



**A Monthly Recap of the Developments Within the Omnichannel
Ecosystem**

November 2014 Edition

About this Report

In a retail environment where traditional consumer shopping norms and habits are being disrupted by the rapid adoption of new technologies, retailers are now, more than ever, looking for alternative strategies to ensure the future viability of their businesses. Some merchants are progressively adopting Omnichannel solutions that create a seamless shopping experience for their customers, allowing them to shop for all products and services whenever and wherever they wish.

This report will, on a monthly basis, document the moves these progressive retailers are making to enable Omnichannel across three critical lenses:

Engage the Customer – strategies merchants are enacting to drive customers into their store or online including loyalty programs, contextually relevant offers, and leveraging data to make relevant product recommendations.

Enable the Customer – tools merchants are deploying to arm customers with the ability to shop and buy whenever and wherever they want including apps, enabling payment within the app, location-based services, and the ability to shop and fulfill purchases regardless of channel.

Serve the Customer – ways in which merchants are stepping out from behind the counter to deliver enhanced shopping experiences such as mobile-point-of-sale, ability to check inventory in real-time, etc.

The report will also feature industry-spanning research curated by **Vantiv, whose solutions help merchants make that transition a bit easier**. These insights will help to arm retailers (and those who power them) with data to make smarter decisions when considering various options for enabling Omnichannel commerce.

PYMNTS Viewpoint

Retail folklore says that the day after Thanksgiving is the day that retailers went “in the black” and began making a profit. That day, Black Friday, also marked the official start to the holiday shopping season. Decades ago, stores never put up holiday decorations until that day either. As a little girl, I remember my Mom dressing me up and taking me to the grand department stores in our town to see the decorated store windows and to take in the holiday excitement. It was fun and festive and a holiday tradition that also included some shopping!

In recent times, Black Friday hasn't held as many happy memories for retailers.

Last year, for instance, Black Friday shoppers spent less on their shopping excursions than they did the year before – the first decline since 2009. More people actually went to the stores that weekend, but fewer people bought, spending ~4 percent less than they did the year prior. That, unfortunately, only added insult to injury to the retailer's not-so-black- balance sheets that had already taken a beating thanks to deep discounts all year.

This year, there's every indication that things could be different. Consumers are feeling a bit more confident that the jobs they have are more permanent and their earnings power more secure. The economy overall is strengthening. Retailers are marketing aggressively to bring shoppers into their stores, and some of them are even opening on Thanksgiving Day.

Retailers also have a lot of new tools this year to help them engage their always-on omnichannel consumer as never before. Mobile connected devices bring new and powerful options to both merchants and consumers that add value to their shopping experiences.

Here are a few things that could make the holiday season a little brighter for merchants and the omnichannel commerce consumers that they hope grace their virtual and physical storefronts.

Mobile-optimized websites

Black Friday may be about getting consumers into stores, but the NRF recently reported that a staggering 56% of consumers plan to do at least some of their holiday shopping online (the most yet). Getting consumers to convert from a looker to a buyer is a function of a lot of different things, including having a web site that's responsive to a mobile device and also offers options like pay on line and pick up in store. It's a sure way to let consumers buy from the comfort of their couch and give them the certainty that the items they want are available and still get them into the store so that they can be tempted to buy more!

In Store Experiences

Many shoppers today are eschewing ties and sweaters and coats for the experiences that create memories for themselves and their families. So what's a retailer to do that isn't in the business of selling memories? Create an in store experience that's memorable enough to get consumers in and shopping – and often without a discount. These can be special VIP evenings, or trunk shows or simply great service delivered by exceptional sales associates armed with customer profiles and buying histories. And all of these experiences can be continued and messaged via the retailer's app which captures even more data that can enrich the experience.

PYMNTS Viewpoint

mPOS

Speaking of arming sales associates with great information, mPOS devices are no longer dongles attached to smartphones for casual sellers. mPOS devices are turning sales associates into a tablet-enabled customer ambassadors and checkout terminals. Not only can this help increase the opportunities for associates to have a meaningful dialog with customers, but it also removes the risk of losing sales based on a customer's unwillingness to wait in line to pay.

Beacons

Retailers have embraced Beacons with a force, motivated entirely by their desire to help influence a shopper's purchase decision throughout the buying cycle and the data that Beacons can provide them about what shoppers are doing in their stores. Unfortunately, consumers aren't that bought in, at least yet. It's still early days, but as retailers fine tune their Beacons strategy to do everything from checking in consumers as they enter a store to presenting them with valuable information about what they might like to purchase and even tee up payments options, retailers will be able to use this technology to further blur the on and offline commerce worlds for their customers.

Actionable Data

It sounds so cliché to say but data is truly the secret sauce to a retailer's success. But data alone isn't enough – it has to be data that is actionable. And that often requires mashing up customer data with third party data sources that can help improve sales and conversions. For instance, weather data when used in combination with customer data and mobile devices can drive weather-related promotions in a relevant time frame to a relevant group of customers or potential customers.

Apple Pay and Mobile Payments

Apple Pay has done more to change the attitude around mobile payments than a decade of investment and hype from the hundreds of innovators who have come before. Consumers with new iPhone 6's and 6 Pluses are now able to use Apple Pay to buy things in apps that accept Apple Pay and in physical stores that do too. Could Apple Pay and others like them open the door to a whole new reality of using a single digital payments method across all of the channels they shop?

Only time will tell.

Happy Thanksgiving!

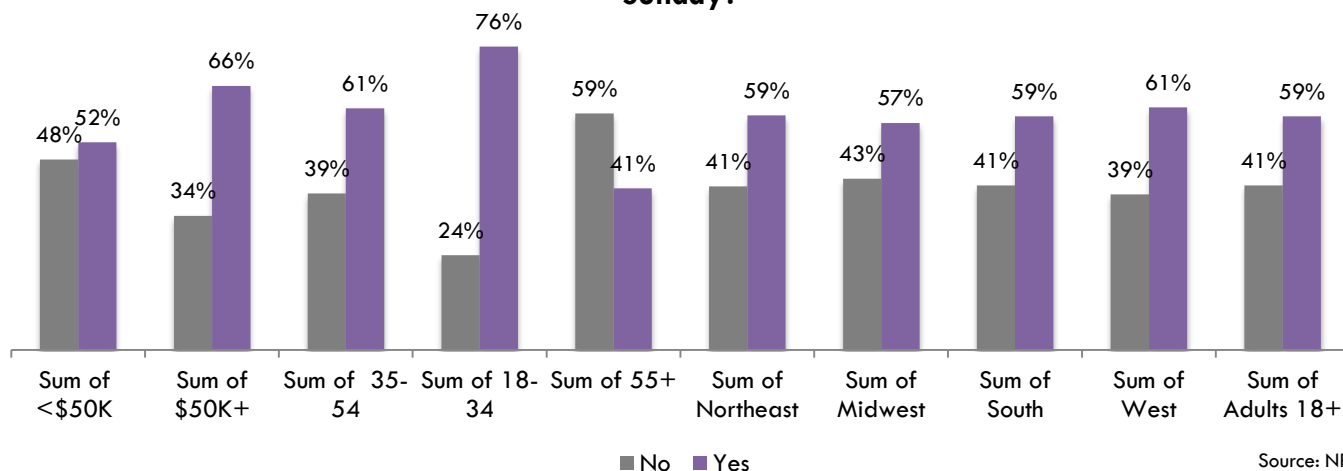
Karen
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1: Engage the customer



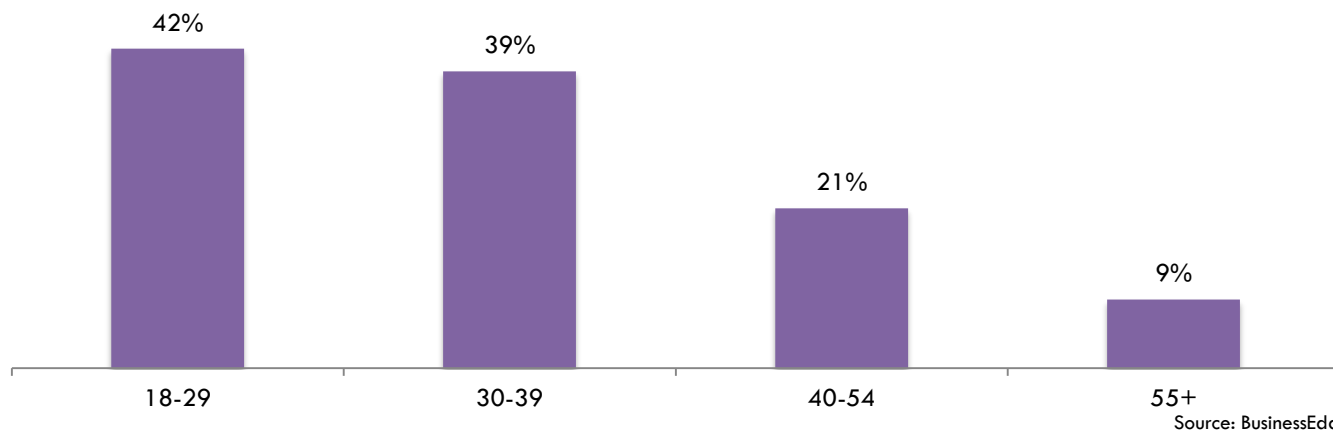
The NRF conducted a survey last year polling consumers on likelihood of certain behaviors gearing up for Black Friday. NRF asked consumers whether they would go shopping the Thursday, Friday, Saturday or Sunday of Black Friday. A whopping 76% of people from the age range of 18-34 indicated that they would go shopping that weekend. While its no major surprise that geography doesn't heavily weigh in on shopping intent, it is interesting that income does. Surprisingly higher income shoppers are more likely to take advantage of the great deals typically presented to consumers over Thanksgiving weekend.

Have you gone or will you go Holiday shopping this Thursday, Friday, Saturday or Sunday?



Many retailers are developing marketing campaigns for the holiday shopping season focused on grabbing consumer attention via mobile phones and tablets. A recent global study conducted by SDL of more than 3,000 consumers found that shoppers under 30 were the most likely to research via smartphones (42%) when considering holiday purchases vs. shoppers aged from 30-39 years old were a little more likely to utilize a tablet (45%) versus a smartphone (39%). Shoppers from the ages of 40-54 were much more likely to use a computer (85%) than a smartphone (21%).

Smartphone Usage for Holiday Research



1: Engage the customer

Merchants Announce Strategies For Black Friday Foot Traffic

Black Friday sales last year saw a 2.7 percent dip, while Cyber Monday sales increased by 21 percent. So what do merchants have up their sleeves to get more foot traffic for Black Friday this year? [Macy's](#), for one, took the definition of the after-Thanksgiving sale to a whole new level to pretty much mean right after the table is cleared. The department store announced that it would be open at 6 p.m. on Thanksgiving Day – two hours earlier than their 8 p.m. opening last year. By promising deep discounts and “door-buster sales” for Black Friday, Macy's and other large retailers are aiming to turn into flash sale sites for the day.

[Best Buy](#), for example, plans to continue opening on the evening of Thanksgiving Day and will have reduced prices on most products. Apple and Amazon will also give users the chance to get Black Friday prices from the comfort of their home devices. [Amazon](#), along with Wal-Mart, actually started Black Friday on a Saturday – the Saturday following Halloween, kicking off holiday sales early and moving the usual shopping kickoff day up by nearly a month. Amazon will also increase frequency and number of products available as “lightning deals” from November 1 through Black Friday weekend.

Post-Black Friday Holiday Spending Forecasts

After consumers rush to take advantage of the Black Friday sales at participating retailers this year, the regular post-Black Friday holiday shopping season commences. This year's predictions on holiday spending vary – one new report by [Reuters](#) indicates that rich shoppers will boost U.S. holiday sales the most in three years. Another [PunchTab](#) report indicated that 77 percent of US consumers plan to spend at least as much as they did last year at the holidays, if not more. Even millennials, according to the report, planned to spend 15 percent more this year. And 90 percent said they would shop online – most of whom start in November.

Still, others said they would prefer to shop via mobile device – and engage with brands that way. A new [study](#) by Moxie Software, Inc. revealed that 62 percent of survey participants expect live chat to be available on mobile devices, and 82 percent would use it. The study indicates that consumers' growing preference for online chat provides companies an opportunity to enhance the customer journey and increase customer satisfaction, specifically on mobile devices. And when it comes to specific shopping categories, the Consumer Electronics Association holiday [report](#) predicted total spending in the tech category, which tends to be popular with online shoppers, would increase 2.5 percent, reaching a record \$33.76 billion this holiday season.

Walmart Boosts Customer Engagement, Starts Holidays Early

Starting the holidays early, [Wal-Mart](#) announced that it is offering free shipping on what it considers to be the season's top 100 hottest gifts. The move follows Target's decision to offer free shipping on all items from late October through December 20. In addition, Wal-Mart also offered discounts (or “rollbacks”) on more than 20,000 items starting the Saturday after Halloween – starting holiday sales about a month before Black Friday. During that month, it pulled forward 15 24-hour online deals originally reserved for Thanksgiving weekend. And for the first time, it allowed shoppers to pick up those 24-hour online special items at the store. Wal-Mart is starting early to rev up slow sales, battling competition from online retailers, dollar stores and drugstores.

1: Engage the customer

In Other News...

The role of social media giants Twitter and Facebook in [mobile payments](#) expands, even alongside the launch of Apple Pay.

A BAI [study](#) suggested that online and mobile platforms are the leading focus of tech investments for retail banks as they move to increase digital offerings.

Shopping-focused social network [Polyvore](#) began letting marketers target their promoted products ads at shoppers in Canada, the U.K. and Australia.

InternetRetailer.com [reported](#) on 5 online shopping trends for retailers to watch this upcoming holiday season, including more engagement with customers via mobile devices in-store.

[Kohl's](#) is leveraging its new Yes2You loyalty program optimized for mobile and web to drive customer engagement and build deeper relationships with customers.

Boston-based tech company [LevelUp](#) made moves to enhance their customer engagement and loyalty platform by using iBeacons.

Lowe's and other [retailers](#) got a jumpstart on the holidays with promotions of Black Friday sales/deals via social media platforms like Vine.

[Alibaba](#) and its rival Chinese e-commerce player JD.com disputed over a trademark for Singles Day holiday marketing.

About 25 percent of U.S. consumers plan to spend more on [holiday shopping](#) this year, compared to 20 percent in 2013, and spending on holiday gifts is expected to average \$718, according to Accenture's annual holiday shopping survey.

Digital River and Forte execs explained why [omnichannel](#) is far from dead – and is more than just a buzzword – in a recent PYMNTS.com webinar on omnichannel during Retail Reinvention Week.

The recent “creep” of [Black Friday](#) shopping into Thanksgiving and even earlier was predicted by a retail expert to continue forward and consume much of November, as retailers try to convince consumers to buy as early as possible.

Facebook marketing partner [Offerpop](#) predicted that Facebook's buy button will drive direct commerce and it a major factor in Q4 for holiday advertising. Instagram will also play a big role in holiday shopping as brands tap into user-generated content.

1: Engage the customer

More than half of American [loyalty program](#) members said they are unhappy with the reward options offered by their favorite brands, according to a Colloquy/FanXchange customer engagement survey.

[Millennials](#) are signing up for fewer retail loyalty programs, and are more likely to be dissatisfied with them, according to ACI Worldwide research.

Forbes reported on how [proximity marketing](#) is driving retail, as targeted offers based on proximity lead to higher conversion rates, the ultimate goal for brands and investors.

[Target](#) is gearing up to make up for lost holiday sales last year with its new mobile strategy, upping its mobile offerings and pushing a two-step checkout.

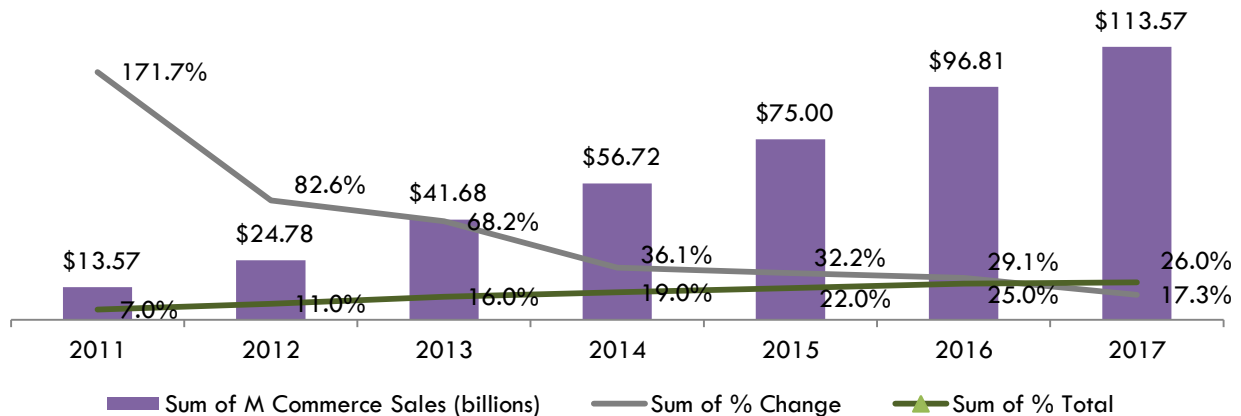
Execs from Yo-Yo, The LevelUp, and Jingit took part in a PYMNTS.com [webinar](#) to explore whether mobile is the key to better loyalty programs that encourage and foster on-going customer relationships.

2: Enable the customer

vantiv[™] Insight

Its no secret that mobile technologies are enabling all sorts of new ways for retailers to engage with customers. The challenge, now, is translating that engagement to sales. The good news is that many retailers are. eMarketer is reporting that Mcommerce sales will total approximately \$57 billion in 2014 which is about 19% of all retailer ecommerce sales. Fast forward to 2017 and retailers can expect to have over a quarter of their sales come from mobile (smartphones and tablets) which will, in turn, account for amost \$114 billion in sales. eMarketer went on to report that purchasing via tablet has become even more popular than smartphone-based mcommerce: Nearly nine in 10 mobile buyers last year purchased something from their tablet, compared to about two-thirds who made a purchase via smartphone.

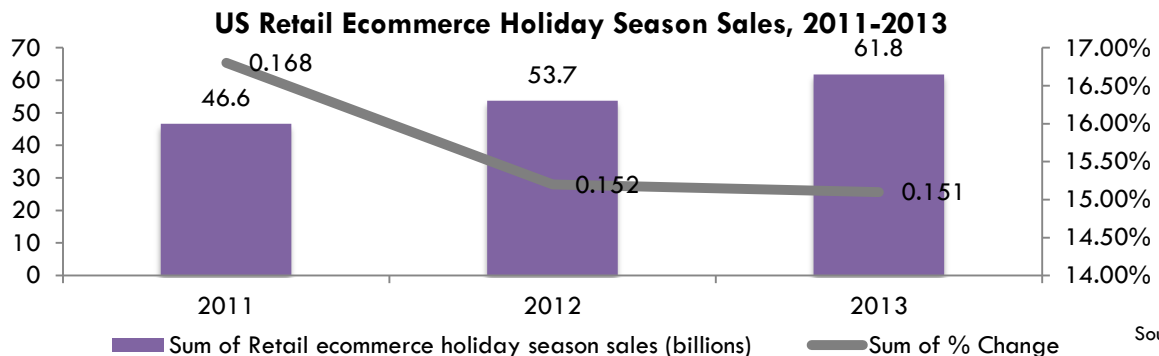
US MCommerce Sales, 2011 – 2017
billions, % change and % of retail ecommerce sales



Source: eMarketer

eMarketer also projected that retail ecommerce holiday sales in the US would rise about 15%, matching the year prior gains. In total, US retail ecommerce sales for last years holiday season—defined as November and December—were expected to reach \$61.8 billion, up from \$53.7 billion the year prior.

Mcommerce is expected to play an important part in overall digital holiday retail spending. Last year, mobile devices accounted for a larger-than-expected share of total US retail ecommerce sales, according to the forecast which indicates that retailers are beginning to crack the code for driving engagement regardless of the channel the consumer chooses.



Source: eMarketer

2: Enable the customer

Merchants Enable (And Ditch) Apple Pay

[Apple Pay](#) debuted on October 20, officially changing the conversations around NFC technology, mobile wallets, and the future of payments as a whole. And while a handful of large merchants had already jumped on board with Apple, several others said “no way” – for a number of reasons. As MPD CEO Karen Webster wrote in her Halloween [commentary](#) “The Scariest Things in Payments,” Rite Aid and CVS ditching Apple Pay was a kerfuffle worth first place on the scariest things list. “You don’t have to be a Rhodes Scholar to figure out that the abrupt about face at Rite Aid and CVS, CurrentC merchants, was the result of some sort of disconnect between the marketing peeps wanting to offer Apple Pay and the finance/treasury folks that signed the contracts a few years ago that said they couldn’t,” she wrote. Later, Webster elaborated on the real reason [Rite Aid](#) dumped Apple Pay. The abrupt deactivation spun “ludicrous” claims over Apple’s security and data privacy, but later, a leaked memo indicated that the store disabled Apple Pay because it competes with [CurrentC](#) and the mobile payments technology MCX.

In response to claims that merchants would be charged fees for accepting Apple Pay and violating their contracts with [MCX](#), MCX CEO Dekkers Davidson said there were no fees. He also said that MCX was “agnostic” about Apple Pay and its NFC technology – if needed, he said, CurrentC could switch from QR code-based technology to NFC-based.

Beyond competitive reasons for not accepting Apple Pay, other [stores](#) who simply couldn’t enable NFC technology fast enough, or who had a clientele what was not particularly mobile-enthralled, made it on the “no-way-to-Apple-Pay” list. Among those non-initial backers were: Best Buy, H&M, Coach, Bed, Bath & Beyond, Sears, Kmart, BP, Publix, Pizza Hut and Starbucks.

35 Percent of Consumers Using Mobile to Shop

More than one out of every three (35 percent) of shoppers today use [mobile](#) devices to purchase things, up 10 percent from 2012, according to results from a new shopper behavior study. Much of the change comes from sharp increases in three demographic groups: Hispanics, Asian Americans and the age range of 15-49. But the study explores any role that the mobile device would play in the shopping process, including for research purposes, from price comparisons to searching for products both in-store and online. But overall, the study indicates that mobile use of any kind is increasing – not surprising yet worthy of note. Specifically, the demographic changes included an 11 percent boost for Hispanic shoppers and a 10 percent boost for Asian-Americans. Elsewhere, within the 15-49 age group, those in the 35-49 age range saw a 12 percent growth of mobile device usage, while those 15-34 saw 10 percent growth.

Finally, the study explored mobile’s impact on shopping speed. About 15 percent of shoppers said that typically “only a couple of minutes” passed between discovering a product via mobile device and making the purchase. Males were more likely than females to make these quick-turn purchases. According to the study, “this acceleration of purchase is indicative of what shoppers look for when using their mobile devices in store or for purchase: information and convenience.” However, at the same time, retailers looking to enable their customers with these abilities clearly need to step up their game – fewer than one in 10 shoppers will download a retailer’s app, the study said.

2: Enable the customer

Wal-Mart Gets Focused on E-commerce and Mobile

To counteract a seemingly challenging holiday shopping season and lower expected revenues this year, [Wal-Mart](#) is making moves to boost its investment in e-commerce and hold back from opening new physical stores. Historically, it has been aggressive with new store openings, but the market now has become less hospitable to that strategy, according to The New York Times. The store's growth in sales in the U.S. has stalled for 6 consecutive quarters due to slower customer traffic and higher competition from both online retailers and small discounters like dollar stores, reported the NYT. On October 16, Wal-Mart therefore announced that it will invest as much as \$1.5 billion into e-commerce and other digital efforts in FY 2016 – up from \$1 billion in FY 2015. “Our business and customers continue to evolve and so will the way we deploy capital,” said Wal-Mart CFO Charles Holley in an Internet Retailer report. “We are focused on creating an endless aisle and appealing to our customers’ changing needs.”

In Other News...

UK mobile payment provider [Zapp](#) announced a wide range of retail partnerships including Asda, Sainsbury's, House of Fraser, Thomas Cook and Shop Direct.

[Digital Retail Apps](#) announced Apple Pay integration for SelfPay, its consumer-led in-aisle mobile payment app.

[Pizza Hut's](#) VP of global digital experience was down on Apple Pay, saying the well-known limits of its initial deployment will slow down acceptance and blunt Apple Pay's impact.

[PayPal](#) integrated with Samsung to provide fingerprint-based payments, further accelerating the growth of mobile payments post-eBay split.

To keep mobile-savvy shoppers engaged and satisfied, [Dick's Sporting Goods](#) re-designed and re-launched its mobile app for Android and iOS smartphones following an uptick in mobile traffic and sales.

B2B UK startup [Smartz](#) established \$400k in funding to launch video technology that will bring together fashion and commerce for a new interactive shopping experience.

[Wal-Mart](#), aiming to make shopping faster and more convenient, opened its first click and collect site and began filling same-day Internet grocery purchases at a drive-thru facility in Bentonville.

Square started using [geolocation](#) to identify when a coffee order is received, where the merchant is, where the consumer's mobile device is, traffic in the area, and how long it takes to prep the beverage – all aiming to keep coffee hot.

In a joint [rollout](#) with McDonald's, Amex is allowing cardholders to redeem rewards in real-time – diners ordering at the counter can use the points to pay for the purchase.

2: Enable the customer

Despite the rise of global fashion chains and online shopping, millennials are rediscovering [department stores](#) as they find new ways to attract the generation. The global sector is expected to expand by \$450 billion by 2019.

[Google](#)'s third quarter earnings report revealed that its revenue increased 20 percent to \$16.5 billion after investing in Google Express, Google wallet and creating a mobile payment focused mindset.

[Greentoe](#) is aiming to change the way people shop by giving them a convenient opportunity to buy goods at the minimum advertised price – a “name your price” application letting shoppers haggle with merchants.

[Twitter](#)'s “buy” button is set to go live in 2015, no later than March, according to VentureBeat. The button will allow users to make a purchase or donation directly from a tweeted message.

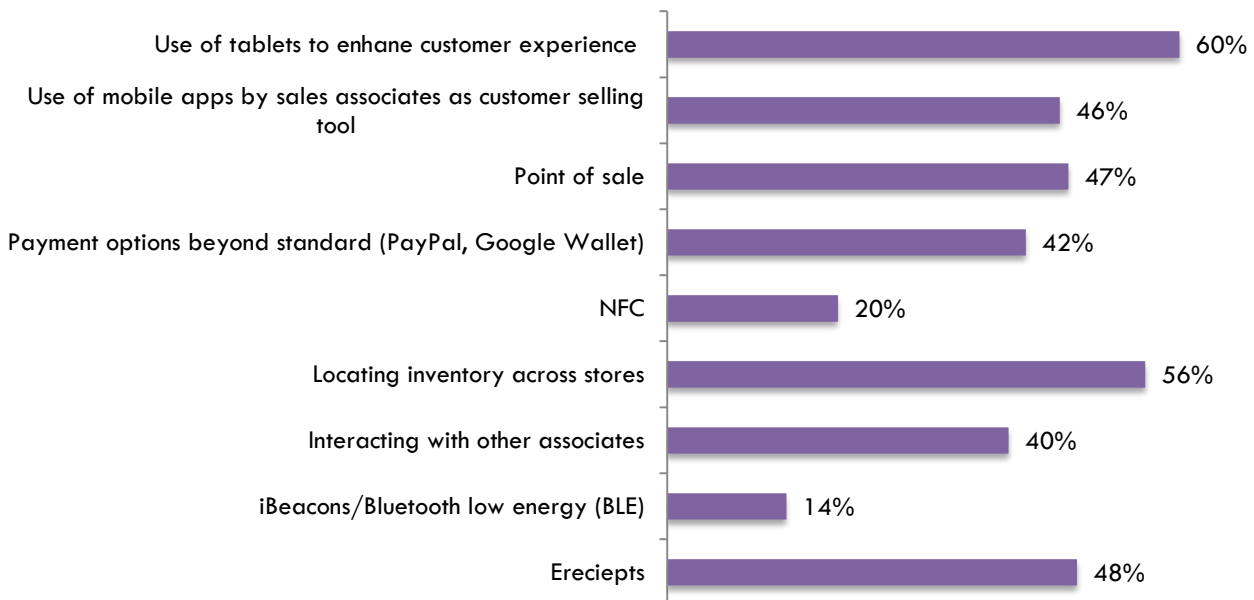
E-tailer [QVC](#) announced that it will let shoppers use the TouchID fingerprint recognition capabilities on recent iPhone models to authenticate purchases in-app instead of with passwords or PINs.

3: Serve the customer

vantiv[™] Insight

A majority of omnichannel retailers are hoping to improve the overall in-store shopping experience for their customers, according to Q1 2014 research from the e-tailing group, eMarketer. Putting tablets in – store, whether in hands of the associates, as part of self-serve kiosks, or methods to pay, was the number 1 way the retailers surveyed hoped to use technology to improve the overall shopping experience at physical locations.

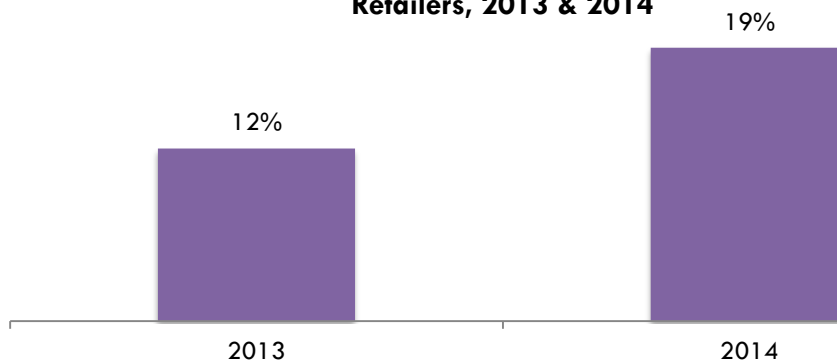
Mobile Technologies that US Omnichannel Retailers Currently Employ to Enhance the In-Store Experience, Q1 2014



Source: eMarketer

The demand for click-and-collect, which is the practice of reserving a product online and picking up the item in-store, is expected to increase this holiday season, according to Postcode Anywhere, a cloud-based address management service. For many retailers, the name of the game is to enable customer however, wherever, and whenever she wants to shop so long as it translates to incremental sales.

US Internet Users Who Use Click-and-Collect* Services Offer by Retailers, 2013 & 2014



Source: eMarketer

3: Serve the customer

Whole Foods Tries One-Hour Delivery, Google Faces Challenges

[Whole Foods](#) announced that it would trial a one-hour mobile deliver program, where shoppers place their orders on a smartphone, in 15 cities in the U.S. The trial is being done with vendor Instacart. Whole Foods Market co-CEO Walter Robb said that Instacart would make it easy for Whole Foods customers to buy fresh ingredients for dinner that night or send healthy foods to relatives and friends in another city. Over the holidays especially, this one-hour food deliver process may prove to be extra helpful, as many will be cooking at home and may not have time to go out to grab groceries. The process works as follows: customers enter their zip code at Instacart.com or via the Instacart mobile app, add items into a virtual cart, and then choose a delivery window (within 1 hour, 2 hours, or at a scheduled time), then checkout. On the other end, Instacart personal shoppers accept and confirm the orders on their mobile devices, shop for the items at Whole Foods stores, and proceed with the delivery.

While Whole Foods tests one-hour delivery via a mobile app, [Google Express](#) – Google’s same-day delivery service – has experienced some challenges. In mid-October, Fortune reported that three key retailers – American Eagle, Office Depot and Lucky (grocery) – changed their minds about moving forward with the program. Retail analyst Greg Buzek predicted the reasoning behind these decisions – Office Depot has its own delivery service, American Eagle as a clothing store may not see the need for one-hour delivery of items, and historically, same-day delivery grocery services have struggled. Customers, he said, typically prefer to order groceries from home and pick them up in store – unless they live in densely populated urban areas where parking is difficult. Thus Whole Food’s one-hour delivery service for its 15 large cities may see some initial success, but time will tell.

The Counter-Top POS Gets a Makeover

Square, Shopify and several other players are attempting to transform the traditional model of credit card transactions with their new hardware – user-friendly tablet interfaces and innovative payment processing services, reported [Gigaom](#). New companies rarely try to work within more traditional payment networks – “clunky card-swipe terminals, printed receipts and direct bank relationships.” However, startup Poynt is doing just that, reinventing the traditional POS terminal using new technologies and development principles seen in the financial startup community. Its terminal will run on Android, and will have a developer community and app store. It will accept any kind of payment, whether it’s authenticated by Apple Pay or a chip embedded in your credit card, according to Poynt CEO and founder Osama Bedier.

The Poynt POS terminal will be distributed to small and mid-sized businesses – supplied by banks and linked to traditional payment processing services like First Data and Chase Paymentech, according to Gigaom’s report. Poynt’s goal, said Bedier in the report, is not to overturn the long-standing relationships between banks and merchants, but to provide a terminal that’s much more “sophisticated, flexible and upgradable than the standard cash register keypad-and-mag-stripe-reader.”

Bedier added, “Store payment technology has been built around what is basically a glorified calculator. Instead of creating another calculator, we felt we could do better. We could do for merchants what the smartphone did for consumers.”

3: Serve the customer

Restaurant Mobile Ordering Sees Significant Push

In effort to avoid the holiday craze, during which a million other errands may not leave time for standing in line for a quick bite to eat, some consumers may resort to save time with their mobile devices. [Taco Bell](#) and Outback Steakhouse announced in October that they are shifting their businesses to deal with new smartphone reality and address these consumer needs. Taco Bell, for one, rolled out its version of the mobile app to allow customers to order ahead and place a food order for pickup. In made this announcement on October 28 with an unusual social media blackout. According to USA Today, to draw social media attention and promote the app, all of the fast food chain's accounts went black, revealing that the new way to experience Taco Bell is #onlyintheapp. Each social media platform provided a link to download the new app.

Meanwhile, Outback announced plans to rollout an industry-first online reservations tool for mobile, iPad or laptop, showing real-time waits for seating at every location in the country. It also lets the customer get a place in line. Using mobile to secure a place in line gives customers a reason to phone ahead, and allows the restaurant to plan accordingly. The USA Today story noted that these kinds of apps are greatly driving the restaurant industry. While younger millennial consumers are more apt to download and use these apps, especially at places like Pizza Hut, Papa John's, McDonald's and Domino's, older consumers are increasingly willing to incorporate these types of apps for restaurant-related activities, according to National Retail Association SVP Hudson Riehle.

In Other News...

Mobile shopping startup [Curbside](#) is using \$9.5 million in seed and Series A funding to enable same-day pickup for shoppers, a hybrid between mobile and in-store.

[Uber](#) announced the global rollout of "Uber for Business" and introduced its corporate billing system in 41 new countries.

eBay announced that it would support a [fine art auction](#) with some of NYC's top art galleries as consumers show a willingness and comfort to spend a lot more online.

[Johnny Rockets](#) signed on with E la Carte to incorporate their self-serve tablets at 200 of their national locations.

Etsy announced that it has launched a [mobile card reader](#) that combines a merchant's online and offline business – potentially fragmenting the virtual payment space.

[Yelp](#) is working with the Hipmunk travel search engine, which lets travelers browse flights and hotels by factors like pricing, layover duration and amenities, to expand its hotel booking business.

3: Serve the customer

Processing over \$8.2 billion in transactions for 21k customers, [LightSpeed Retail](#) announced a major push into the restaurant and bar sector with its acquisition of Belgium's POSIOS.

Online retail giant [Amazon](#) signed a letter of intent to build a one million square foot fulfillment center in Fall River and Freetown, its first in Massachusetts.

[Lowe's](#) Innovation Labs introduced retail service robots to help customers shop smarter, better navigate stores and instantly access information to home improvement projects.

iPad POS solution provider [Revel Systems](#) launched a Retail Enhancement Suite to expand the existing retail iPad POS by allowing users more ways to customize their retail POS.

Vendor [iZettle](#) promoted its mPOS technology at a pop-up store featuring 6 small businesses in Central London.

Mobile commerce and marketing services provider [GoSwift](#) launched its integrated m-commerce platform to help businesses increase and streamline their mobile and online transactions.

According to new research from [IHL Group](#), software companies Square and Epicor lead the fast growing mobile POS software market in North America. mPOS installs are expected to grow by 110 percent this year, says the study.

Chicago-based specialty burger restaurant, Butcher and the Burger, [deployed](#) an mPOS solution from Infinite Peripherals and Digital Dining to cut its line times in half, improve customer service and develop a streamlined reporting process.

About PYMNTS

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About Vantiv

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