

**The digitisation of points of sale:  
Monext considers payments to be part of these  
changes and presents its latest initiatives.**



**70% of consumers believe that on-store digital technology simplifies their purchases<sup>1</sup>**

**Which long-term trends look the most probable?**

**How does Monext consider payments to be part of these changes which have become inevitable?**

**Improving the customer relationship through highly personalised advice, in-store and on-line.**

**Clientelling tools:** these key tools are designed to assist the sales advisor in their sale through the most appropriate and personalised advice. Points of sale which succeed in making customers, rather than products, the focal point with this type of technology are recording better results.

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<sup>1</sup> Source: Baymard.com

- **Monext's contribution:** improving knowledge of the customer, the cornerstone of personalisation, by **aggregating and analysing payment data**.

**Meeting the desire for immediacy** and making customers' lives easier by adapting to their needs and limitations: enabling them to purchase an item immediately from web stock, adapting delivery methods, mixing baskets (in-store purchases and additional on-line items and vice versa!), etc.

- **Monext's contribution:** In all these situations, Monext manages **the triggers of customer payments, simple reconciliation**, with a view to meeting all these needs in real time.

**Personalised pathways:** customers are looking for personalised pathways and customised recommendations.

- **Monext's contribution:** On the back of the solution by Dotaki, Monext now enables merchants to **identify their customers' category and personalise the checkout phase depending on their profile**, need for reassurance or their risk aversion.

### Increased contacts by optimised multichannel approaches

**E-booking, web-in-store, drive, etc.** All these solutions combine the responsiveness of digital technology and the need to maintain social cohesion. Collections must be simple and quick if they are to stay in line with the practical nature of on-line ordering. For merchants, we can see that rolling out this type of service brings about impulsive and additional purchases (25% of customers who book an item on-line make an additional purchase in-store).

- **Monext's contribution:** Monext **aligns payments to the pathway to remove purchase obstacles:** charging upon shipment or delivery of the order, enabling customers to make an additional purchase in-store without having to get their card out, etc.

### Getting rid of the irritation of queueing

**"Self-service" tools:** automatic checkouts, scan & go, wallets and nomadic payments are flying high and enable merchants to improve fluidity at the checkout.

- **Monext's contribution:** Monext offers solutions to **make payments at the right moment of the self check-out process, it's as easy as one-click.**



Le paiement avec un temps d'avance

Whether it's a single action or invisible, payment will no longer be an obstacle.

**Virtualisation:** of **stock...** but also of the **check-out queue** and the sale

Getting rid of the irritant, the biggest obstacle in the in-store experience

- **Monext's contribution:** through **check-out queue** or appointment **virtualisation** solutions, with Minut'Pass and Monext. A **full-web, white-label** solution which embeds payments and is integrated with full transparency into customer pathways, thus improving the in-store experience.

**A sales advisor available 24/7** thanks to digitisation: when a physical sales advisor is unavailable, a virtual vendor takes over to answer questions and recommend products.

- **Monext's contribution: payment is also embedded in the conversation,** via Monext's on-line payment solution, integrated in the Webotit conversational commerce solution.

### Payment: one piece of the puzzle

Integrating and simplifying payments by merging pathways is important, but this is not the only factor to be considered. It is only one piece of the omnichannel puzzle.

This is why **Monext** has decided to **build up an ecosystem of partners**, experts and even disruptive players who are complementary in terms of their position in the unified commerce value chain. This scalable and dynamic ecosystem can be used to **offer with ease turnkey solutions which meet the major challenges of commerce undergoing change:** swift creation of new uses, improvement of customer relations, increases in sales. All partner solutions are immediately available with Monext's digital solutions.

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#### **About MONEXT**

MONEXT is a major player in the payment market in France and Europe.



[www.monext.fr](http://www.monext.fr)



Le paiement avec un temps d'avance

We support more than 150 financial institutions and 7000 merchants with innovative services covering the entire electronic payment chain in line with changing regulatory requirements. We develop solutions with increasing levels of security to anticipate all new uses. This is our contribution to our clients' development: omnichannel payment, financial flow optimisation, loans, card processing, combatting fraud, etc., anywhere and on all devices. For further information: [www.monext.fr](http://www.monext.fr)



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