

# **AEON CO. (M) BHD.**

*Payment System Forum And Exhibition 2014*



**Merchant** as  
Driving Force of  
**Payment Card**  
**Acceptance**

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*Executive Director*  
*27 Nov 2014*

# AGENDA

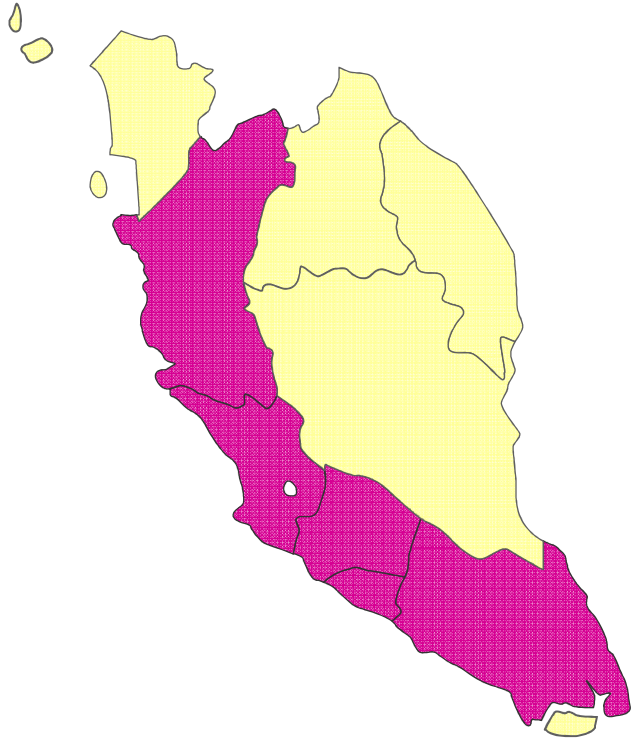
- **Background**
- **Our Journey in Card Acceptance**
- **Challenges & Value to Merchant**
- **Looking Forward**

# AEON CO. (M) BHD.

1. Departmental store cum Supermarket (GMS)
2. Shopping Centre Management (SC)



# 2013 Revenue



RM **3.514**  
billion

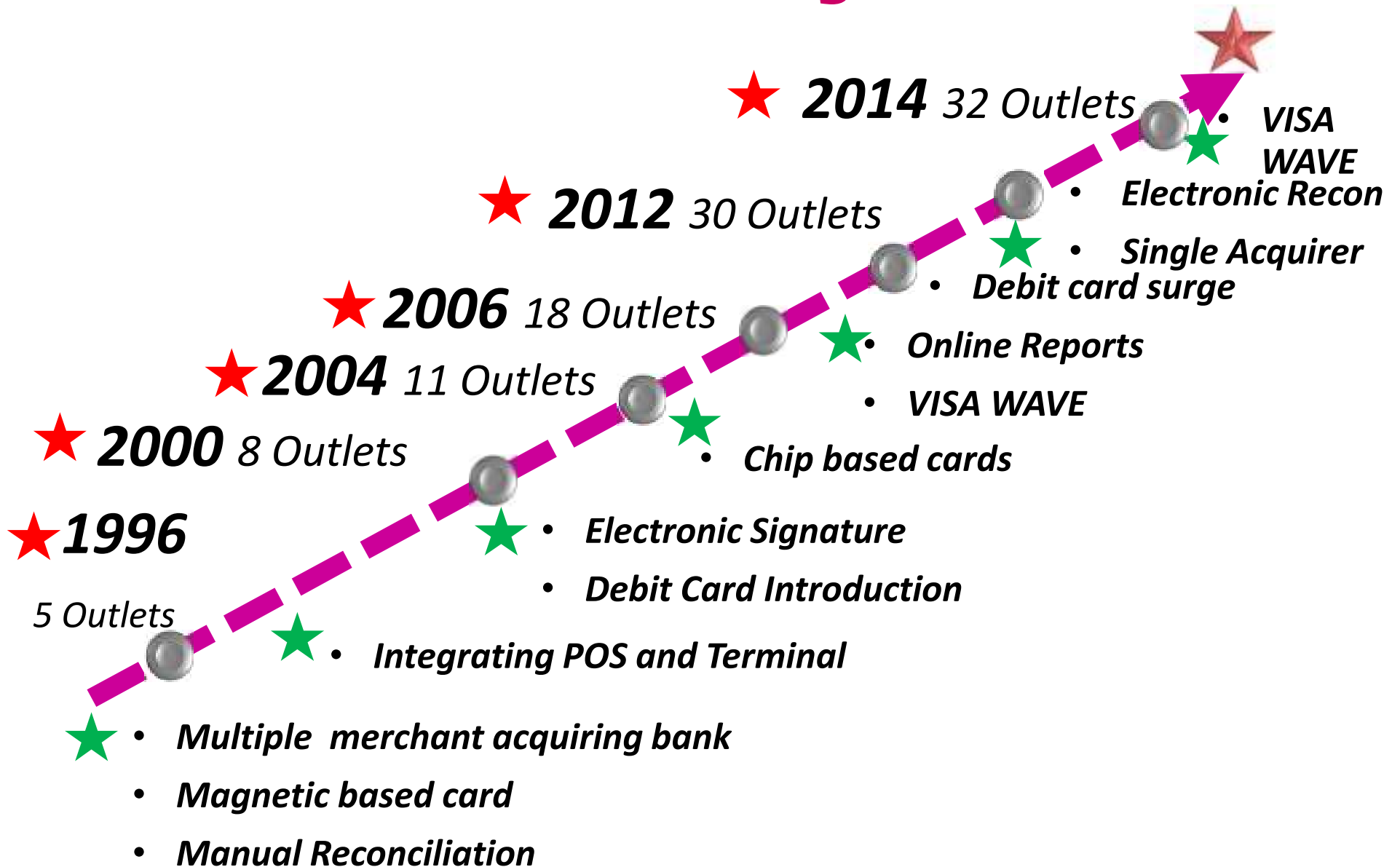


**Retailing 87%**

**Shopping Mall 13%**

# **AEON Card Acceptance Journey**

# AEON's Journey Key Milestones



# Cash & Cards Handling



**Cash & Others : 60%**

**Card Acceptance : 40%**

# **Challenges & Value to Merchant**



# Challenges

## Issues

### Front Line



- a. **Response and Downtime. Leased Line**
- b. **Magnetic Based Cards *Chip Based.***
- c. **Consumers Acceptance & Infrastructure**
  - : **Electronic Signature - Readiness**
  - : **Debit Card Introduction & Range**
  - : **Visa Wave launch - Readiness**
- d. **Cashiers Education & Training.**

### Back Office

- a. **Differences between POS and Terminals**  
: ***Integration between POS & Terminals. Done***
- b. **Manual Reconciliation**  
: ***Online Report Availability & Upload to AEON POS for reconciliation***

# Value to Merchant

- **Customer Service and Experience**
- **It improve Sales !**
- **Cash Handling & Costs**
- **Fund Availability**
- **Marketing Collaboration & Support**

## 1. Customer Experience



## 2. It Improve Sales!



- a. It's a way of life.
- b. Convenience.
- c. Fulfilling Customers' needs.
- d. Loyalty Points Accumulation.
- e. Impulse buying.
- f. Easy Payment Option.
- g. Benefits – Issuer / Acquirer promotions.
- h. Expanding Card Base - not to be ignored.

# Value To Merchant

<p><b>Cash Handling &amp; Costs Improvement</b></p>	<ul style="list-style-type: none"> <li>a. <b>Cash exchange frequency in selling floor</b></li> <li>b. <b>Collection frequency</b></li> <li>c. <b>Security firm's cash collection process</b></li> <li>d. <b>Cash in transit costs</b></li> <li>e. <b>Third party's cash management costs</b></li> <li>f. <b>Backroom Store Account costs</b></li> <li>g. <b>Reduce Cashier Shortages</b></li> </ul>
<p><b>Card Acceptance Costs</b></p>	<ul style="list-style-type: none"> <li>a. <b>Proper card acceptance procedure &amp; fraud</b></li> <li>b. <b>MDR costs</b></li> </ul>

# Value To Merchant

<p><b>Marketing Support and Collaboration</b> - With Merchant</p>	<ul style="list-style-type: none"> <li>a. Double Points Exclusivity.</li> <li>b. Opening Store Promotion &amp; Support.</li> <li>c. Special Department Category promotion.</li> <li>d. Special GWP, Anniversary etc.</li> </ul>
<p><b>Marketing Support and Collaboration</b> -By Issuer / Acquirer</p>	<ul style="list-style-type: none"> <li>a. Double or Multiple Points Promotion.</li> <li>b. New card or new scheme launch.</li> <li>c. Privileges that cover participating merchants.</li> </ul>

# Value To Merchant

<p><b>Cash Handling &amp; Costs Improvement</b></p>	<ul style="list-style-type: none"> <li>a. Reduce Cashier Shortages</li> <li>b. Cash Exchange frequency at front line</li> <li>c. Collection frequency from front line</li> <li>d. Backroom Accounts Administration</li> <li>e. Security firm's cash collection process</li> <li>f. Cash in transit costs</li> <li>g. Third party's cash management costs</li> </ul>
<p><b>Card Acceptance Costs</b></p>	<ul style="list-style-type: none"> <li>a. Proper card acceptance procedure &amp; fraud</li> <li>b. MDR costs</li> </ul>



# Value To Merchant

**Marketing Support and Collaboration**  
**- With Merchant**

- Double Points Exclusivity
- Opening Store Promotion & Support
- Special Department Category promotion

**AEON Carnival**  
5 - 22 APRIL 2012

Enjoy exciting activities & discounts up to 70% with **AEON Carnival Discount Coupons**

Grab your Discount Coupon Booklet at Customer Service Counter!

**30%**  
**20%**  
**70%**  
**50%**

**AEON COUNT & WIN Contest**  
29 MARCH - 22 APRIL 2012

**AEON MEMBER exclusives**  
Enjoy fabulous Superstar Virgo Cruise HOLIDAY PACKAGES\* with AEON MEMBER / J CARD Member Vacations!

**MAGIC COUPONS**  
Jollyfantas

**EARN 3X**  
Every time you shop with your NEW AEON CREDIT CARD!  
\*Terms and conditions apply.

**PURCHASE WITH PURCHASE\***  
5 April - 30 April 2012  
\*While stocks last. Terms and conditions apply.

**AEON MEMBER**  
1300003333 31/12/2013  
JOHAN SHARIF  
MORE THAN JUST REWARDS

**AEON**  
Enriching Your Lifestyle

**Moving  
Forward**



# Contactless Payment



- **Cardholder Education & Awareness**
- **Cashier Education & Awareness**
- **Strong Marketing Program & Support**

# Strong Marketing Program



Wave and go

with Maybank Visa payWave Cards

**FREE 1kg of Sunwhite fragrant rice when you spend a minimum of RM30 in a single receipt at all Aeon participating outlets**

Promotion period: From now until 31 August 2014

Log on to [www.maybank.com.my](http://www.maybank.com.my) for more details, terms and conditions



Maximising Financial Services



**STRATEGIC PARTNERSHIP With Business Partners**

**AEON**

**DOUBLE UP YOUR REWARDS!**

USE YOUR

**2X J CARD POINTS\***  
(1 point from JUSCO Credit Card + 1 point from J CARD)

NOT YET A JUSCO VISA CREDIT CARD / J CARD MEMBER?  
**Apply Now!**

**VISA | AEON**

Spend a minimum of RM30 with your BSN Visa payWave Debit Card at any participating AEON Stores and get **FREE 1kg of Sunwhite fragrant rice.**

Promotion Period: From 5 July 2014

[Find out more](#)



# AEON

Enriching Your Lifestyle

*Thank You*

Together we build the next 30 years

Together we build the next 30 years