

# Omni-channel – SIX solutions for increased efficiency and enhanced customer satisfaction



**The figures indicate: Omni-channel customers are more loyal and spend more. SIX Payment Services can make an important contribution to your individual omni-channel strategy with expert know-how and modular solutions.**

#### **What does the term omni-channel mean?**

Omni-channel is the combination of various sales channels (such as E-/M-commerce and POS) that focuses on the seamlessly interlinked shopping experience of your customers – regardless of whether these customers purchase in online shops, via smartphone, by telephone or in a shop.

#### **Anytime, anywhere, anyhow**

This is how today's consumers want to shop. As retailers, the ability to adapt accordingly is crucial for customer retention. Thus, a single-channel presence is no longer sufficient.

The future differentiator will lie in creating a unique and smooth customer experience that encourages repeat

visits – no matter which channel. The different sales channels merge: in-store and online. Therefore, state-of-the-art solutions are those that can offer customers a comprehensive shopping experience – anytime, anywhere.

SIX enables you to implement your omni-channel strategy. You receive a payment solution that operates across all channels, is seamlessly integrated into your systems and with a comprehensible back-office tool.

#### **Benefits for you, the retailer**

- ✓ Potential for additional turnover through cross-selling and conversion
- ✓ Personal interaction with customers
- ✓ Buying experience fosters loyalty and satisfaction
- ✓ Lower operational costs
- ✓ Higher efficiency

### Omni-channel solutions from SIX

Omni-channel from SIX allows a retailer to operate both a physical store and an online shop with front and back-end integration. In order to process automatically and without additional manual procedures, the systems (in-store and online) must be interlinked. This is achieved by coupling the **TIM**<sup>1</sup> and **Saferpay JSON API**<sup>2</sup> interfaces.

However, complete automatization is only possible if the transaction is token-based. The additional benefit of **tokenization**<sup>3</sup> is that the customer card details do not need to be processed or stored by the retailer. This leads to enhanced **security** but also guarantees the necessary **PCI**<sup>4</sup>-conformity.

#### Additional advantages of complete automatization:

- **Enhanced customer satisfaction:** Through the technical connection between the physical and virtual world, online purchases can be also be efficiently returned instore. In store, your customer experiences an integrated, smooth buying experience with no need to present or insert the card into the terminal in order to process refunds.
- **Increased efficiency and lower costs:** The transaction is faster (e.g. no card validation) and no additional staff training for the usage of different systems is required.

### Example: Click & Reserve

Although omni-channel is a holistic concept including all aspects of the business and a variety of customer experiences, it is often discussed from the perspective of specific application scenarios. One of these is Click & Reserve.

Order in the online shop, reserve online and collect in-store: Easy with Click & Reserve. If your customer stores his credit card details online, the amount is pre-authorized and he/she can pay later in store without having to present the card (A). If your customer would prefer to pay upon collection, the payment is processed at the payment terminal as normal (B).

**Alternative A:** Only possible with tokenization including complete integration of TIM and Saferpay JSON API.

**Alternative B:** Corresponds to the standard buying process. However, the payment must be allocated to the online reservation in-store.

<sup>1</sup> Till Integration Module: Interface between ECR (Electronic Cash Register) and POS terminal.

<sup>2</sup> JSON API: Interface with Saferpay - it supports all Saferpay applications and is suitable for all applications in which online payments must be processed.

<sup>3</sup> Tokenization: Sensitive data (such as credit card numbers) are encrypted and replaced by replacement numbers (tokens). The original data is stored exclusively and securely in the PCI-compliant SIX data centre, where it is protected against unauthorised access. The SIX tokenization solution offers you, the retailer, the option to offer One-Click-Checkout and to process recurring payments without having to invest money and effort in PCI audits.

<sup>4</sup> PCI stands for Payment Card Industry. This term includes various security programmes, which increase the protection of card data and make it more secure. The worldwide leading card organisations support PCI. These are Visa, Mastercard, American Express, Discover and JCB.

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