

## BEST B2C PAYMENTS PROGRAMME

Sponsored by GPS



STOCARD

## Stocard by Wirecard

***“The programmes were nominated either because they were best in class in some way, for example by results, effectiveness, or to demonstrate innovation in packaging, delivery, implementation or customer engagement.”***

Stocard is a leading mobile wallet, digitising the wallets of over 38 million people - from payments, to loyalty, to anything shopping related. The company was founded in 2012 and works with some of the world's largest retailers to provide value added services to customers. It is headquartered in Mannheim, Germany and has offices in Sydney, Rome, Amsterdam, Paris, and Toronto. Today, 38 million people are using the Stocard app for their shopping; every month over 1.5 million new customers are joining Stocard; Stocard initiates over 1.5 billion POS transactions per year.



## The Project Explained

Stocard takes the clunky brick-and-mortar experience to the digital age by going beyond payments. Customers can not only pay in their Stocard app, but also simultaneously collect all their loyalty points and save more through card-linked coupons. The free Stocard app allows customers to store all their loyalty cards in one place, so they can collect all their loyalty points at any store without having to carry any plastic cards anymore.

On top of that, they receive the latest offers from their favourite retailers, have all their coupons in one place, sign up for new loyalty cards that they do not have yet, and pay with the app. Additionally, Stocard shows customers their current rewards points' balance, nearby store locations, as well as the best offers, coupons and catalogues matching their favourite stores.

To scale a system that is handling billions of requests,

Stocard is running a micro services architecture on the latest technology, like nodeJS, Trebuchet, Terraform, hosted on AWS, that allows the business to scale on demand.

To enable this integrated shopping experience, Stocard is working with some of the biggest and most innovative retailers in the world (Carrefour, Decathlon, IKEA, Lidl, Media Markt). Through those retail relationships, consumers spend less and save real money when using Stocard compared to any other wallet - ultimately meaning customers are engaging in an improved experience when shopping at those retailers mentioned above, as well as hundreds of others.

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter than now - from everything shopping-related to financial services (payments, consumer credit, wealth, etc.).

## What Made This Initiative Unique

When shopping with Stocard, customers will never miss a discount again and save real money without having to carry any plastic cards or paper coupons in their wallet. It is a truly digital and exciting shopping experience from loyalty cards and coupons to payments.

Stocard helps companies improve customer experiences through showing retailer specific offers in the app to drive customers to their stores. Using breakthrough purchase analytics to measure campaign ROIs, companies can tailor their campaigns to best meet the needs of their customers.

Companies can gain new loyal customers for their loyalty programmes using the ground-breaking in-app signup in Stocard. Customers do not need to enter the shop to open a loyalty programme or use each retailer's different website, streamlining their experience with that retailer.

Stocard has been launched in over 40 countries with even more to come. The Stocard App currently supports the following languages: English, German, Dutch, French, Italian, Spanish, Portuguese, Norwegian, Chinese, Japanese, Korean, Polish, Russian, Turkish, Czech, Hungarian, Romanian, Slovak and Slovenian.

## What's Expected for the Future

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter - from everything shopping-related to financial services (payments, consumer credit, wealth, etc.) to areas we do not think about yet such as market research. Due to its large user base, Stocard is in a unique position to become one of the most relevant players and reshape various industries addressing multiple billion-dollar markets.

## More about the company:

Official website: [stocardapp.com/en/au](https://stocardapp.com/en/au)

[stocardapp.com/en/au/contact](mailto:stocardapp.com/en/au/contact)

[linkedin.com/company/stocard-gmbh](https://linkedin.com/company/stocard-gmbh)

[twitter.com/stocardapp](https://twitter.com/stocardapp)

***“This is an area where we're seeing true innovation and we're delighted to showcase the multiple, really exciting products that are in the market. Joanne Dewar, CEO, Global Processing Services”***

## Congratulations to the other finalists