

# **FOREWORD**

Imagine the ingredients that go into an amazing football experience: a young, vibrant, and growing fan base. A loud 9,000-seater stadium, packed with loyal supporters who cheer their team on. And everything else that goes with a true matchday adventure.

But how do you design all these payment transactions in a smart way? And how do you encourage repeat visits and fan loyalty? What can you do digitally to enrich every supporter's experience? Finally, how do you make sure all these channels feel natural, seamless, and connected in a way that's effortless for everyone visiting the club?

As an organiser, you have the opportunity to create a wonderful stadium experience for your fans. All these supporters need their ticket, and they'll also want to enjoy a tasty snack or a drink in the stands. They may also grab their favourite merchandise from the fan shop or the online store. There are so many different touchpoints—and all of them matter.

In other words:

# How can you deploy omnichannel?

In this whitepaper, Cindy Batteu (International Key Account Manager E-commerce at CCV) and Jelle Brulez (Chief Operating Officer at KV Kortrijk), take you into the world of omnichannel. What exactly is it? What are the benefits? And how can you apply it yourself??

Do you want to know more?

**Contact CCV** 



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# WHAT IS OMNICHANNEL?

Customer experience has never been more important, and this is one factor that's driving so many revolutionary changes in payment. In this whitepaper, CCV and KV Kortrijk take you into the world of omnichannel, customer journeys, and 360° customer experiences.

# What does "omnichannel" mean exactly?

Omnichannel is a seamless customer experience within and between various contact channels. It's about creating a cohesive experience, regardless of which online or offline channel the customer uses. With an omnichannel setup, customers no longer experience "channels" but they experience company, organisation, or in this case—a football club.

In a 360° experience, the customer is central. KV Kortrijk has mapped out the entire customer journey, and the team knows how to add a beneficial experience at every touchpoint. From ordering a match ticket online to physically purchasing a scarf in the stadium, and everything in between.

# Extra fan experience thanks to the E-money club card

Payments in the stadium need to be as simple and straightforward as possible, and the E-money club card has made this possible. The E-money club card is linked to each individual supporter, who can use it to make transactions in the online shop and at the stadium. They can also participate in a dedicated loyalty scheme for cardholders.

KV Kortrijk has linked several advantages to the use of their E-money club card, in order to stimulate the fan experience and help people enjoy their time at the match. For example, the cardholder receives a reminder to top-up their card before the match, with an extra bonus or discount. This means they can get their drink or snack quickly and pay without delay. The card can be loaded online at home or via mobile, and offline at a stadium cash register.

# A great customer experience begins at home

In football, the customer experience starts with the basics: buying a match ticket. The supporter decides they want to go to the stadium for a game, and this means the first important touchpoint is at home. The supporter will then call the ticket office or order their ticket(s) online via the club's website.

"We want to make sure our football supporters can order everything they need from us as quickly and easily as possible" says Jelle Brulez. "A good ticket system and a good payment solution, which is integrated in the ticket system, are indispensable for this. The football fan should hardly notice when he makes a transaction, because everything is so seamlessly connected."



# Elimination of barriers thanks to hybrid payment

People can pay "hybrid" at KV Kortrijk. But what does this mean? Put simply, supporters can pay in the stadium with their E-money club card—but also with their own debit cards.

Due to the operational advantages of going cashless, the club strives to have as little cash as possible at the stadium. At the same time, limiting cashless payments to the E-money card can create a barrier. For example, one-off visitors, tourists, and first-time supporters would be at a disadvantage when it comes to paying. Another key example:

opposition fans would never purchase a club card in order to pay at the KV Kortrijk stadium.

Hybrid payments open up the opportunity to pay with bank cards and club cards, meaning there are no barriers for different types of stadium visitor. And as a welcome consequence of this, the matchday turnover for KV Kortrijk has notably increased.











# STARTING WITH AN OMNICHANNEL APPROACH

360° customer experience is appealing to every savvy entrepreneur. Putting the customer first is important for any business, regardless of the industry they operate in. And to start with an omnichannel approach that benefits customers, you need to take a number of steps.

# "First learn to walk, then run and score"

"The contact points with our supporters were widely spread across the entire digital landscape. Each contact point had its own data warehouse, its own payment system and its own URL. Not desirable. For us it was important to map, analyse and draw up a kind of roadmap digitally and offline. The foundation is essential, only then

can we take the next steps that ensure that the customer journey can be optimised for the customer and centralise everything for the internal employees. So we must first learn to walk, then we can run and score."

Jelle Brulez COO KV Kortrijk

## Rolling out Omnichannel, step-by-step

Implementing an omnichannel approach consists of various building blocks. Some things can be set up quickly, while other things are built at a later stage. Our advice is to approach omnichannel step-by-step. KV Kortrijk does this with the help of the family stand:



### Testing with a small group of customers

### Family stand as test case

The family stand functioned as a "test case" for the rollout of innovative developments. Every year KV Kortrijk carries out a club card campaign, but the figures showed that they lose supporters every year. Through this grandstand, KV Kortrijk tries to get an answer to the needs of the supporters. For example, certain innovations, such as hybrid payment, were first rolled out in this stand to determine the popularity. If successful, it is implemented throughout the organisation.

### The plan of action

To achieve a successful rollout of the omnichannel strategy, we take various steps to obtain useful insights and create a strong long-term strategy. Laying solid foundations is essential.

#### **Analysis**

First, map out which parties you work with at the various touchpoints. Do this for both your online and offline channels.

### Strategy

Have an external party, such as CCV, observe and place solutions next to these touchpoints. How can we replace or supplement these? CCV always maps out the costs, and we often reveal significant profit and cost advantages.

#### Roadmap

Use a customer journey roadmap to provide insight into how you will add value for your customer at every customer contact point.

#### Rollout

We roll out the omnichannel strategy in partnership with various business departments. This affects multiple parts of the organisation, so it's important to consult regularly and involve the right teams at the right time. This includes all integrators, such as cash register suppliers and webshop builders.

#### Monitoring / analysis

Finally, we evaluate everything on a regular basis. How is it going? Is the rollout a success? We constantly analyse, optimise, and refine where necessary.

If you're working in football, like KV Kortrijk, this whitepaper already gives you a concrete example of the possibilities. But there's a good chance you operate in a different industry. It's important to know that omnichannel is open to all industries—

not just football. If you have a physical store and/ or a webshop, you can definitely benefit from these solutions.

Please feel free to contact CCV

# What does omnichannel in retail look like?

In retail, customers enjoy seamless integration across the physical store, the webshop, the app, and advertisements. They have the option to order online and pick up in the store, or to order in a store at a kiosk and have the product delivered. Options for returns and payment are the same everywhere, and the customer can shop with convenience and total flexibility.

# What can you do with data that becomes available

When you start collecting data to analyse and use as a basis for omnichannel success, there's a lot of information to handle. But what data can and should you use, exactly?

In the example of KV Kortrijk, they mainly work with anonymised data—looking at volumes and seeing which trends stand out as notable as a whole. The data that's linked to the E-money card is only used in the manner permitted by law.

What data can you use, and what can't you use? This is always complex. Expert CCV advisors are happy to help you navigate this issue and everything else you need.

Contact us without obligation

# THE ADVANTAGES OF OMNICHANNEL

The omnichannel approach offers lots of advantages. These advantages are experienced by customers, but also by the entrepreneur and their organisation.

# Advantages of an omnichannel approach

Three key benefits are increased turnover, enhanced loyalty from customers, and centralised administration. But what other benefits are there when it comes to omnichannel?



#### **Customer benefits:**

Icon supporter / customer

- ✓ speed
- extra convenience
- better service
- brand recognisability
- no queuing
- consistent experience



#### **Entrepreneur benefits:**

Icon club / entrepreneur

- more sales
- ✓ increase customer loyalty
- better user experience
- better inventory management
- ✓ higher customer satisfaction
- ower operational costs
- ✓ strategically advantageous
- centralization of administration
- ✓ future-proof
- ✓ insightful

### Increase in turnover

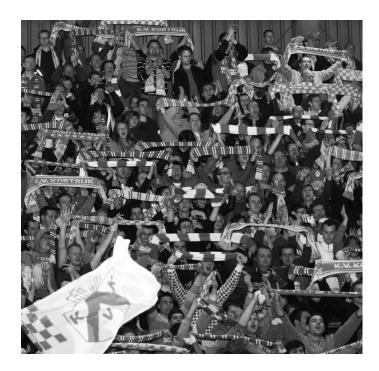
At KV Kortrijk, there had been lower spending in the family stand. Through qualitative and quantitative research, we discovered which solution would be best to implement. This gap in revenue was resolved by the hybrid payment solution—people paying with the E-money card in combination with having debit card options too. Total turnover increased.

# Increase in customer loyalty

What's the best way to stimulate transactions through the E-money club card? Interviews with supporters showed that involvement is the number one reason for a season ticket. "I feel involved, and part of the club" is a common sentiment. So, to reward supporters the club puts a standard 10% bonus on the E-money card for supporters. This increases loyalty even more among a fiercely supportive fan base.

# Better user experience for customers and the organisation

Often, cashless payment, ticketing systems, and the webshop are all in separate places with different look-and-feel offering different experiences. As soon as you link them together and centralise them, you add familiarity and consistency to the customer experience. And for the organisation and its administrative department, you implify bookkeeping significantly. Win-win!







# THE FUTURE OF OMNICHANNEL

Omnichannel continues to grow in prevalence and popularity. But how do we view the future of omnichannel, and what should you take into account when you start your journey?



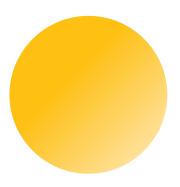
# What should you take into account when starting with omnichannel?

It's wise to get started with the omnichannel approach as soon as possible, while keeping a few things in mind. Firstly, it's important to realise that omnichannel will affect lots of departments within the organisation. There will be various kick-off meetings, a rollout plan, and agreements with different parties to manage integrated solutions. All integrations must be mapped out with the web development team, and everything needs to come together in a single plan to be followed closely.

Once the foundations have been laid—as with KV Kortrijk—the optimisation and expansion can start. Before the beginning of omnichannel, the idea at KV Kortrijk was "a transaction is a transaction" but now the ambition is to make every transaction an experience. This is now happening, and the benefits are being felt by supporters and the organisation alike.

"We are at the start of many more digital experiences, such as loyalty, payment programs and new ways to consume the football product. The future will show what we are all going to do."

Jelle Brulez COO KV Kortrijk



# What's coming soon?

In the near future, the supporter experience will be further boosted by a mobile app. KV Kortrijk has centralised everything behind the scenes, and this has made it possible to innovate in new and exciting ways with an app.

For example, members (season ticket holders) are the first to receive announcements about a new transfer, or an extra discount if they top up their club card with more balance.

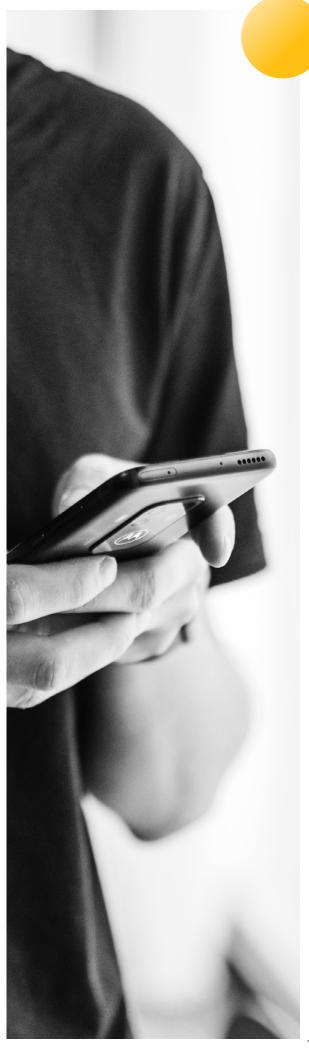
And KV Kortrijk is now looking at a new roadmap for non-members, who can, for example, buy a membership for one day. If this supporter buys a match ticket, he or she also gets an experience—like an offer on a certain drink or meal deal, or the opportunity to watch the tunnel camera to see the players before the match kicks off.

# Are you curious about omnichannel?

Would you like to know more about what omnichannel can do for your company?

Please feel free to contact CCV





# Want to stay up-to-date with the latest developments in payment?

If you want to stay informed about all the latest developments in payment, check out the CCV Digital Exchange. This is our knowledge platform containing everything related to payments. Here you'll find interesting webinars, podcasts, and whitepapers. It's all right here at your fingertips—and completely free to access.

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## Let's make payment happen!

CCV is a family business with a heart for entrepreneurship and innovation. We understand your ambition and we're in the perfect position to help you succeed. We support more than 600,000 customers in Europe with our reliable, future-proof end-to-end payment solutions.

With over 60 years of experience in the payments industry and active presence in more than 15 countries, our success is based on dedication to our customers, no matter how small or large.

# ABOUT US

### Our offices in Europe

#### **Belgium**

Kortrijk, Ypres, Hasselt

#### Germany

Au in der Hallertau, Moers, Berlin, Hamburg

#### The Netherlands

Arnhem, Hengelo, Velp



### Facts & figures



750 000 payment terminals in use



Annual turnover €170 000 000





We handle approx 1 billion in-store payment transactions per year

We've got 150 000+ clients across Europe





With 18 000 active webshops



1 000 000 token transactions





We handle approx 350 000 online payment transactions per month

