

IRIS

Innovations for Retail Petroleum Business

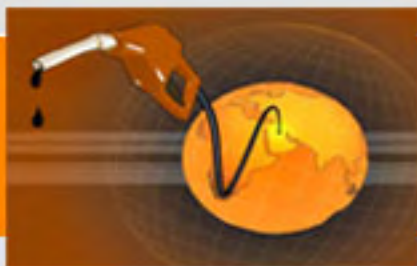
Gas stations across the world have matured from merely being places for selling fuel to full fledged multi product retailing stations. The product mix at the gas stations include fuel & lubricants, wet & dry groceries, convenience products, toiletries, confectionaries, utilities etc. The gas station has become a critical touch point for petroleum retailer which impacts the customer relationship.

There is a need to make the customer experience at the outlet hassle free, convenient and fast. It is increasingly felt that there is a need to ensure the integrity of all the forecourt processes by effectively monitoring and analyzing the sales and stocks data.

PineLabs Retail automation solution is aimed at enhancing the efficiency of retail outlet operations and facilitating the management of retail network. IRIS as the name suggest provides a focused and unified view of the entire retailing activity. IRIS helps you build a two pronged strategy by simultaneously focusing on forecourt operations and aiming at enriching the transaction experience of the most valuable asset of the organization, its customers.

The key features of IRIS platform are :

- a. Designed with focus on customer
- b. Modular architecture which ensures easy modifications and upgradations
- c. Flexible to be customized to fit the exact requirements and environment of the customer
- d. Integrates the activities on the forecourt and the sales room
- e. Provides comprehensive tools for consolidation of multiple Retail Outlet data
- f. Converts data into tangible information through comprehensive MIS and reporting modules
- g. Enhances customer experience by unifying the dispensing and payment activities
- h. Augments customers' confidence in the outlet operations



a catalyst for efficiency
Customer Service &

Drivers of Automation

With most of the markets continuing to become deregulated, the competition in fuel retail business is becoming intense day by day. The move towards automation improves the ability of a fuel retail organisation to bring in efficiency and to respond to the changing market conditions very fast.

The automation at retail outlet primarily revolves around integration of payment transaction with the fuel dispensing and stock management. The need for focusing in these areas of operations are internal push to achieve efficiencies and stay competitive and external pull to satisfy customers' ever evolving needs.

IRIS equips fuel retailers to maximize return on investment that are made in automation systems.

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| <ol style="list-style-type: none">a. Internal push<ol style="list-style-type: none">i. Have a central consolidated and true view of businessii. Exercise Controliii. Prevent malpracticesiv. Monitor Performance and be proactivev. Protect market share | <ol style="list-style-type: none">b. External pull<ol style="list-style-type: none">i. Enhance customer experienceii. Increase customer loyaltyiii. Provide world class services and offeringsiv. Create brand value |
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Key Aspects of Gas Station Automation



Features

a. Flexible Architecture

IRIS has been designed to provide flexibility to the customer to decide the architecture of the solution to suit the requirements of individual locations. There are 4 broad areas in the solution where multiple options are available.

The forecourt

- i. Outdoor Payment Terminal
- ii. Handheld wireless EDC Terminal
- iii. Desk Top EDC terminal
- iv. Hand Held Wired EDC terminal

Communication with the central host

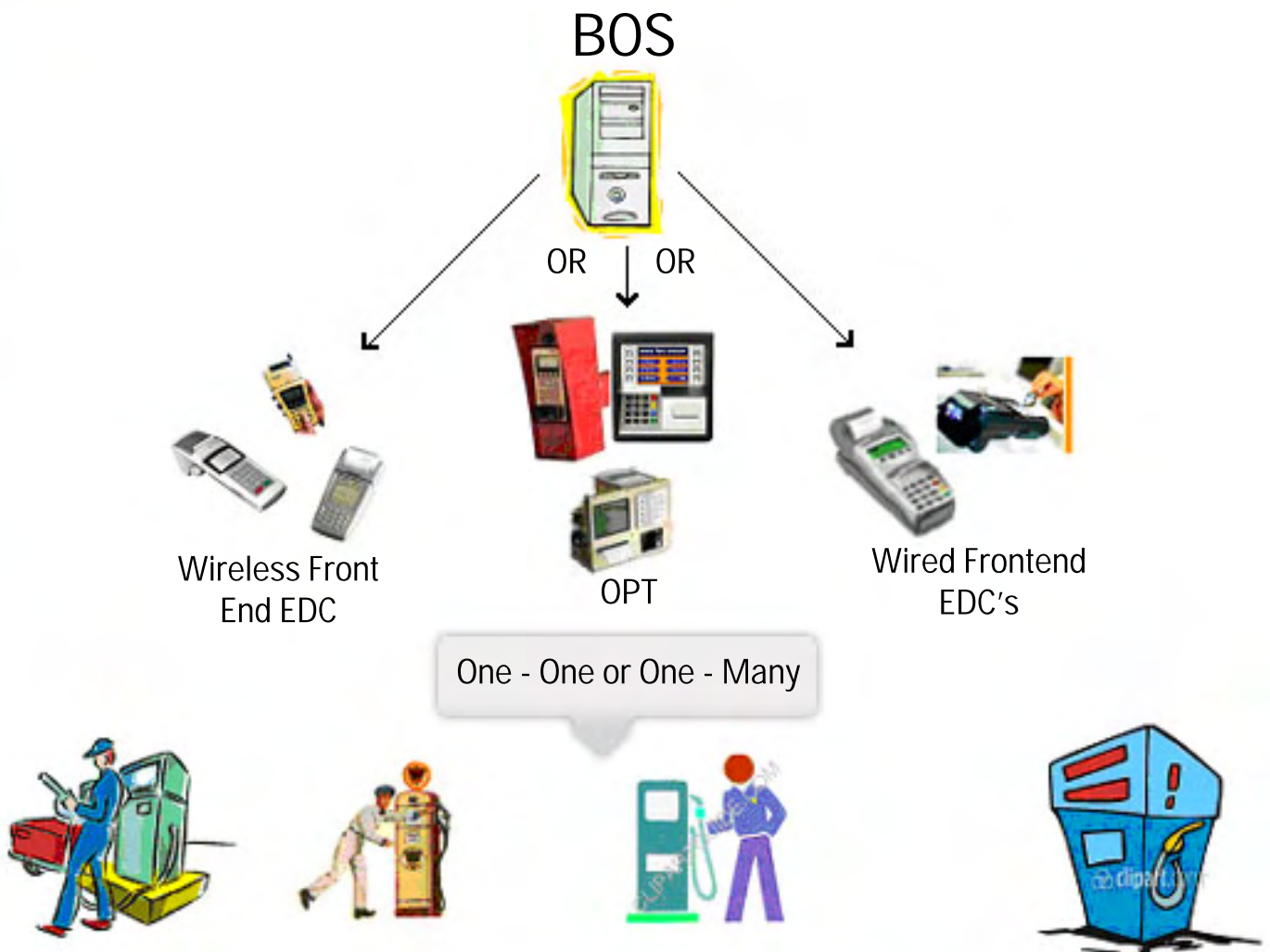
- i. HDLC
- ii. TCP / IP – through ISP or VSAT link

The Back Office Server (BOS)

- i. BOS with PC based Forecourt Controller (FCC)
- ii. BOS with solid state FCC

Central Host

- i. Only stand alone operations (without any central host)
- ii. Central Host only for IRIS
- iii. Central Host with Fleet Card capability
- iv. Central host with IRIS, Fleet card and Loyalty



Features

b. Flexible Business Processes

The work flow in IRIS is driven by the business processes and not technology. Business processes are a function of type of customer and their requirements. Some of the options that IRIS provides are

- i. Post Sales Payment
- ii. Presales Payment
- iii. Top-up sales
- iv. Partial Sales
- v. Testing transactions
- vi. Own Use transactions

c. Flexible payment solutions (pre-paid card, fleet card, credit/debit multi-acquirer solution)

Different customer segments today are carrying different payment instruments. Most of the sales transactions are paid in cash; however there is a growing shift towards credit and debit cards. Large transport operators prefer to provide fleet cards to their drivers. It is therefore essential for any automation solution to be compatible with different payment instruments. IRIS has the capability to accept cash, credit / debit bank cards, fleet cards, loyalty cards. The payment acceptance features are modular and can be deployed in a phased manner.

d. Flexible loyalty solutions

Competition from local companies and from Oil MNCs is intense and eating into the market-share of existing fuel retailers. Customers get easily attracted by the new brands and the technology intensive services and offerings. It is therefore essential to implement a solution which has CRM & Loyalty plug-ins available in the immediate future roadmap.

PineLabs has a loyalty solution NOVA, which can be dovetailed with IRIS. PineLabs loyalty solution is a comprehensive offering encompassing, card issuance, terminal application, transaction acquiring, central host application and the reporting module.

e. Remote management

IRIS is equipped to provide a web based centralized management interface of all IRIS locations. This feature not only has cost saving impact, it also substantially improves the response time to any requirement in the field. Remote management provides a 1. bird eye view of the entire retail outlet network and the capacity to drill down to the last component connected to IRIS.

f. GIS mapping

IRIS is capable of providing GIS based network monitoring facility. This feature provides zoom in capability to display and monitor individual retail outlets. Once the GIS is mapped with the transaction database this becomes a strong marketing tool and provide visual rendering

g. Web-enabled Central data Host

The POS and the related system modules generate enormous quantity of data at the gasoline station. Through reports, this data can be generated into useful information for the gasoline stations. This information is however isolated and focuses on the transactions happened at the station. In order to be customer-focused, maintain and increase market share, it is essential to the oil companies to have a macro picture of the entire market. This requires compilation and assimilation of the information available on the individual POS at the various gasoline stations. Once the individual station information is collated onto a central host it can be analysed (data mining) for market trends, buying patterns, customer segmentation, CRM etc. the database then becomes a strong marketing tool.

h. The transactions data stored in the site controller are periodically transferred to the IRIS

The Automation Central Host is a repository and a database of account masters of various entities such as Dealers, POSs, Terminals, Customers, Vehicles, Cards, etc. The database also contains the transactions data, which are updated from all the POSs in the field.

IRIS goes much beyond conventional concepts of retail automation. At PineLabs we understand that the success of any technology initiative lies in the value it creates for the business. This is why we have integrated business decision modules integrated in IRIS. IRIS doubles as a Management Information System. It provides MIS at various business levels.

Merchant level MIS - The first level is the outlet level where the local information regarding sales, mode of payment, shift management, asset utilisation, downtime, peak and non peak our analysis, campaign performance, financial reconciliation etc can be extracted and analysed.

Territory or Regional Level MIS - At this level MIS is consolidated and provides decision making inputs, sales trends in trading areas can be analysed, seasonal peaks and trough can be mapped, impact of new competition can be studied, proactive steps can be taken to arrest any decline or expand capacities for meeting growth. Asset utilisation across the network and rationalization can be carried out sitting in company offices, without spending time and energy on visiting outlets conducting surveys.



a business decision platform
&
a Marketing Tool

National and Management level MIS – these are organizational level details aimed at providing concise information to the senior executives who are involved in long term decision making.

IRIS also plays the role of an important marketing agent. IRIS when combined with Nova, PineLabs' loyalty solution, forms a formidable marketing tool. It converts each and every moment of truth with the customer into an opportunity to communicate, remind, induce, attract and sell.

IRIS Unique RO View

IRIS RO View module enables you to virtually be present on any retail outlet through your PC. Imagine being able to log on to RO View which gives a single snapshot view of the RO with sales and stock data and trends, lay-out view, traffic statistics, and even a camera view through a webcam. RO View can even enable you to video-chat with your dealer team.

IRIS RO view also allows you to schedule maintenance and run remote diagnostics (wherever possible).

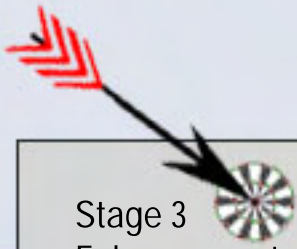
IRIS GIS View

IRIS GIS brings in location intelligence technology to your network which allows you to map you entire network digitally on Geographical Information system. It enables you to take a high level view of regional and territorial distribution of your transactions, volumes (split across products)and stocks. It further enables you to geographically correlate these with highways and city locations and can help in highlighting geographically the strong and weak sales regions, highways and cities.

IRIS RO view and GIS view also act as sales and performance management tool where Dealers can give targets/forecasts in advance and IRIS continuously measures and reports their performance against target.

Retail POS and EPS Solution Roadmap

The following diagram depicts the solution roadmap, shows in vertical upward stages. The future deployment evolves from the very basic POS we are proposing. Each stage will encapsulate all business objectives: CAPEX, card schemes, marketing program, sales, and automation development.



Stage 3 Enhancement	Fleet Card	Loyalty Card	Card Management System
Stage 2 Enhancement	Central Host at HQ	All outlets Networked	Enterprise View
Stage 1 Enhancement	Credit & Debit Application	Client server Model at RO with Single Point Interface with the Bank	
Basic Application	Stand Alone At RO	POS interfaced with DU	Cash Transaction

At the very basic application, the system can run on basic cash transaction with dispenser integration. The POS application can be deployed standalone at each gasoline station with localised data for operator specific retail management use.

As the system application enhanced to next level, the POS-dispenser integrated system will be embedded with card acceptance modules. The applications will enable credit and debit cards acceptance as alternative payment mode at the forecourt. This can be achieved through a client-server model at gasoline station with at least a single point of interface with an acquiring bank.