

Digital receipts – an inevitable must or something people want?

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TRY ME!



What a digital north can offer large markets in the heart of Europe and vice versa

YOU CAN STILL
TRY ME!



Paper receipts in the today's POS context



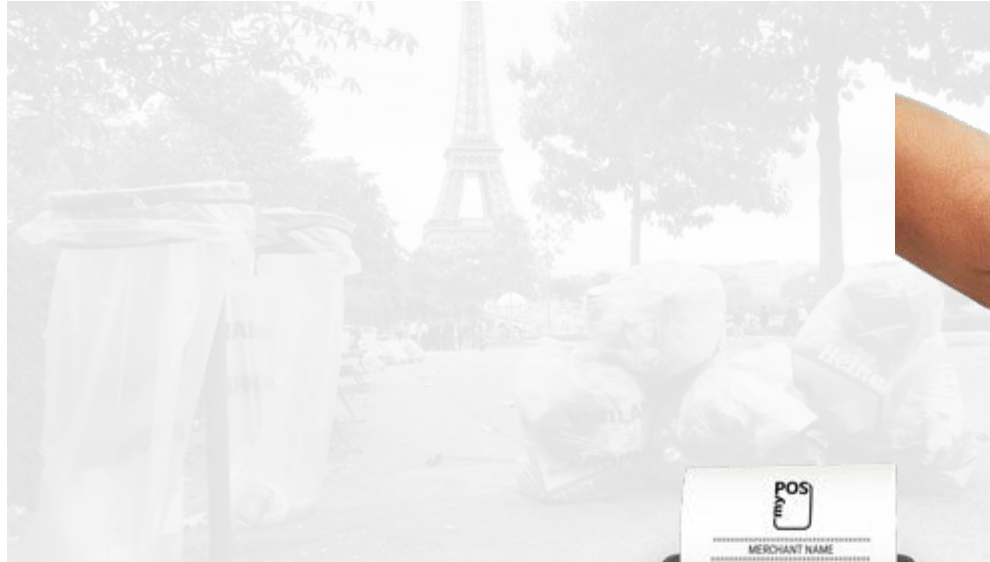
“Belegausgabepflicht” – **fiscalization**, the regulatory requirement to provide a receipt to every purchase since 2020 in Austria, Germany, Italy

Paper receipts in the today's POS context



Anti-Waste Law – the regulatory development in France towards a circular economy **foresees to ban paper receipts by 2025**

Paper receipts in the today's POS context



- **POS devices becoming smaller**, less room for paper rolls
- **More mobile POS devices**, higher cost to change paper rolls in remote places
- **Standard phones as POS devices** would require additional HW

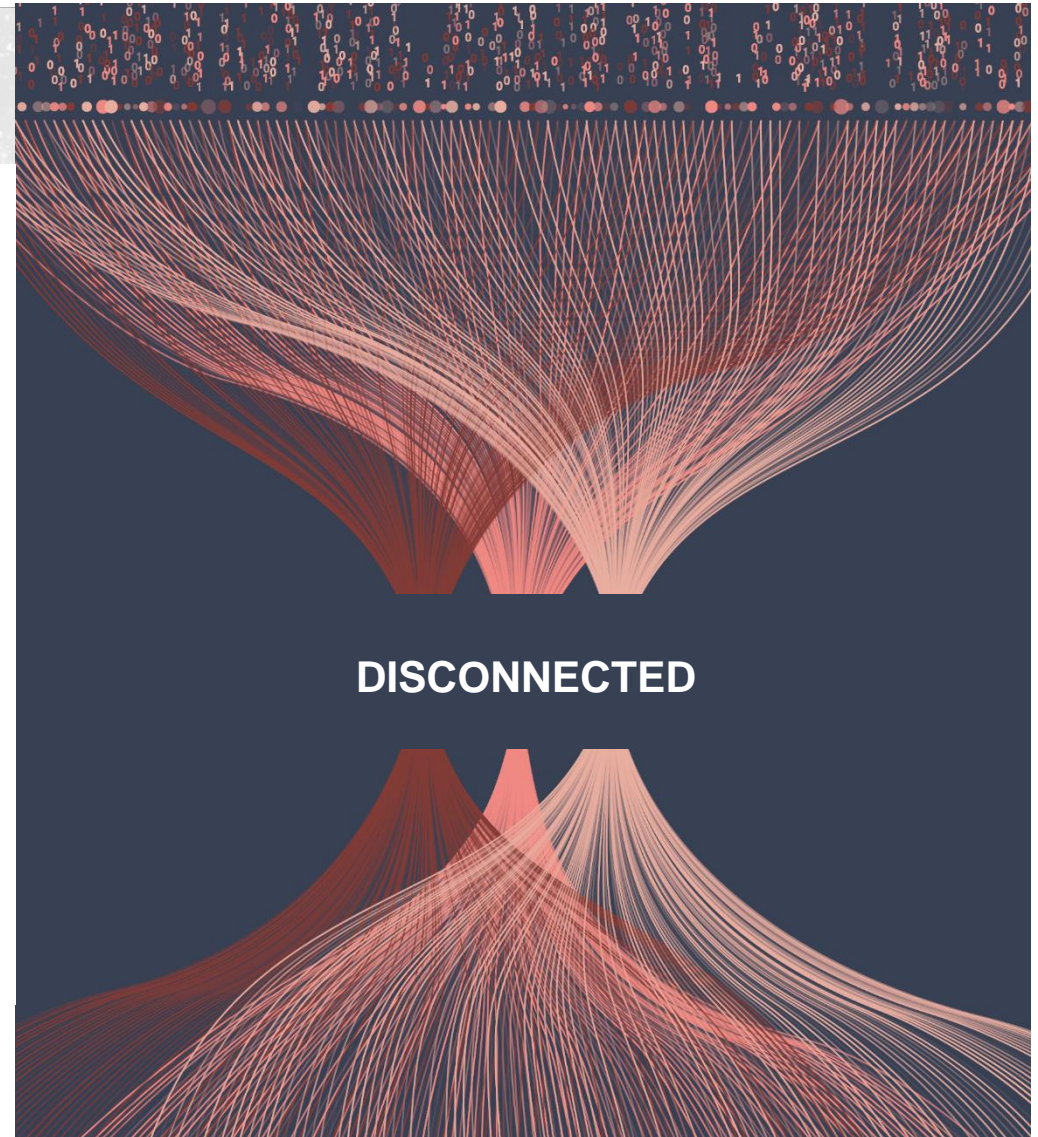
Paper receipts in the today's POS context



- Merchant's **digital in-store experience**
- Merchant digital marketing, **receipt as touch-point on smartphone**
- **Customer visible sustainability**
- Monthly **cost of paper receipts**

Paper receipts or better PAYMENT DATA in the today's context

The post-purchase – product return processes, merchant customer service, personal finance mgmt (PFM), digital loyalty for SME merchants, company expense management, tax authority reporting, central bank research, etc.
- is still largely disconnected



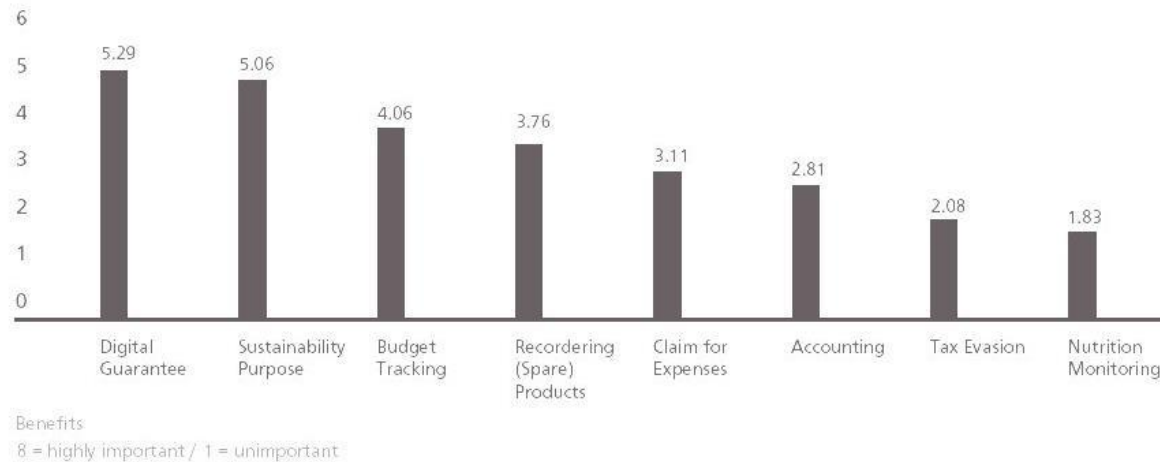
What about consumers, do they want a digital receipt?

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



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



Conducted by ETH Zürich
& University of St. Gallen
in 2019

INDUSTRY PARTNERS



Digital receipt variants and delivery methods

ECR / ERP driven

Payment driven

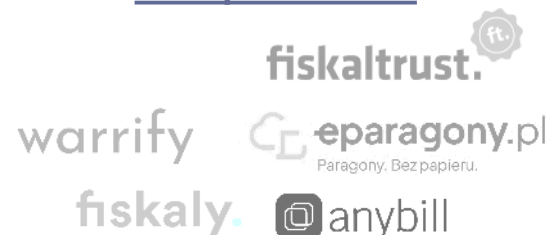
ECR vendor solution



Merchant app or service solutions



ECR integrated independent receipt services



Payment trx & ECR integrated independent receipt services



Delivery mechanism: Email, SMS, QR code scan

Customer card or in-app QR code scan or via separate web form

(in-app) QR code scan

Payment or loyalty card-linking, (in-app) QR code scan, separate web form



Receipt format: Mostly PDF only

In-app proprietary format or PDF only

Structured data and PDF

Structured data and PDF

End user UX: 

Scan or additional steps at check-out; end user needs to save and self-manage/archive digital receipts



Scan at check-out; digital receipt only in merchant app; no partner apps, receipt cannot be used in other services



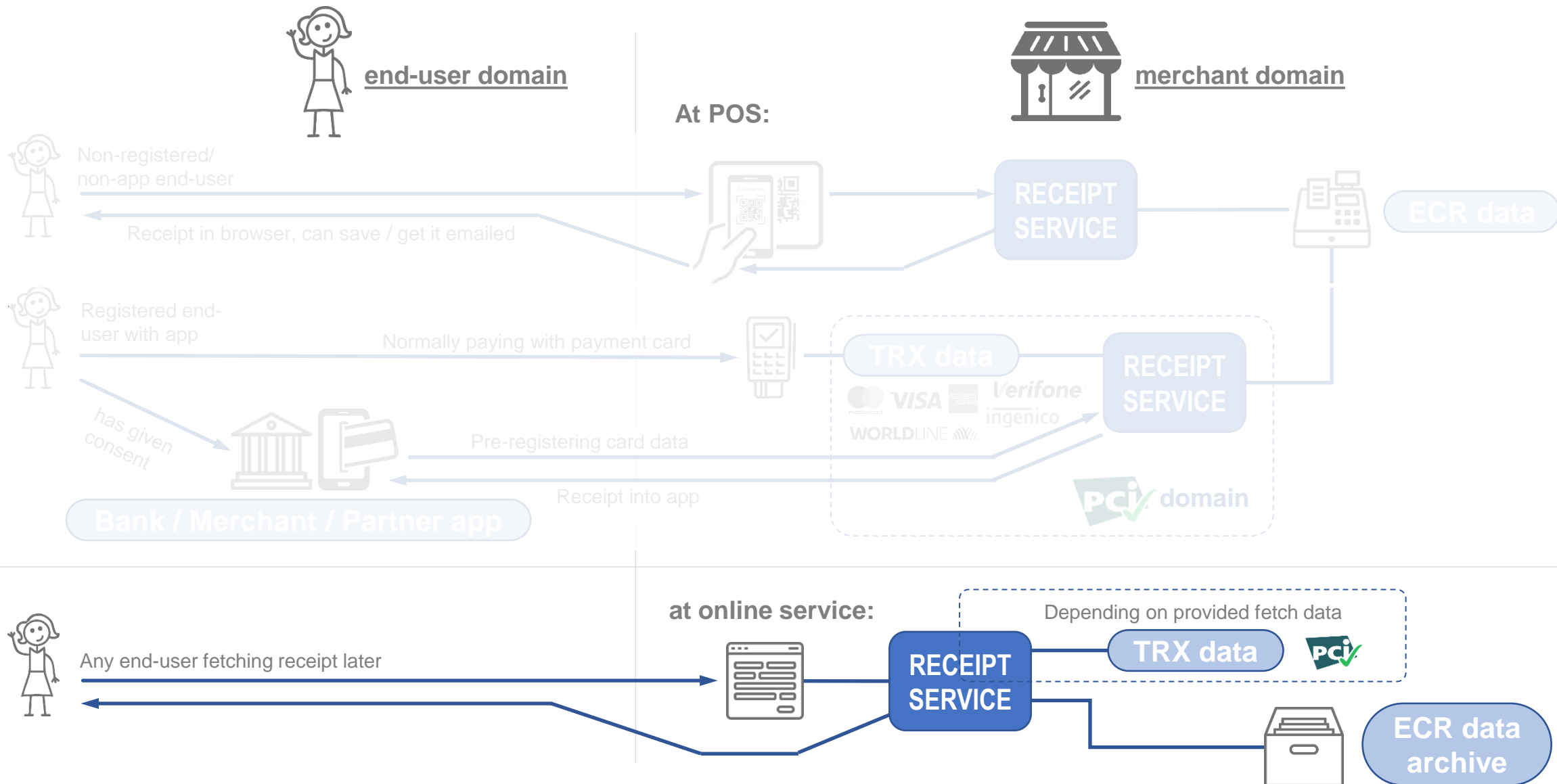
Scan at check-out still needed; one app for all receipts; some partner apps



Best UX

Scan not mandatory, one app for all receipts; banking, expense mgmt, merchant and other partner apps

A look under the bonnet – how do digital receipts work

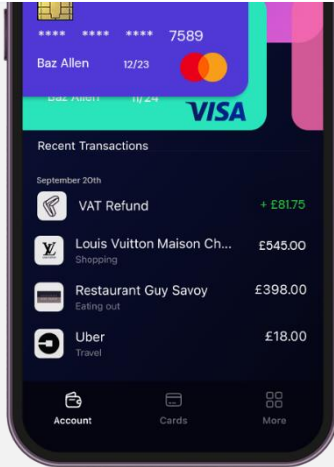


Innovative use cases with digital receipt data




Smart receipts

Expense management



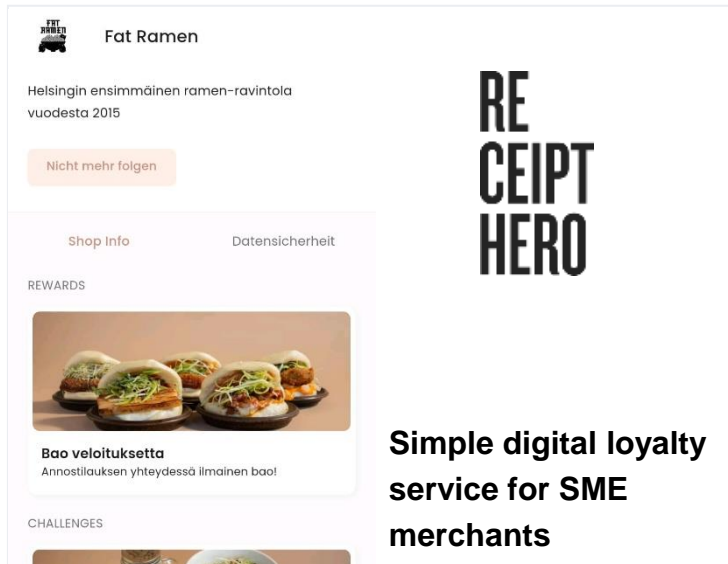
revenir.ai

VAT reclaim through issuer app



BITSABOUT

End user digital life mgmt tool



Fat Ramen

Helsingin ensimmäinen ramen-ravintola vuodesta 2015

Nicht mehr folgen

Shop Info Datensicherheit

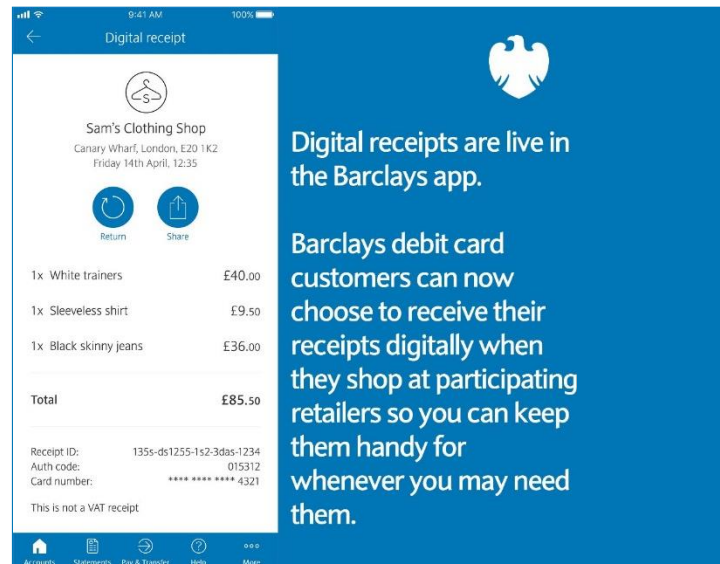
REWARDS

Bao veloituksetta
Annostilauksen yhteydessä ilmainen bao!

CHALLENGES

RECEIPT HERO

Simple digital loyalty service for SME merchants



Digital receipts are live in the Barclays app.

Barclays debit card customers can now choose to receive their receipts digitally when they shop at participating retailers so you can keep them handy for whenever you may need them.

Current market environment of digital receipts in European regions

Many, ~15 European countries legally recognize digital receipts as such or with little additional requirements



Payments largely digital; national digital agendas; merchants and consumers seek digital solutions; post-purchase use cases start to make sense



Fiscalization regulation in DE & AT; merchants seeking cost & operational relief; EV-charging regulation; sustainability in CH;



Anti-waste regulation



Banks aim to jointly develop a receipt service called Tiquex



HMRC: Making Tax Digital service



Finance ministry was planning an e-receipt pilot



Thank you

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