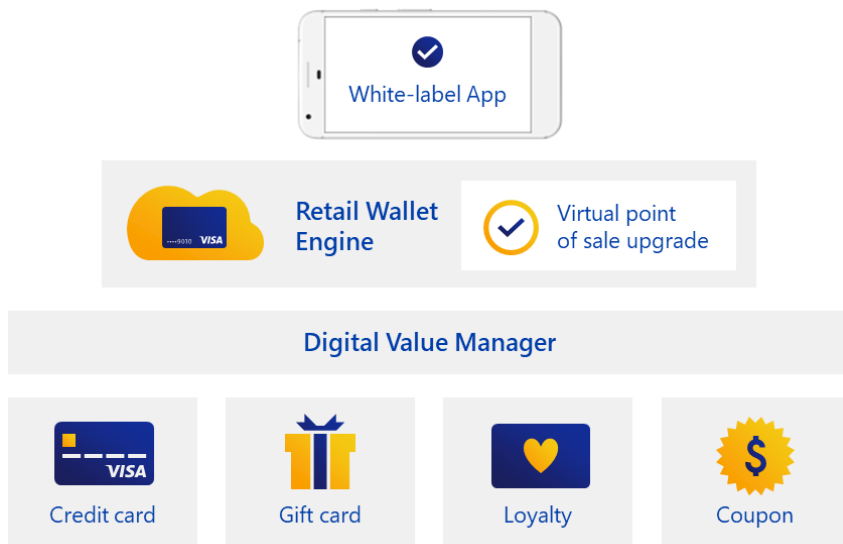


### Increase revenue

- Using data analytics, customize offers to your customers that are relevant and lead to higher revenue
- Increase shelf space in-store by lowering the number of physical check-out lanes
- Better loyalty programs encourage repeat visits and hence higher revenue

## The all-in-one retail app

It can either integrate with the retailer's existing app or to the Visa white-label app. The white-label app software allows retailers to get their own branded and easy to use app to market quickly, providing consumers with all-in-one access to the retailer's unified digital wallet and value-added services. Configurable modules provide a secure connection to third party service providers as well as integration with existing closed loop credit and debit cards, in house gift cards, loyalty and coupon schemes.



With Vaultify Shop, retailers can take full control of the payments process and integrate all types of retail currencies into a single transaction. By getting a better understanding of the shopping behavior, retailers can offer better personalized recommendations, increase revenue and improve customer loyalty and satisfaction. The solution can also lower transaction fees by incentivizing the most cost-effective payment method with the lowest transaction fees through incentives such as more loyalty points. The solution comes with a Shopkeeper Portal, a dashboard for retailers to identify and assist loyal shoppers in real time while in the store.

## Features

- Digitize payment, loyalty, gift cards and coupons to a single, secure wallet
- Convert different types of digital value (e.g. loyalty points, gift/payment card) to a unified currency
- Optimize check-out process by scanning & paying in-app
- Distribute coupons & combo offers while shopping to effectively up-sell & cross-sell
- Reduce risk of fraud with fraud mitigation tools
- See who is in the store real time with the Shopkeeper Portal
- Connect to multiple third-party service provider APIs to integrate with existing loyalty and rewards programs
- Enhance consumer experience by storing digital receipts, transaction history and personalized recommendations

## Deliverables

- White-label App
- Digital Value Manager
- API connector to third party service
- Retail Wallet Engine
- Shopkeeper Portal
- Configurable modules
  - Credit/Debit card
  - Gift card
  - Loyalty card
  - Coupons

### Want to learn more?

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Figure 1 description: This diagram shows that Vaultify Shop is made up of four functional layers. The bottom layer is an API that connects payment cards, gift cards, loyalty cards and coupons. The second layer is a Digital Value Manager that links all these cards, points, and assets. The third layer is a Retail Wallet Engine that tokenizes and provisions cards and coupons and connects these values to a mobile app. The top layer is a white-label app that merchants can use to present all digitized assets to their customers.

Token ID  
A Visa Solution