



# THINKING LIKE AN INNOVATOR IN THE MIDST OF RETAIL TRANSFORMATION

REIMAGINING HOW YOUR PHYSICAL STORE  
CAN THRIVE IN THE FUTURE OF RETAIL

For more information, visit [ncr.com](https://www.ncr.com), or email [retail@ncr.com](mailto:retail@ncr.com).



A photograph of a man with a beard and curly hair, wearing a blue and white checkered shirt, smiling and talking to a woman in a grocery store. The background shows shelves with produce like onions and oranges. A teal text box is overlaid on the top left of the image.

## **THE PHYSICAL STORE REMAINS THE HEART OF RETAIL, ACCOUNTING FOR MORE THAN 90% OF TOTAL RETAIL SALES**

(forbes.com, June 2017)

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The world of retail is changing and so is the traditional bricks-and-mortar store. Though digital commerce is undeniably on the rise, the physical store remains the heart of the retail experience. However, the most successful retailers in this evolving landscape are reimagining the store to better engage consumers—who have expanded expectations and changing behaviors—and to defend against growing competition from both traditional and emerging players.



# WHAT DO WINNING RETAILERS HAVE IN COMMON?

Retail leaders are preparing for this new era of retail with the following strategies:

Focus on the consumer

Strive for frictionless in-store experiences

Enable digitally-connected shopping journeys

Invest in operational excellence

Mobilize store associates

**80% OF CONSUMERS ARE WILLING TO PAY MORE FOR A BETTER CUSTOMER EXPERIENCE**

— "The Disconnected Customer" CapGemini, 2017

## IT'S (STILL) ALL ABOUT THE CONSUMER

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Store reinvention begins with enhancing the consumer experience. Today's consumers expect easy, fast and flexible options no matter when, where, or how they choose to shop. Retailers must look to recreate the same ease of shopping online inside their stores. It's essential to remove friction and frustrations in every step—from the time a consumer decides to shop until they fulfill their

order. This includes offering the convenience of being able to checkout anywhere with multiple checkout options. By providing choice, retailers can appeal to a broad consumer base and don't turn away segments of the population who may have a strong preference for one technology versus another.

## PROVIDING TRIP ASSURANCE

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With so many alternative ways to shop, consumers need a reason to visit the bricks-and-mortar store. Winning retailers are responding by rethinking the role of the store with new checkout options, personalized in-store experiences, and engagement that converges digital and

physical realms. Retailers are embracing new technologies not only for operational improvements, but to deliver frictionless and engaging in-store experiences to ensure their stores stay relevant today and into tomorrow.

## A CONVERSATION WITH CONSUMERS

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Retailers must also transform their stores to create a sense of connection and two-way dialogue with shoppers. Offering self-service kiosks where shoppers can place orders for home delivery or conduct product research is a great way to provide shoppers with digital experiences inside the store.

Mobile applications help bring the digital and physical world together—shopping lists created at home can be used to navigate in-store shopping to make the trip easy and efficient. Personalized offers, reminders, and other digital touchpoints all enable a more connected commerce-enabled journey.

## INCREASING PRODUCTIVITY, REDUCING SHRINK

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While adopting new technologies to attract and retain shoppers is important, operational excellence remains a cornerstone of successful retailers. As retailers invest more in the consumer experience, they must offset these costs by improving productivity and efficiency while reducing shrink. Take new innovations such as artificial intelligence

and digital recognition, for example. This can speed up traffic at the front-end and at the same time aid in the battle against potential fraud at checkout by sensing and identifying items and using shopper history, demographics and even how the consumer shops in the store.

## MOBILIZING YOUR BEST ASSETS—STORE ASSOCIATES

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As stores become more digitized, mobile-enabled tools help associates better serve shoppers no matter where they are on the floor. Nobody likes having to wait for assistance, so empowering store associates to immediately resolve issues or access inventory data from the palm

of their hand greatly improves customer satisfaction. Getting these things right mean retailers see higher return on invested labor, achieve faster throughput, and most importantly, earn their customers' loyalty.

## HELPING RETAILERS REIMAGINE THE PHYSICAL STORE

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While these are key areas of focus, there is no single path towards reinventing the physical store. The evolution of the in-store experience depends on many factors—business and growth goals, shopper demographics, and geography are but a few. NCR is proud to work with retailers around the globe to identify and implement strategies that fit their needs and help retain loyal shoppers while attracting new ones. With a retail heritage spanning more than 130 years, we are dedicated to supporting our clients' success both today and tomorrow.

Here we highlight examples from our solution suite, designed to transform the in-store shopping experience and enable retailers to change the role of the physical store.

## REDEFINING SELF-SERVICE

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Since its debut in the 1990s, self-checkout has become a widely-adopted tool for offering choice and convenience in the store while helping to improve efficiency at the front end. As one of the pioneers of self-checkout technology, NCR has been continuously innovating in this area to improve speed, accuracy, flexibility, and ease of use. Today our self-checkout products are installed with 260 retailers across 42 countries, and these numbers increase every year. Our suite of solutions includes different models that are fully configurable to best fit retailers' specific business. The small footprint self-service kiosks can be installed virtually anywhere for shoppers to look up items, order at a foodservice counter, and order out-of-stock items for home delivery—and they are also a smart option for convenience stores. There's also a convertible model that can easily switch to an assisted POS station when the front end gets busy.

We have a series of value-add solutions that solves the most common challenges associated with self-checkout, making it even faster and easier for consumers to complete their own transactions; and helping to reduce the risk of theft at the checkout.



**100% of retailers surveyed are currently engaged in a “major digital transformation game plan.”**



“Reinventing the Store,” RIS News, 2017



### **Speedier Scanning: Picklist Assist**

One of the frequent reasons customers opt to not use self-checkout is that searching for the right loose or bulk-items PLUs can be confusing. NCR's Picklist Assist helps alleviate the hassle of manually looking up the product within an entire PLU list. The system uses computer vision to identify what's sitting on the scanner, and machine learning so the system becomes more accurate over time. Once an item is placed on the scale, the shopper can easily select the right PLU from a short list, which improves efficiency and accuracy at the self-checkout lanes while quickly getting shoppers on their way.



### **Minimizing Front-End Fraud: Produce Assurance**

Using the same computer vision technology as PickList Assist, NCR Produce Assurance helps reduce shrink and possible fraud by identifying suspicious self-checkout transactions in real time. Produce Assurance uses sophisticated item recognition algorithms that compare the item selected by the shopper with the expected item. If a discrepancy is found, an image of the item will be captured and an alert sent to an attendant who can intervene as needed before the sale is finalized.



### **Instant Video Verification: SmartAssist**

NCR SmartAssist is a video tracking system that uses real-time object tracking to help verify items in a basket are scanned through the self-checkout. The system automatically alerts an attendant whenever there is suspicious activity so that intervention can happen immediately.



### **Maximizing Associates' Reach: Remote Attendant Program**

The NCR Remote Attendant Program alerts an associate whenever a sales transaction stops, the attendant can review the alert and remotely intervene to resolve the issue. Attendants can monitor up to 10 checkout lanes at once, and can assist from a podium or mobile device. This helps your staff operate more efficiently, and your shoppers don't have to wait for help.

## THE NEXT PHASE OF CONNECTED SHOPPING EXPERIENCES— MOBILE SHOPPING

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Today's connected consumer is looking for more from retail stores than simply a place to acquire goods. Mobile technology is becoming a ubiquitous part of everyday life, and many shoppers look to incorporate mobile into their shopping journeys.

The majority of shopping experiences begin online, even when the sale is completed inside a physical store. Retailers that provide mobile shopping apps can capture this audience and drive behavior the moment consumers begin thinking about a purchase. Adding tools that help build shopping lists, research items and stick to budgets help build deeper connections by becoming a meaningful part of the shopper's daily life.

Providing mobile shopping inside the store brings the ease of online shopping to bricks-and mortar. Consumers can choose to self-scan items as they shop and pay for their items through a dedicated station or via mobile payments. This provides an exciting and new scan-and-go shopping experience for segments of the population who embrace mobile self-service.

**84% OF GROCERY SHOPPERS USE RETAILER SITES  
OR APPS TO START THEIR SHOPPING JOURNEY**

— Luth Research



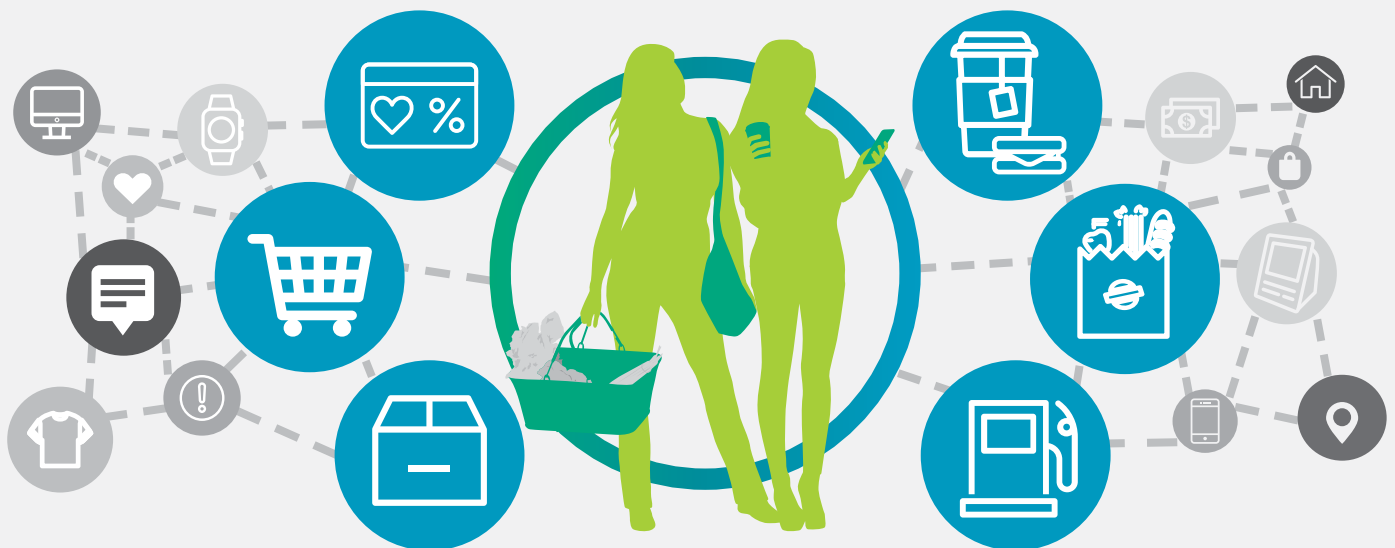


## INTRODUCING NCR FASTLANE MOBILE SHOPPER

NCR FastLane Mobile Shopper helps make mobile self-service a reality for retailers. The system can be used in two ways: through ruggedized store-provided scanners, and as a mobile app for consumers to install on their personal devices. The mobile app allows retailers to connect with their consumers even outside the store, and provides valuable services such as shopping lists and shopping history. Upon entering the store, shoppers use NCR FastLane Mobile Shopper to scan items before placing them in their cart. Retailers can use the system to deliver detailed product information and targeted promotions for each item scanned, which can help increase basket size.

Shoppers complete their purchase by scanning a QR code from the app at a self-checkout station. This allows consumers to pay with all methods supported by the self-checkout: credit card, debit, cash, or mobile payments. NCR FastLane Mobile Shopper also supports mobile payments for time-crunched consumers who want to get out of the store fast and are comfortable with stored payment options.

By adding mobile shopping to the physical store, retailers can provide truly-connected experiences across channels and bridge the divide between digital and physical.



**NCR Store Transformation Solution helps bring the reimagined store to life. Our team brings deep domain expertise to planning each retailer's individual store transformation strategy—from analyzing current store performance and identifying friction points to recommending the right technologies and leading integration projects. No matter where a retailer is along their store transformation path—beginning to adopt self-checkout, seeking mobile consumer apps, or improving operational excellence throughout the store—we are here to help.**

## WHY NCR?

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NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Atlanta, Ga., with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.



**NCR solutions run the everyday transactions that make your life easier.”**





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## WHY NCR?

Many traditional retailers are racing to figure out how to achieve the new gold standard—frictionless, or grab-and-go checkout. But it's more important for retailers to first define what "frictionless" really means for their brand, their shoppers, and their unique goals. And, how it can be achieved within the confines of existing store footprints and IT ecosystems. We believe it begins with understanding how to engage and delight shoppers and deliver on the brand promise. The best way to reinvent the store is to provide shoppers with fast and hassle-free shopping experiences consistently, and across any checkout method they prefer. And to look at ways to embrace digital innovations and technologies to deliver personalized experiences inside the store.

We offer the following solutions that help transform the store beyond the checkout:

- POS systems (hardware and software)
  - Mobile payment options
  - Digital receipts and digital coupons
  - Omni-channel customer loyalty
- Merchandising and inventory management
- Kitchen production and customer self-service

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