

CARDNET

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# MOBILE RETAIL APPS MADE SIMPLE

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working together with



LLOYDS BANK

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# Welcome to WoraPay\*

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Mobile retail apps with queue busting,  
seamless payments and loyalty

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Do you want to grow your sales, increase efficiency and speed up queues? There's no need to invest in expensive vending machines or self-service terminals. Mobile retail apps allow your customers to use their smartphones to beat the queues, pay seamlessly and enjoy your loyalty programs. Customers save valuable time and you increase sales and customer loyalty.

## Why choose WoraPay?



### Increase your profits

Customers bypass the queue, saving them time. Knowing they don't have to wait encourages them to return to buy more.



### Optimise staff productivity

Less time collecting payment means more time elsewhere. It also reduces cash on site.



### Quick and easy to implement

We use tablet technology so you don't need extra IT or staff. Get trained in only 15 minutes.



### Improve links with customers

Existing loyalty schemes are easily integrated. Upsell and deliver special offers straight to your customer's screen.



### Choose from flexible solutions

Use the existing WioPay app, integrate the WoraPay service into an existing app or develop your own branded app.



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# Easier for your customer, easier for you

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## A hassle-free solution for retail and hospitality

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Mobile retail app solutions let people pre-order drinks from their phone. Or pay for petrol without leaving their sleeping child in the car. The secure cloud software works with the app on your customer's smartphone.

Cashless and contactless, the applications are endless. Solutions can be used for:



### Cafés, restaurants and pubs

Choose from order and pay, pick and pay, order to the table, pay at the table – all save time for your customers and increase your sales.



### In-office catering

Thousands of hours are saved when staff can order and pay in advance. They love the easy to use service, you increase profits.



### Arenas and stadiums

Customers can order and pay in advance, making interval queues move much faster.



### Clothing stores and supermarkets

Allow your customers to pay from the shelf.



### Tickets

Fans can buy directly from posters.



### Trains, buses and planes

Travellers can order drinks and snacks from their seats.

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# How does it work?

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## A simple process for a busy world

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Using the WoraPay technology is simplicity itself. Your customer downloads the app and registers their payment card details. Then:

### Order and Pay

#### Step 1

The customer selects the relevant location and product on their mobile

#### Step 2

The customer confirms the order and pays using the card saved on the app

#### Step 3

Your tablet is notified and staff prepare the order

#### Step 4

The app tells the customer when their order is ready to be collected – beating the queue

### Pick and Pay

#### Step 1

The customer chooses goods from the fridge or shelf

#### Step 2

The customer scans the poster and selects or scans the product on their mobile

#### Step 3

They confirm the purchase using the card saved on the app

#### Step 4

The customer leaves the café or shop – beating the queue

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## Case studies with tangible results

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40% incremental profit on a 5% uplift in sales

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### Case study: Tom's Kitchen

- 41% growth in sales via the app.
- 150% increase in total app users.

Quarterly period, Q3 2017



As people are increasingly pressed for time, queue-busting technology really makes a difference in us giving our customers what they want and when they want it, with even quicker service.



#### **Emily Chambers**

Tom's Kitchen

### Case study: Lloyds Banking Group office cafés

- 5% uplift in sales after introducing the app.
- 40% incremental profit for the on-site café.
- 30%+ of all hot drinks ordered through the app.
- 2,200+ man days saved a year by not queuing or going to external retailers.

Quarterly period, Q3 2017



The feedback has been fantastic. Because it's so easy to pay remotely it's turned into a habit for many of our colleagues. It's already saved colleagues 1,400 hours from waiting in a queue.



#### **Daria Mitaenko**

Innovation Labs Lloyds Banking Group

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# Pay and Go market insights

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## The WoraPay difference

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38%

of UK consumers say they are likely to order and pay using an app

Source: Allegra world coffee report UK 2017



£1.3 billion

is lost every year due to queuing

Source: Verifone report 2016



3 times per week

users order drinks through the app on average 3 times per week

Source: WoraPay 2017



3 minutes

WoraPay saves users on average 3 minutes per order

Source: WoraPay 2017



+5%

average uplift per site using WoraPay is 5%+ gross revenue

Source: WoraPay 2017



£4 vs £40

the cost of onboarding a customer with WoraPay is 90% cheaper than the industry average

Source: WoraPay 2017

## I'd like to find out more about mobile retail apps

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Go to [lloydsbankcardnet.com](https://lloydsbankcardnet.com)

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.



Call us on 0808 271 9288

Lines open 9am–5pm  
Monday to Friday

If you have a hearing or speech impairment you can use the Next Generation Text (NGT) Service (previously Text Relay/Typetalk).

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### Important information

\*Cardnet will introduce interested merchants to WoraPay. Any contracts resulting from such introductions will be between the merchant and WoraPay only.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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