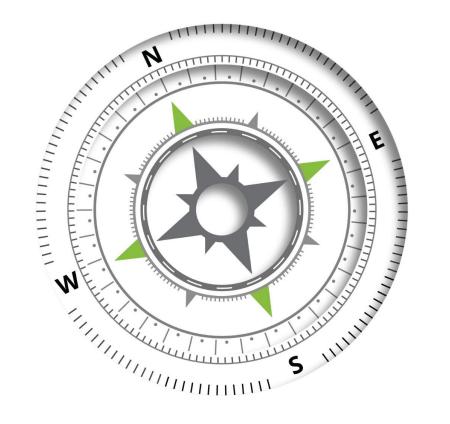
Deloitte.



Retail Payments Offering

Accelerating Retail Payments for Merchants and Corporates

David Frei; Consulting/Business Operations - Payments Lead Switzerland

November 2022

Retail Payments Offering

Retail Payments Capabilities; we deeply understand...

the Pro's and Con's of Retail Payment Solutions offered by Acquirers and PSP's to Merchants and Corporates across Europe.	how to reduce bottom-line cost for Merchants through our Knowledge of the granular Cost Structure of the Payment Fees(Interchange++).
future Use Cases, Payment Scenarios and Business Models(eg subscription) in Retail Payments, be it at POS, E-Commerce, Omni- Channel or in Metaverse.	the latest Trends in the Retail Payments Ecossystem.
how to integrate the Retail Payments Solution to the Merchant's Systems like ERP, CRM and Cash Register/Till.	how to reduce manual effort at Merchant's backoffice through Automation.
Vendor selection methodology.	how to migrate a Retail Payment Solution for Merchants and Corporates including detailled Implementation Roadmap.

Our Retail Payments Proposal at a glance

Analysis of the current Retail Payment set up

Acceptance Use Cases and Processes, Turnover and Payment Method split to challenge the commercial situation, Vendor Structure, solutions/products, systems/infrastructure, pricing and cost analysis.

Consulting on the future Payment scenarios

Solution/products(payment methods) and use cases, mix of sales channel, vendor structure, cost estimation.

Vendor selection, RfP

Cover letter including decision criterias, targets, questionnaire, pricing sheet, timeline, analysis of the bids.

Contracts, SLA and T&C

Contract negotiations, technical and commercial SLA's, T&C customization – all with Business Focus.

Implementation of the future scenario

Onboarding activities, solution/product implementation(webshop adoptions with Webshop provider for E-com, app adoptions for embedded payments and terminal installation onsite, system integration)

Retail Payments Transformation

Payment methods	Broader mix of payment methods	 New Payment Methods to pick up Speed. Klarna at Point of Sale to be launched in Switzerland after success in Germany (e.g. in the drug store chain DM) PayPal to become a SuperApp including refining the wallet solution Individualization fuels shift away from cards (increased usage of AMOP's)
Consumer	Changing consumer behaviour	 Consumers follow the 'Mobile First' approach - payments via mobile device will increase in the Future Demand for Wallets and embedded Payments/in-app Payments will further gain traction Individualization of consumers fuels shift away from 'Standard' Cards - increased usage of AMOP's, eg. Mastercard was forced to establish 'aiia' as their Open Payments company
Acceptance points	New commercial models and processes	 Merchants initiating Omni-Channel Sales Processes and require Payments Processes to follow (click&collect, queue busting,) Merchants Launch Subscription Models – Recurring Payment Processes and BNPL to cover the increased demand. Large Opportunities for Merchants, Corporates and Public Sector to shift their Invoicing Processes to Recurring Online and Embedded Payments.
Payment initiation channels	Demand for increased flexibility	
Payment Providers	New Solutions based on new	 New Acceptance Solutions are here to stay (All-in-One SmartPOS devices for Payments including client-Integration of ERP-/CRM-/Warehouse Management Systems) New Payment Providers to enter the market. Established Players are focusing on Open Payments due to Open Banking Initiative powered by the PSD2 Regulation. Established Players are forced to refine their Offerings. Retail Payment Automation to lower Merchant's/Corporates manual efforts (eg automated accounting and reconciliation of Retail Payments, Payments, cloud and Android based Acceptance Device for remote Management). E-Commerce: Mitigation of fraudulent Transactions through predictive Analytics. E-Commerce: Reduction of the Risk Scope through Automation, KI and Forecasting of Datapoints E-Commerce: Reduction of the Abandon Rate through lean Check-out Processes along the Customer Journey including improved UX. Data Management to support Merchants in Marketing Initiatives and predictive Analysis of their Customers.
PSP	Technology	

2

David Frei, CV



David Frei

Director Business Operations Deloitte Consulting AG, Zurich

Tel.: +41 (0) 58 279 5998 Mobile: +41 (0) 79 657 50 22 E-mail: dkfrei@deloitte.ch

- Summary -

David is a Director at Deloitte's Consulting division in the Financial Services Industry (FSI). He is in the Role of Swiss Payments Lead and holds 15+ years of experience in Payments Transformation.

David participated and oversaw in transformation projects with global FSI customers focused on Banking and Retail Payments, Payments Strategy and TOM Implementation, Instant Payments, Request to Pay(RTP), Account to Account Payments, ISO 20022, Open Banking, PSD2 and more broadly Digital and Corporate Banking. He has vast experience in Retail Payments, Acquiring, Payment Service Providers(PSP), Omni-Channel Payments and Payment Methods as well as in Issuing including Payments Infrastructure at Merchant's premise and E-Commerce.

Expertise and Consulting Focus

- Payment Transformation, Digital Payments, Digital Banking
- Retail and Banking Payments, Payment Infrastructure, Payment Providers
- Banking Payments Processes and Regulatory
- Target operating models, process Analysis and Design
- Project Management and Program leadership
- Focus: Payments in Banking and Retail

- Academic Background

Zurich University of Applied Sciences, Zurich, Switzerland; Master in Economics and Business Development. He speaks English and German.

Relevant line and project experience

- Swiss Regional Bank Elaboration of the future Payment strategy, Review and Analysis of the Payments Processes including the Definition of the Transformation Roadmap in order to better target their Payments offering to Corporate and Private Clients.
- Global Swiss Bank Credit and Product Management, Performance Monitoring and Controls of Credit Products and Services, Project Collaboration across different Stakeholder Groups. Conducted Re-Pricing Initiatives in Credit and Debit Cards to improve Commercialization to further increase Product Profitability and Sales Support.
- Global Swiss Bank Oversaw the Business Project Lead including conceptual Review, Design of the Implementation Roadmap Definition and Implementation of the Strategy for the Future of Payments as well as Establishing the Payment Governance and central Control of Payment Processes and System Inventory.
- International Retail Payments Analysis of the Merchant's Retail Payments Processes, Fee Structure and Infrastructure on a Country and Sales Channel Level. Elaboration of an Omni-Chanel based Retail Payments Strategy, Conduction of relevant RFP's and Vendor Selection for their future Retail Payments offering including Implementation Roadmap.
- Global E-Commerce Implementation Requirements engineering, Analysis of the Merchant's E-Commerce and Retail Payments Processes, System Integrations, Elaboration of an RFP including Vendor Selection and Fee Structure comparison, Implementation of the new E-Commerce platform and post-integration hyper care initiatives.

Deloitte.

Diese Publikation ist allgemein abgefasst und wir empfehlen Ihnen, sich professionell beraten zu lassen, bevor Sie gestützt auf den Inhalt dieser Publikation Handlungen vornehmen oder unterlassen. Deloitte Consulting AG übernimmt keine Verantwortung und lehnt jegliche Haftung für Verluste ab, die sich ergeben, wenn eine Person aufgrund der Informationen in dieser Publikation eine Handlung vornimmt oder unterlässt.

Deloitte Consulting AG ist eine Tochtergesellschaft von Deloitte NSE LLP, einem Mitgliedsunternehmen der Deloitte Touche Tohmatsu Limited ("DTTL"), eine "UK private company limited by guarantee" (eine Gesellschaft mit beschränkter Haftung nach britischem Recht). DTTL und ihre Mitgliedsunternehmen sind rechtlich selbständige und unabhängige Unternehmen. DTTL und Deloitte NSE LLP erbringen selbst keine Dienstleistungen gegenüber Kunden. Eine detaillierte Beschreibung der rechtlichen Struktur finden Sie unter www.deloitte.com/ch/about.

© Deloitte Consulting AG 2022. Alle Rechte vorbehalten.