



Reliance-Ezetap Story

Integrated Contactless Payment Solutions for In-store and Delivery

Overview

Reliance Retail Limited, a subsidiary company of Reliance Industries Limited, was established in the year 2006. And today, they are the largest retailers in India with over 10900 stores, serving different categories. They serve food & groceries under the brand names Reliance Fresh, Reliance Smart, Reliance Market, Smart Point and Sahakari Bhandar.

Reliance Retail Limited's deep insight into consumer needs has turned into a driving force of its operating model. They rely on technologies, especially the ones that facilitate faster processes and customer satisfaction

Problem

Reliance Retail's key challenge was to make the customer's payment experience as seamless as possible. To add to that, the grocery arm of Reliance Retail Limited operated solely on walk-in customers, with no 'doorstep delivery' feature. The COVID-19 lockdown challenged the entire business model. Thus, they needed quick delivery and payments-on-delivery solutions that could help them circumvent this tricky situation and meet customer needs.

A few payment related challenges they faced in-store included:

- 1. Excessive Cash Handling:** Cash was the primary mode of payment at Reliance Retail stores, due to which the brand often faced pilferage of money.

- 2. Error-Prone Accounting Across Brands:** As Reliance Retail Limited handles over 10900 stores, maintaining the book of accounts was the biggest challenge.

- 4. Issues of Cross-Store Billing:** POS machines are lightweight and Bluetooth-enabled and can be carried anywhere. A device that belongs to one store could be used to accept payments at a different store. This created reconciliation issues at store level.

- 5. Integrated Solution for Payments at Doorstep:** While Reliance Retail Limited was working on building a solution for home deliveries, accepting payments at the delivery location was still a challenge.

Goal

Reliance Retail Limited was looking for a technology partner in payments that could help it scale its business by providing an end-to-end integrated and streamlined payment solution both for in-store and doorstep delivery model.

Solution Deployed

Ezetap deployed its Universal Payment Platform via Android SDK integration with the Jio application for all in-store solutions; and with the application of the delivery partner 'Grab' for its delivery solution.

The solution included:

Integrated Digital Payment Acceptance In-Store

Ezetap provided an integrated in-store payment solution for all store-based payment acceptance. It allowed cashiers to accept card and other payments methods via a POS device. Due to automation, the payment process requires minimal manual intervention, as the payment details are directly pushed from the billing system to the POS machine. This significantly reduced checkout time, and manual errors at the checkout counter.

Integrated Payments for Doorstep Deliveries

Ezetap also enabled an integrated digital payment solution for doorstep deliveries across Reliance brands. Ezetap's Universal Payment Platform is integrated via SDK into the Grab app. This allows delivery agents to accept contactless payment methods like UPI, credit/debit cards, Amex and Sodexo, at the customer's doorstep directly through its app.

Solution for Restriction of Cross-Store Billing

To solve Reliance's problem of multiple cross-store billing and related reconciliation errors, Ezetap provided a smart solution. The POS machines had an ID and were tied to the system of the store. This helped in restricting its use to a specific store. Thus even if a device could be carried anywhere, it could not accept payments at a different store.

Auto-Settlement and Real-time Posting of Data

Every transaction whether in-store or during delivery is updated on the main Reliance server in real-time and settled automatically. Thus cashiers do not need to manually settle batches at the end of the day, improving the efficiency of the process.

Dashboard and Analytics

Ezetap also provided a dashboard for enhanced visibility to the leadership both in-store and for deliveries. It allows them to view transaction data in any form, store-wise/ business unit wise, across payment methods, and for whatever duration they wish to check.

Support and Services

Ezetap also promises Reliance a timely and highly responsive support service. This enables Reliance to offer a seamless payment service in-stores and makes us one of its most trusted payment partners.

Benefits

Reliance found a trusted payments partner in Ezetap, for both in-store and delivery businesses. Ezetap's payment solution provided the following benefits to Reliance Retail and its group companies:

Higher Operational Efficiency

Reliance Retail is now empowered with a digital payment solution across stores/delivery agents that allow minimal cash handling and therefore reduced pilferage. More so, our solution simplified the payment procedure, eliminated cross-store billing, and error-prone reconciliation processes for Reliance Retail. This ensured that they could focus on their business and leave all payment-related concerns to Ezetap.

Enhanced Transparency

The single unified dashboard simplified supervision at the central level by allowing Reliance Retail to monitor day-to-day transactions across stores and verticals.

Cost-Effective

Solutions offered by Ezetap are not only futuristic but also cost-effective. As compared to solutions offered by competitors, Ezetap offered a lightweight device at a supremely competitive price, which enabled Reliance Retail to equip every store/delivery agent with a device.

Enhanced Customer Experience

Ezetap redefined the payment experience for Reliance with its all-in-one payment solution and accelerated the transaction process, offering customers best-in-class payment experience in-store and at the doorstep. More so, the dashboards and analytics help the leadership take a deep dive into customer's payment behaviour, thereby assisting its marketers to plan a yielding marketing campaign.

Reliance retail is setting a trend in seamless last-mile delivery solutions with Ezetap as its partner supporting payments at the doorstep for all group companies including Reliance Fresh, Reliance Smart, Reliance Market and Sahakari Bhandar.



Watch a video on
Ezetap's contact-less
payments for delivery



Know more about
Ezetap's delivery
solutions

