VISION REPORT

To the Point: The Evolving State of POS IN CONVENIENCE RETAIL

OCTOBER 2023

CTVG
CONVENIENCE TECHNOLOGY
VISION GROUP

INCLUDES EV CHARGING INFRASTRUCTURE UPDATE

We are the Convenience Technology Vision Group (CTVG), a group of invited leaders of the convenience industry who has volunteered our time to help our fellow retailers, solution providers and product suppliers. The only reason we gather is to discuss, debate and share our experiences and ideas. Each of us is offering our personal opinions. We are not looking for “group think” — we are promoting problem solving and looking to the future. We make our conversations available to everyone in the industry through CTVG Vision Reports. These reports will help you better understand current challenges, solutions, and opportunities while giving you access to different opinions and perspectives, regardless of the size of your business.

The Convenience Technology Vision Group is part of the Vision Group Network, whose mission is to gather the best minds in the industry, put them in a virtual room, and let the ideas and opinions develop.

This **CTVG Vision Report** is comprised of two parts:

CTVG Views provides an overview of the conversation with additional resources for extra context — something that cannot be done in real time.

In The Room with CTVG provides you with the entire conversation so that you can be “in the room” with us, rather than simply reading selected quotes and paraphrasing.

We highly recommend that you read both components.

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The main topics in this CTVG Vision Report:

EV Infrastructure and Strategy: Lightning Round Updates

POS Systems Challenges and Opportunities

- **Decoupling & Decluttering**
- **The EMV Upgrade**
- **Major Oil Considerations**

CTVG welcomes our **Ally Supporters**

Rovertown

For retailers looking to connect with their consumers in an always-on world, Rovertown's app platform provides the flexibility needed to deliver personalized, meaningful experiences. Unlike our competitors, Rovertown integrates with any technology vendor and goes the extra step to ensure our clients' success through best-in-class implementation and support.

Rovertown was originally founded in 2009 with the goal of helping costconscious college students across the United States to access the best discounts for local food and services. By eliminating the need to swipe an ID for discounts, the experience was brought to students' mobile devices in real-time with custom, localized deals.

Rovertown's business has since grown and evolved, but the humble beginnings taught the team the power of personalized experiences delivered through high-quality, branded apps. The Rovertown app platform now powers the mobile experiences of many leading regional convenience retailers.

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W. Capra Consulting Group

W. Capra is a global professional services company focused on helping retailers and solution providers enable secure commerce everywhere. Leveraging our breadth of industry expertise and innovative thought leadership, we help our clients elevate the consumer experience, optimize operations, minimize risk and drive profitability. Our team of experts supports some of the world's most well-known consumer brands with their business and technology initiatives across the full project cycle, through strategy, technology, operations, and transformation services. No matter the size of the endeavor, our goal is to drive positive change and progress for our clients by providing unbiased, actionable insights and the hands-on experience required for execution.

W. Capra's original and largest service vertical is the convenience and energy retailing industry. We have successfully led and continue to lead a range of U.S. and international projects for c-store operators, fuel distributors, and fuel brands of all sizes.

W. Capra has held or currently holds board or steering committee positions, working committee leads, or general industry participation in industry leading organizations such as NACS, Conexxus, National Petroleum Energy Association (NPECA), the Transportation Energy Institute, and the Merchant Advisory Group (MAG).

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Impact 21 is a consulting firm that enables specialty retail, convenience, and energy clients to deliver seamless customer experiences. Our team of thought leaders and industry experts empower organizations to drive results through the alignment of people, systems, processes, and data.

With a focus on customer-first business transformation, we help clients create competitive differentiation through technologies that optimize the customer experience across all channels. Impact 21's solution-neutral approach ensures that our assessments and recommendations are of the highest integrity. Our unique combination of strategic vision, financial acumen and operational expertise sets us apart.

Founded by former energy and retail executives, we've walked in your shoes, served in your roles, and bring people to the table that have a shared passion for this business. Our team serves on boards and committees for organizations throughout our industries including NACS, Conexxus, and Transportation Energy Institute. Our expertise and thought leadership are often sought out by industry leading media and event organizations including EmsembleIQ, NACS, and Winsight.

Clients rely on Impact 21's distinct blend of industry and functional expertise and best-in-class project management and analytics solutions to not only define their path forward but to support implementation and sustainability.

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ThinkSys offers a comprehensive range of IT services designed to meet your unique needs. Whether you need top-notch software development, robust cloud solutions, or expert infrastructure migration, we have the expertise and experience to deliver exceptional results. Our team works closely with you to understand your specific requirements and provide tailored solutions that propel your business forward.

Founded in 2012, this award-winning company is fully CMMI Level-3 and ISO 27001 certified for advanced organizational systems and processes. ThinkSys is known for deep expertise in its Quality Assurance Maturity Model and DevSecOps, offering unique development and technology management services such as CloudForestX and FractionalQA℠.

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CTVG VIEWS

A CONVENIENCE TECHNOLOGY VISION GROUP DISCUSSION

This meeting of the Convenience Technology Vision Group focused on two important topics that the industry is grappling with.

First, the group shared "lightning round" updates from their June meeting on EV charging infrastructure and installations.

The remainder of the meeting explored the challenges and opportunities around point-of-sale systems specific to convenience and fuel retail. This summary will provide an overview of both topics and the full transcript included in the "In The Room with CTVG" section of this Vision Report.

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EV Infrastructure and Strategy Lightning Round Updates

With an influx of Federal funding into the public and private sector, the race is on to get involved in the electric charging revolution. Through both the National Electric Vehicle Infrastructure Program (NEVI) and the Charging and Fueling Infrastructure (CFI) Discretionary Grant Program, the Biden Administration is pushing to incentivize drivers, vehicle manufacturers, utilities, retailers and anything and anyone in between in order to achieve 54% of new vehicles sold to be electric by 2030.

But it is also projected that current vehicles powered by liquid fuels will remain in service for dozens of years into the future. Will the electric charging infrastructure keep up with demand and how much of the market will convenience stores own? From cost to availability to permitting, getting enough fast chargers in operation by 2030 is a daunting task and according to the members at the 2023 CTVG meetings in June and September, they are not quite convinced they'll be as involved as the Administration would like.

Facilitator **Ed Collupy** framed the discussion with insights gained from a recent conference on EV infrastructure led by John Gartner from the Center of Sustainable Energy, who was also a speaker at the June CTVG 2023 meeting. Gartner emphasized the importance of profitable EV charger placement at convenience stores in an effort to persuade decision-makers in attendance to strongly consider the convenience retailing sector as an important part of the electric vehicle infrastructure.

Ohio became the first state to announce NEVI grant recipients. **Jason Collins, Director of IT for Ohio-based Englefield Oil Company**, voiced the struggle to secure the state-delivered NEVI grants when competing with "anybody that has real estate." Englefield submitted five locations for grants and lost all their bids to competition from a range of businesses, including truck stops, restaurants, and hotels. In the next round of funding requests, he says that Englefield will be well positioned to focus on their stores along smaller roads rather than highways per the last round. The exact timeline for the next round of funding in Ohio remains uncertain, but the expectation is that it will happen annually.

Erin Graziosi, President, Robinson Oil, and other retail members voiced their company's intentions to investigate NEVI funding although they have not yet taken the steps to apply.

Additionally, **Donnie Rhoads, Director of Business Development of The Convenience Group in Washington**, indicated they are waiting for the technologies and infrastructure to advance a bit more before they start investing. **Rance Wells, Vice President of IT for Toot'n Totem**, is interested in using AI and computer vision to see what is driving his EV customers into their stores.

CTVG retail members that are planning to keep a close eye on the market and consumer demand before starting large-scale rollouts include Casey's, Circle K in the U.S., Jacksons Food Stores, and R.L Vallee. According to **Mike Templeton, Director of Digital Experience for Casey's**, his company is continuing to research the EV charging space and is not planning on directly investing Casey's funding in charging installations.

Other companies are partnering with outside vendors to provide recharging services and working with them to drive traffic into the store. **Scott Smith, Parker's Senior Director of IT**, noted that his company is still moving forward with installing Tesla charging stations and trying to drive (pardon the pun) those customers inside the store. The challenge is to incentivize customers to patronize the store and Parker's is working with its loyalty program partners to create ways to increase the average purchase of that segment of their business.

Likewise, **Donnie Rhoads** believes that one of the key challenges is picking the charging supplier that best meets the company's vision. Then, once the charging kiosks are installed the question becomes "how can we push those who are charging into the store?" **Cheryl Szczesniak, Executive Vice President of Human Resources for The Spinx Company**, agrees with outsourcing

Relevant Vision Group Reports

Convenience Technology Vision Group Report
Unraveling the Road to EV Charging Infrastructure

Convenience Leaders Vision Group Report
The Business Case for EV Charging: Is It for You?

> “How do we want to get involved? [They] don’t necessarily want to be last to the dance, but [they are] not ready to invest their own money at this point, is what we’re seeing.
>
> ***Scott Burchfield**, Chief Operating Officer, Impact 21*

the charging program. They currently have eight charging sites using Tesla equipment and don’t plan to install more unless they have an agreement with Tesla.

Interestingly, some members that have installed charging units at some of their locations noted they have to be careful how they communicate with their customers. It is easy to give patrons a misleading impression about the availability of charging stations. **Jeffry Harrison, Co-Founder and President, Rovertown**, asserted that “it’s important that [EV charging is] not broadly broadcast on a mobile app as people can show up and be a little confused and say, ‘Where’s the EV charger? I thought it was here.’ And someone must explain to them, ‘It’s the store 20 miles away.’”

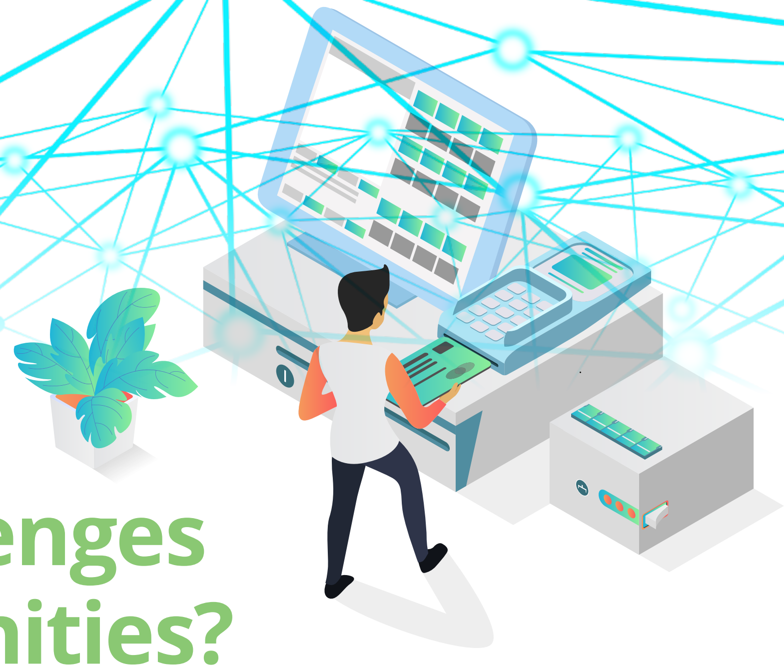
Industry consultants are investigating ways to advise their retail clients about the electrification of their sites. **Patrick Raycroft, Partner at W. Capra Consulting**, noted the need for retailers to address the deficiency in DC fast chargers and reduce dependency on the electric grid. **Impact 21’s Chief Operating Officer Scott Burchfield** highlighted the opportunities for all retailers to develop a strategy and the resources for electrification, regardless of when they plan to implement their programs.

Nick Peters, Vice President of IT for Campbell Oil Company, summarized the complexity of EV charging as it relates to the integration of technology systems. Peters believes that with a relationship-driven business such as convenience stores, it’s hard to upsell a customer who is spending time at an EV charger on the far side of the parking lot. You have to get them in the store to maximize the sales opportunity.

> “There are serious power dynamics going on in EV and it’s become extremely complex to even evaluate it, and that’s just kind of my global statement when it comes to this stuff.
>
> ***Nick Peters**, Vice President of IT, Campbell Oil Company*

As the entire charging ecosystem across all sectors struggles to keep up with the challenges of quickly creating a nationwide infrastructure, **Founding Vision Group Network member, Eva Strasburger** announced the formation of a new EV Vision Group (EVVG) slated to launch in early 2024.

Point-of-Sale System Challenges and Opportunities?



The primary focus of the September CTVG meeting was to share insights and challenges regarding the complicated legacy and future of point-of-sale (POS) systems in the industry. Facilitator **Ed Collupy** started by referencing a CIO's prediction from just a few years ago that traditional POS systems were diminishing as the relevance of central transaction hubs increase due to emerging digital experiences and the need for broader data strategies.

Despite the recognition of this challenge, many convenience stores are still grappling with legacy POS solutions that hinder their ability to meet evolving customer expectations. What was, at the time of installation, a digital-first strategy, some retailers now realize they are trapped with the same POS solutions and the same solution provider choices that have been in place for decades which often slows down the implementation of the seamless experiences that convenience and fueling customers are expecting.

DEFINING TERMS

A point-of-sale (POS) system

integrates a checkout terminal, payment processing, fuel dispensing and other functions such as inventory, loyalty programs, fuel pricing, customer databases, store accounting, and so much more. POS system types include countertop, tablet-based, mobile, and self-service units and can be either on-premise/local network-based or cloud-based.

Despite industry-wide calls for a change in the status quo, advancements in other retail segments and investments made by solution providers, few fully baked, next-generation POS solutions remain on the convenience and fuel retailing horizon.

Three questions were posed to the group: are solution providers offering the products needed to advance their business objectives and strategies; will those solutions give convenience retailers a competitive edge in an omnichannel landscape; and why are next-gen solutions seemingly unattainable for the convenience sector?

Decoupling and Decluttering

Traditional, or legacy, POS systems and their support are integrated with so many functions and solutions that it makes it incredibly difficult to change systems or upgrade. Several CTVG participants cited this complexity as the biggest hurdle hindering the advancement and innovation of POS systems. The decoupling of the components of a POS system (separating each POS function into its component parts) would allow retailers more flexibility and choice in selecting different technologies and vendors that best suit their particular operations. For example, a retailer could select the best vendor that provides solutions for payments, loyalty, lottery, or mobile apps and "plug and play" them seamlessly into a core unit – the way you would set up a stereo system or the computer on your desk.

Patrick Raycroft emphasized the need to separate payment systems and forecourt control from the core POS functionality to allow innovation and facilitate the entry of new players into the market. **Raycroft** feels that retailers have put too much importance on the all-in-one POS solution. "We need to flip that on its head and focus on hardware and computer and infrastructure separately from point-of-sale applications and really not limit ourselves from thinking point-of-sale hardware is really the main hardware piece at our convenience locations in the industry."

Nick Peters echoed that by saying, "Decoupling the payment systems from the POS and really creating that compartmentalized architecture that [**Patrick**] was referring to is dead on the money." He continued that one of the major obstacles to POS innovation is the fact that c-stores sell fuel. Gasoline dispensing technology is unique to the convenience industry and the legacy systems that come with the associated fuel brands add to the challenges.

Donnie Rhoads asserted that decoupling would be the "dream scenario" allowing stores to achieve a truly plug-and-play tech ecosystem that would make troubleshooting so much less complex. But he wondered how the industry could afford to do this.

Another challenge that resonated with a few members was that POS vendors have different divisions overseeing different programs and it can be frustrating to find the right person to reach out to when there is a problem.

Skip Potter, Director of IT at R.L. Vallee, however, suggests a more cautious approach to the decoupling solution, insisting that it will create a lot of "finger pointing" for component responsibility, whether the problem is with loyalty, payment, or operations. **Potter** prefers to rely on maintaining strong relationships with each solution provider so that they are there to help when trouble occurs.

Additional Resources:

IDC Updates Its Future of Digital Innovation Framework; Highlights Role of Technology Suppliers in Helping Businesses Build Value Engines for Sustainable Digital Innovation

An Overview of Headless eCommerce Solutions: Platforms That Work

Headless Commerce: A Complete Guide for Ecommerce Merchants

“I think the biggest thing is our providers are just beginning to realize they're not in the hardware business anymore. That they have to become software companies because that's the only thing that can decouple it. You can't decouple with hardware, you have to decouple with software, and that's a big mind shift.

***Steve Evans**, Chief Technology Officer, Haffner's/Energy North Group*

Additional resource:

Retailer Insights: Hurdles to Innovation as presented at the Conexxus Annual Strategy Conference by the Innovation Research Committee discussing twelve major inhibitors that the Committee identified as the most common concerns slowing innovation in the industry.

Raymond Huff, President of HJB Convenience Corporation provides POS technology to drug stores in addition to convenience stores and shared how much quicker that sector figured out a way around the complicated integrations inherent in the business. In the drugstore industry, the "point-of-sale industry has adopted the smart home technique of how to put everything together…They don't have the problems that we have. So, decoupling is the way to go [and] Connexus realizes that by trying to set up standards and things like that." **Huff** used the analogy of creating a smart home environment for how drugstores handle their POS integration. They have adopted the technology model of Google and Amazon where connectivity standards allow different components to be joined together. "You look at all the smart home stuff that now talks to one another. If you wanted to do a smart home, we should be able to do the same thing to accomplish the guest expectation when they come in."

Others also pointed to POS examples outside of the industry. **Mike Templeton** referenced Walmart, noting the retailing giant decided not to be constrained by their legacy point of sale system and created a mock infrastructure that allowed them the flexibility to build what they needed for their business. Walmart took all the POS pieces apart and created the infrastructure to put them back together in a way that meets their customers' expectations. **Templeton** acknowledges that not everyone has the resources of Walmart, but their initiative showed that you can build the system you need.

Members said that work by industry technology organization Conexxus to develop and maintain standards and APIs has been immensely helpful in smoothly connecting diverse software and hardware solutions.

The EMV Upgrade

EMV (EuroPay, MasterCard, and Visa) credit cards utilize an embedded chip for card data processing and protection. In 2015, card issuers shifted liability to stores for fraudulent transactions made with non-EMV compliant credit card readers for all in-store transactions with the same shift happening in 2021 for non-compliant transactions at the forecourt. The transition to EMV compliance was a costly, but necessary, undertaking for retailers causing them to either replace or retrofit card processing equipment.

The massive EMV transition to upgrade payment terminals inside and outside the store became a primary focus of industry solution providers long before the stated deadlines. This seems to have stretched vendors thin and support resources were likely diverted from offering enhanced solutions to meeting the need of the moment. This transition was cited during the meeting as causing a noticeable decline in customer service by providers for the convenience sector.

Additionally, a general lack of regard for the convenience and fuel channel by many different POS providers was a recurring theme expressed by several members.

Major Oil Companies and Forecourt Control

Major oil fuel contracts and their payment processing requirements dictate which point-of-sale systems retailers can use. Retailers flying multiple fuel brand flags are challenged with operating different POS versions at different locations throughout their company, each with their own processes and constraints. Many of these systems run on legacy architecture and infrastructure which don't often play well with newer technology platforms, if at all.

CTVG members recognized that major oil companies have played a substantial role in shaping the direction of technology adoption in the industry – both good and bad. While major oil companies may have supported the modernization of systems many years ago, they also still require certifications which cause delays that hinder the release of software updates and bug fixes. The slow certification process, possibly driven by resource limitations within these major oil companies has been a major pain point for industry players.

According to **Jason Collins**, major oil companies need to “take a step back” from dictating exactly how payments and loyalty programs are processed and simply allow retailers to use the brand assets, freeing the retailer to follow their own processes.

Returning to the decoupling solution, **Skip Potter** voiced that major oil legacy system integration is “one of our biggest pain points in delays for releasing software. We know that the fixes are there, it’s in a patch or a quick fix or whatever it is, but because the major won’t sign off on it, we can’t get it and we as the end user are the ones that have to pay that price. So, if there was a decoupling process, I would say that the decoupling process could be on that major’s side.”

Nick Franco, SVP Sales and Customer Service for ThinkSys, agrees that the legacy systems of the oil companies are an anchor that is slowing down innovation. **Franco** notes the evolution of payment and POS systems in other industries and feels that such changes can be made in the convenience sector. “It’s really not that hard. A lot of what we’re trying to do from just a pure technology standpoint, it’s not that hard, but we’ve got some serious anchors that are weighing this industry down.”

Members also acknowledged the challenge of dealing with legacy technology, such as older dispenser systems that have been in use for decades. Some retailers discussed the possibility of setting a threshold beyond which older technology would no longer be supported to encourage industry-wide modernization. Specifically, **Robert Hampton, VP Technology Services and Innovation at Jacksons Food Stores**, says, “Unfortunate as it is, we may just have to draw a line somewhere because we’re still supporting stuff that might be 60 years old. We may just have to draw a line at some point and say, ‘guys, dispenser’s older than X number of years, we just can’t support anymore.’ We’ve got to move the industry along.”

Embracing Change, Innovation and Evolution

The overarching challenge revolves around how and when to transition to more flexible, modular, and adaptable POS systems. Participants agreed that the industry needs to be responsive to changing consumer demands and emerging technologies, even if it means letting go of legacy systems. In essence, the CTVG POS vision of the future includes embracing change, innovation, and the evolution of technology to create seamless and efficient customer experiences.

SIDE VIEWS

POS Meets EV

During one discussion, **Vision Group Founder Roy Strasburger**, **Patrick Raycroft**, and **Jason Collins** explored the potential impact of EV payments on the POS. **Raycroft** highlighted that the revolution in the POS space might depend on whether operators take control of EV charger payments or continue outsourcing them to third-party EV charge point operators. If retailers integrate EV payments into their site systems and control the payment experience, it could lead to significant changes and innovation in site systems. **Collins** noted that EV chargers are standalone devices not directly attached to the POS or brand, suggesting that the industry has the necessary components for the next generation of POS platforms.

New solid state batteries

Rance Wells says that there has been a technology jump with Toyota's development of solid-state batteries that is going to decrease charging times to less than 10 minutes for a 750 miles range. He thinks that this game changer means that retailers will no longer have to worry about entertaining customers while they are waiting for long charge times. You can learn more about solid state batteries here: www.theguardian.com/business/2023/jul/04/toyota-claims-battery-breakthrough-electric-cars

Self-Checkout Opportunities

Janeth Falon-O'Toole, Vice President North America IT at Circle K, discussed the concept of self-checkout as an additional payment option alongside traditional point-of-sale systems. She emphasized providing choice for consumers and mentions the importance of centralizing data and using analytics for decision-making. **Ed Collupy** raised the question of whether separating self-checkout from regular checkout has posed challenges, to which **Janeth** mentions challenges related to prepaid fuel and upcoming ones with EBT, lottery, and age-restricted items integration into smart checkout, acknowledging that it will be an ongoing process of evolution.

VALUABLE READS

The quantity of reading materials on EV charging and POS technologies would make for an insurmountable bedside table pile. To help you navigate through the masses, here are four articles worthy of making your must-read list.

Ed Collupy, Facilitator

Our CTVG members' discussion on what they and their business partners believe should be considerations for future POS systems covered a lot of ground. I found that this Intel web-based posting, **The Future of Point of Sale**, provides both supporting insights and will takes you beyond the discussion, providing an added look at topics that time didn't allow us to cover. POS enabling the 'endless aisle,' AI extending POS functionality, contactless POS technology engaging customers, and edge devices enhancing how POS data is used are some of the add-on future considerations you will learn about. The future may not be here today, but placing the CTVG members' business and technology needs as discussed in our September meeting together with capabilities Intel outlines and supports with Success Stories, Frequently Asked Questions and added resources in this posting, the CTVG Convenience/Fueling industry POS platform could be right around the corner.

Myra Kressner, Vision Group Founder

For CTVG members, and also Convenience Leaders Vision Group (CLVG) members, the intensity of their focus on EV charging and infrastructure largely depends on where they are located. To illustrate that point from this **USA Today article**, "In 2022, 903,600 EVs were registered in California, while 6,200 were registered in Iowa. That's not just because California is a bigger state: Electric cars have been purchased at higher rates on both coasts than in the center of the country. For every 100 square miles in California, there are 580 registered EVs. In Iowa, there are just 11." However, "over the coming years, a successful electric vehicle infrastructure will require a charging point for every eight to 12 electric vehicles, according to SBD Automotive, a global automotive research company". Yet, based on the number of EV chargers per EV vehicles "half of the states with the most EVs are falling short on public charging options." The charts in this article illustrate this very well.

Vision Group Network's new EV Vision Group (EVVG) will continue to dig deeper.

Eva Strasburger, Vision Group Founder

This Deloitte study, **The Future of Automotive Mobility to 2035**, "suggests the automotive mobility market size in the United States is projected to grow to US$281 billion (5% CAGR) by 2035. However, below this topline, fundamental changes are expected to result in significant disruption across the ecosystem. In fact, several macrotrends are accelerating this change (e.g., changing customer behavior, faster EV transition) requiring an accelerated shift to emerging profit pools." Around 80% of c-stores in the U.S. sell motor fuels, so our CTVG members wonder how EVs will affect their business across the board from losing customer loyalty to decoupling POS systems from legacy fuel brands. But it's not only EVs that are going to disrupt the mobility market. Learn more in this study about the changes coming to the automotive industry which will affect our customers and ultimately our business.

Roy Strasburger, Vision Group Founder

Our CTVG conversation focused on POS systems and their functions. The reassuring "beep" of a product being scanned is known to all consumers. In 2027, the basis of that sound will start to change. The vertical stripes of the UPC code will start morphing into a 2D bar code. Similar in appearance to a QR code, the GS1 2D bar code can contain exponentially more information than its forbearer. In addition to an identification number, it can hold product information, ingredients, point of origin, supply chain information, and more! Sunrise 2027 is a program to start the transformation. You can read more about it in this **fascinating article from Fast Company**.

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Mike Templeton
Director of Digital Experience, Casey's

Rance Wells
Vice President of IT, Toot'n Totum

**Founding Member*

IN THE ROOM WITH CTVG:

To the Point: The Evolving State of POS in Convenience Retail

Update: EV Charging Infrastructure

Convenience Technology Vision Group (CTVG) invites you to join us **In The Room** to experience our meeting on September 8, 2023. We are providing you with the entire conversation so that you can be "in the room" with us, rather than simply reading polished sound bites.

CONVENIENCE TECHNOLOGY VISION GROUP

Agenda

Topic Reference Key

CTVG's mission is to increase the institutional knowledge of the retail industry by sharing ideas and perspectives. For your convenience, we have placed topic indicators throughout the dialogue. Below is a key to the list of topics.

- **Fuels**
  - Conventional Fuels
  - Electric Vehicles
  - EV Infrastructure
- **Leadership**
  - Strategy
  - ROI
- **Legislation**
- **Marketing**
  - Customer Experience
  - Data
  - Data Analysis
  - Loyalty Programs
  - Brand Loyalty
- **Technology**
  - POS Solutions
  - Vendor Support
  - EMV
  - Tech Standards
  - Tech Infrastructure
  - Self-Checkout
  - Payment Systems
  - Legacy Technology
  - Connectivity
- **Workforce**

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Welcome and Meeting Rules

Ed Collupy

Welcome and good afternoon to everybody. On behalf of the Convenience Technology Vision Group, Co-Founders Eva Strasburger, Roy Strasburger and Myra Kressner, each one of us welcomes you to our third CTVG meeting.

This screenshot reminds all of us of the antitrust statement and publications acknowledgement that we all have signed and it's simply a reminder for all of us about that. [Antitrust statement and publication release shown on the screen]

We are now recording this discussion. So with that, a few other reminders. Please use your camera, keep it on as much as possible. Conversely, please keep your audio on mute to prevent any noise that might be happening around you.

And as you are aware, since we want frank and diverse discussion, if anyone wants to make off-the-record comments just let us know that what you're about to say or have said is off-the-record. And then there's an opportunity obviously afterwards as well when you get to review the Vision Report itself. Steve Morris sends his regrets about not being able to attend today.

Introductions of New Members

Ed Collupy I would like for us to give a CTVG welcome to two retailers joining us for the first time today and let them introduce themselves. And, as we've done with each introduction, we'll continue with our icebreaker. So Skip and Steve, listen up. We're going to be asking you to locate a special object that's within your reach to tell us a quick story about yourself as part of the introduction.

It's good to have you, Skip. Skip Potter is with us today. Skip is the IT Director at RL Valley that runs the Maplefield stores up in Vermont. Skip was an inaugural CTVG member but as you know a couple of situations came up to prevent Skip from making it to the first couple of meetings. But we're glad you're joining us today. So Skip, why don't you go ahead and introduce yourself, and take it from here.

Skip Potter Yes, thank you very much, Ed. Skip Potter, many of these people here know me from years of conferences and what have you. I'm the Director of Technology for Maplefield's chain of convenience stores as Ed said. We're in east states, New Hampshire, New York, and Vermont. We have 49 company owned and operated locations. Heavy in technology, always have been technology heavy, and push the envelope leading the industry across the board with our convenience stores and the technology that we deploy at our locations.

It's been a great challenge. We're early adopters on just about everything that some of our channel partners do, which means that I love dealing with pain and suffering, and broken pieces and parts, and all of that. But at the end of the day, I have been with the company for 25 years. I started with the company as a store manager. I used to own an ISP (Internet Service Provider), but they didn't know that. They found out a little bit of my background. They had me do a project, I resolved the project in 30 days and here I am. So, in a nutshell, it's been a great journey, I love what I do. I love working with technology, and I love working with people like you guys, and I count it a privilege to be here today.

Ed Collupy Thanks. And Skip, is there something nearby you that tells a little bit more about you on a personal side, like some kind of... [Skip holds up wallet.] There you go.

Skip Potter My wallet, but I don't know if you guys can see the logo on it. Can anybody see it? It's Coach. I'm a Coach snob. So all of my shoes, and my wallet and clothing, a lot of it are Coach. Love Coach. There you go.

Ed Collupy

Excellent, perfect. Thanks Skip, it's great to have you here.

Steve Evans is also joining us. Steve is the Chief Technology Officer at Haffner's, the retail arm of Energy North based right here in Massachusetts. We're pleased to welcome him as well as a new member of the group. Steve, why don't you go ahead and share a little bit about yourself.

Steve Evans

Hey, thanks. First, it's great to be here right up road from both Ed and Skip. So these guys have crossed paths more than a few times. It's good to see some familiar faces. For those of you I'm just meeting, I look forward to some great conversation. I too am honored to be part of this group. When Ed brought it up to me, it's just super exciting what we're doing here, and so thank you for inviting me in.

I've been at Energy North or Haffner's for the past two years, and I'm responsible for all technology across all of our business lines. At Haffner's, that includes heating oil and trucking, food service, and same things that many of us are all involved in day in and day out. I've been in IT in oil and gas for most of my career. I started on the extraction side for upstream oil companies, and engineering companies and drillers and refiners, and have really spent the past five, six years in the retail arm, both at Global Partners and over here at Haffner's.

And if I think about something nearby. In my former life, I was a musician. Not always an IT geek, because I come from a very artistic family. So my daughter painted this [holds up a painting]. My grandmother was an artist, and I have a couple kids that are painters. Most of the art and paintings in my office are done by one of the kids, and so that's something. When we're not clicking keys, we're trying to do something more creative.

Ed Collupy

Super. Thanks, Steve, it's great to have you and Skip as fellow New Englanders as part of our CTVG group. Now I'd like to turn it over to Myra to just take a few minutes to introduce our new Ally Supporters that are joining CTVG.

Myra Kressner

Well, thanks. So on behalf of all of us, I want to thank, as you can see, our Ally Supporters that we welcomed in June. [Shows Ally Supporters on screen] Jeffry Harrison with Rovertown and Patrick Raycroft with W. Capra. We're so pleased that they've been with us for a while. And we're also pleased to welcome two new Ally Supporters, Nick Franco with ThinkSys and Scott Burchfield with Impact 21. I'll ask Nick, we'll put you on the spot as we did with Skip and Steve, to introduce yourself and then share something about yourself. And then we'll ask Scott to do the same. So, Nick.

Nick Franco Great, thank you. Also, I'm very happy to be an Ally Sponsor for this group. I think there's a lot of value here, so we're excited. And I actually know many of you. My previous life was at Acumera, so I've been in the business for about 15 years, so I'm very familiar with the challenges from a technology standpoint of the retailers. I recently joined a company called ThinkSys, and the way I got involved with this was -- we're a custom software development company, and we were selected by TruAge to build their portal for their age verification system.

So it was a logical move to try and provide some value to this industry. We work with companies like RingCentral - we do a lot of integration work for them. We do a lot of mobile app stuff with Match.com. We're definitely excited to see how we can help retailers leverage technology, whether it's integrating legacy systems or just providing guidance on how you can leverage AI or that type of thing.

Anyways, happy to be here. I wasn't really prepared to share anything personal. So I looked around my desk, and I have a personal, and more of a professional, quick thing to share. One is, when I was a kid, I was a big fan of a movie called "Better Off Dead" and it's got John Cusack in it, and there was always this kid in this movie following him around. It was a newspaper kid looking for -- "I want my $2." So as my friends knew, I liked that. I have quite a collection of $2 bills, because when any one of my friends finds a $2 bill…Anyways, I've got 10 $2 bills. I was trying to show you all.

Myra Kressner Well, you'll have to mail them to us, send us all a bunch of $2 bills.

Nick Franco And then on a professional note, I'm a big fan of learning about leadership. One of my favorite books is John C. Maxwell's "The 21 Irrefutable Laws of Leadership", which I have on my desk at all times. That's what I have to share and thanks for having me.

Myra Kressner That's great. Well thank you, and welcome. We're very, very pleased that you're joining. Scott, would you please introduce yourself and Impact 21, and then share something?

Scott Burchfield Okay. Again, same thing. I'm really privileged to be asked to be here as well in supporting this organization. I've done the math, and sad to say it's 36 years of retail, half drugstore, half in convenience. Ed's had the pleasure or displeasure of working with me in prior lives.

Ed Collupy A pleasure, a pleasure.

Scott Burchfield I was an operator, and it probably wasn't as pleasurable as he says. But I've got, like I said, about 18 years in convenience. I went to the dark side, if you will, in the consulting world about three years ago when I joined Impact 21. I serve as our COO, leading our internal operations and some of our growth. We do consulting work.

For those who don't know, Impact 21 is in specialty retail, heavy in convenience fuels, and we're doing more growth and energy and alternative fuels, et cetera. I lead what we call our business and technology alignment. So anything that involves the technology process and process change, change management side kind of comes into my group. I know some of you, I've worked with some of you, Impact has worked with some of you. Some of my cohorts know you all fairly well. So really am looking forward to getting to know all of you a little more, and adding some insights wherever I can.

My item is my Dr. Pepper [holds up can of Dr. Pepper]. I have some vices, but I don't have very many. I'm not a smoker, and I don't drink a lot. But I am probably clinically addicted to Dr. Pepper, so that's my [item]. I drink way too many, I should have long stopped years ago. I at least moved to zero sugar when it came out. That's helped a little bit.

Myra Kressner Well, if that's your worst vice, then that says something.

Scott Burchfield I don't have time. My wife and I've been together 28 years and we have four dogs, four cats and have had those pretty much the entire time in some way, shape or form. So there's too much chaos for anything else.

Myra Kressner Well, that says a lot. Thank you. So thank you, Scott, Nick, Jeffry, and Patrick. I'll hand it over to Ed.

Ed Collupy Are we going to Roy next?

Myra Kressner Yes.

Ed Collupy Roy is going to just give us a little bit of information.

Myra Kressner Some news.

Roy Strasburger As everybody knows, the mission of the Vision Group Network is to share information as far and as wide as possible. From these meetings we create the Vision Report, which each of you have received, or certainly have had access to, as well as the Vision Reports from our other group, the Convenience Leaders Vision Group. We are very pleased to say that our information sharing is going very well.

Just to give you an overview of what we are doing, the Vision Group Network has had its information picked up quite a bit domestically. There are the usual suspects such as Convenience Store News and CSP, as well as Fuels Market News, Global Convenience Store Focus, NACS. Other publications in the United States have really started picking up on what we are doing and are seeing you, and seeing this group, as thought leaders in the retail industry.

One of the things I really like about our reports is that readers can actually see the conversation, as opposed to just getting a press release or a condensed version of what was said. That has been very exciting. Also, we have started getting a much wider global reach of publications picking up our stories and our reports and sharing them with their readers as well. And it's across a wide spectrum of industries. Everything from automotive industries to environmental publications, retail publications, and investment publications are all picking up on what we're talking about and trying to use us to help take the pulse of the retail market. We really do appreciate what you are doing and what you're contributing to the general knowledge base of the industry.

Building upon that, we are also being contacted to provide content and presentations to various seminars, conferences and get-togethers that are happening around the country. Two of those I'd like to point out is that Myra is going to be leading a panel discussion at the ReFuel Forum USA in November, which is in San Antonio. Just to be clear, ReFuel is an information group, it is not the Refuel retailing group that actually has stores in some places. We're really pleased that Robert Hampton and Nick Peters are going to be joining Myra on stage to talk about what we're doing as a group and what we are talking about.

In addition, I'm going to be hosting at least one session at the EV World Congress USA in November in San Diego. And once again, we're going to be talking about our reports. We're going to be talking about the recent EV business case studies that we did, both for the Convenience Leaders Group and for the Convenience Technology Group. So, we're really getting the word out there, and people wouldn't be listening and wouldn't be using our content if it wasn't for what you were contributing to the program. So, a big thank you, very much, for your contributions, your comments, your thoughts, and perspectives. That's what makes the Vision Group Network work and what makes the Vision Reports valuable.

Eva Strasburger And two podcasts.

Roy Strasburger Oh, and we've done a couple of podcasts with members of the group, including Robert. Joe Sheetz, from the CLVG, did one with us. It's been really exciting. So, thank you very much, everyone. Ed, back to you.

The Discussion

Ed Collupy

Thanks, Roy and Myra. And welcome Nick and Scott, we look forward to you joining our conversations.

And isn't it fantastic that one of the Vision Group's key objectives, being a voice to the industry and providing guidance and assistance to all retailers and technology partners, is really a reality at this point? So as a reminder as we get underway, please use your "raise the hand" icon as often as possible for conversation flow, unless members are clearly in a back-and-forth discussion. And if you need to leave the meeting for any reason, you can either write a short note in chat or just leave and return when you're able to. So let's get going.

I recently listened to what John Gartner from the Center of Sustainable Energy, who led us through our discussion at our last meeting, had to say at an Infraday conference focused on EV infrastructure for the mountain states. His comments on where to site or place an EV charger included ensuring that the investment would be profitable, and he specifically mentioned convenience stores. So my sense is he picked up on that point of view from the questions and discussions that you all brought forth at our last meeting.

Legislation

So with that, I'd like to just do a quick lightning round with you. Provide us with a quick comment of what's happened in your thinking since we were together three months ago related to this big world of EV. And just as one point, since that meeting, the state of Ohio became the first in the nation to announce what locations their **NEVI funds**, you remember John talked about that, for EV charging would be going to. And then additionally, the city of Akron, Ohio is seeking more funding from the Federal Department of Transportation for charging sites.

So given that news that I've been reading about, I asked Jason Collins if he would just speak first about this. If you'll recall, he spoke of Englefield's pursuit of NEVI funding at our last meeting. So just to get us started, Jason, if you don't mind, just give us a one-minute update on your view on that NEVI funding, and how that's come to pass in Ohio and what it's meant for Englefield.

Legislation

Jason Collins

We unfortunately did not have any of those sites on the list. We submitted five of our locations, and we **didn't get the funding** for those. But not really surprised by how it went. Pilot truck stops received more than half the locations that were given out, along with I believe a White Castle was on there, I think there was a hotel on the list. So it wasn't just convenience stores or truck stops that were getting it in Ohio, it was restaurants and hotels. That's who we're competing with, is really anybody that has real estate.

The next round of funding in Ohio, the roads that are probably going to be targeted - fit better with our footprint and what we offer. So I think we're going to be focusing a lot more on those secondary roads. The four-lane highway that's not an interstate, we have a lot of locations there.

Myra Kressner Do you know when the next round of funding will be?

Jason Collins I don't. It's going to be probably at least a year or more. I don't think they've really said much.

Ed Collupy Patrick?

Patrick Raycroft Yes, I believe the **NEVI funding**, at least the original plan, was every year, Jason, along that timeframe. So I would expect it's the same timeframe next year.

Legislation

Myra Kressner Thanks.

Ed Collupy Well thanks, Jason. And I just want to go around the room quickly, a similar one-minute update from you to hear your current thinking on EV. So I'll go down in order of company. Mike, if you don't mind going first? Any new thinking since our meeting on EV?

Mike Templeton Yes, I assume this is me. I always got to check, Mike is such a common name. I'm amazed to be the only Mike in this room right now.

Ed Collupy You are the only Mike, yes. We have two Nicks and two Scotts.

Mike Templeton And with the last name of Templeton, going alphabetical usually doesn't work out for me. So it's exciting to be [company alphabetical] brand Casey's.

Strategy

I know our CEO, COO, VP of Fuels, and a few others went to -- I'm trying to think now-- Norway, the most developed EV market. They went to attend a conference out there to see what that looked like. I don't know if it's made it all the way out into the market, but we're continuing to do research in this space. I think before I echoed a sentiment that said we **haven't invested any of our own dollars** in existing EV installations. I think that's still the case, but I think we're trying to engage more broadly in this area.

Ed Collupy Excellent. Janeth, you're next up. Circle K.

Janeth Falcon Yes, our biggest EV presence is in Europe. So in Denmark, that's where our focus is. We're starting to build some sites in the US. I think we have about 40 in North America. We have aspirations to hit 200 in the next couple of years. But it's not the primary focus, **fossil fuel is still our priority in the short term**, I would say.

Strategy

Ed Collupy Very good, thank you. Steve, anything happening up in Lawrence with EV?

Steve Evans It is a hotly debated topic with a couple of different camps. I think we probably look a lot like Mike mentioned, or Casey's. **We're not looking to make any big investments anytime soon.** The market's going to be there. Politics are going to drive the market. And so really the question is, how do we respond to that? In a place as compact as New England, it's hard to see a world where the convenience store is the center of EV charging. We don't have the truck stop/highway world, but we're talking about it.

Strategy

Ed Collupy Thank you. Ray. You're in a different situation with your autonomous stores, and no fuel.

Raymond Huff Right, I have no fuel.

Ed Collupy Have you had any new thoughts, or any new insights you've gained on EV since our meeting?

Raymond Huff Since I had the last meeting, I've been in, I think, three or four newspapers because I'm fighting against Xcel, [who is] trying to cut all convenience stores out of putting EV [charging] in. I'm doing that, along with NACS and Charge Ahead. I've been quoted in, I think, four magazines now. Four magazines and three papers and I've done four op-eds. Mainly because utilities aren't the best way to get this done. I think we are. **Xcel had gotten money in 2019 to put in I think 400 of them, and it's 2023 and they haven't put a single one up.** And it just makes no sense to just cut the retail market out from being able to do this, and that's what they were trying to do in Colorado. I'm fighting against that, even though I don't have gas or a place to put the EV. So that's the last thing that's happened with me.

EV Infrastructure

Ed Collupy Well, very good. And just to remind everybody, Xcel is the major energy provider, electric provider in Colorado. And just in our chat, we had a comment. Jason Collins passed on that he agreed with Mike and Janeth and that we will not be making any large investments, but needs to be aware and stay on top of what's out there. Scott Burchfield, I know you weren't at our last meeting. But thoughts on what you are seeing on the EV front?

Scott Burchfield We're seeing it from our existing clients, similar thoughts for most of our clients that they are not necessarily running to get in front of it. We do have some international clients that have embraced it, like Janeth said, there's some that have done very well with it. **We are seeing more discussion around strategy now**. There's more conversation around determining what a strategy should look like. That's why we've sought some folks out to help on that end from a consulting side. It's enough interest to have us start to resource it. Again, I think people are thinking strategy. They're thinking, how do we want to get involved? [They] don't necessarily want to be last to the dance, but [they are] not ready to invest their own money at this point, is what we're seeing.

Strategy

Ed Collupy Right. Robert?

Robert Hampton Yeah, similar

Ed Collupy Any thoughts from you?

Robert Hampton Sure, thanks, Ed. Similar to some of the other folks, we're certainly looking into it. We've got a couple of folks here on the operations and marketing side that are really digging into it. One of the things we're looking at is **partnering with Shell**. Shell has a program that they're offering, and we've got over 200 Shell locations, so they're interested in partnering with us to put up a number of sites. I think you'll see a lot of that from us in the future.

Strategy

Technology

But like many have said, we're still kind of studying it, seeing how [the technology] is going to play out. As we learned last time, **technology is changing**, and so it's hard to want to invest a whole lot while the technology's still changing. And the thing that still gets me is, what we learned last time, was the deficit or the shortage of charging stations that we're seeing out there. Somebody's got to fill that gap. But it'll be interesting to see how this plays out, and we're studying it, staying close to it.

Ed Collupy Very good. Scott Smith, you talked last time about having an EV yourself. I wonder if you still have it?

Scott Smith We still have an EV, we're still moving forward with Tesla charging stations. Funny enough, I just texted Jeffry a little while ago to figure out how we can **reward our loyalty customers** on charging with us instead of charging with competitors. And we're still trying to drive those customers that are Tesla and EV customers to come inside, and we haven't found a way to do it. Our major goal this year and into next year is to use partners like Jeffry and our loyalty hosts to figure out how to incentivize customers to get in the store and start purchasing with us more often.

Loyalty Programs

Jeffry Harrison I feel like these meetings always create more work for me.

Scott Smith They do. They 100% do.

Ed Collupy Yes, I recall that. When I was getting to Jeffry and a couple of folks down, I was going to remind him about that challenge you gave him last time.

Scott Smith 100%.

Ed Collupy Skip, anything on the EV front up in Vermont, there, with you folks?

Strategy

Skip Potter Yes, to piggyback a little bit off what Steve said, New England's a pretty small area. The NEVI funds, there wasn't a huge amount in 2023. Of course **we're early adopters**, so we do have an EV presence on the Canadian border. We were early adopters to put that in, we were the first ones to do card readers at the EV station, things of that nature.

Conventional Fuels

We are looking at some initiatives. I have a couple of meetings actually scheduled for next week. We're not running out to spend all of this money tomorrow, but we are definitely looking at the future and what's out there, but I think our primary focus **is still fossil**, but we definitely know that we cannot put blinders onto the EV mobility movement and we're still looking at that and it wouldn't surprise me if we put a few more stations in, in the near future.

Ed Collupy Excellent. Erin, John spoke a lot about the various programs in California that he was familiar with. Any new news on your front?

Legislation

Erin Graziosi I don't know what would be new. We have three chargers between two sites. We'll put in another one if we ever get PG&E to pull their act together. They are not profitable by any means, but we have them. We're only doing them because we're somewhat required by certain remodels, and then we get very partially funded through **CALeVIP**, which is another grant system. We're trying to figure out some **NEVI**. I think as of next week people can start applying for that so, we're kind of curious to see how that goes here.

Ed Collupy Very good. Jeffry, did you get to that homework assignment?

Jeffry Harrison We're still working on it. We've got some other things.

Ed Collupy Very good.

Jeffry Harrison We had a little chance to work with Scott and the team offline on that, and obviously the **way to really make EV work is to reward the customers and make it in a way where you can tie it into your app and loyalty program**, in our opinion, so that way it's part of your digital experience as well. So that people know you have EV available, that's really important. So, we recommend customers to tag those certain stores. For example, in Erin's situation, having those couple of locations, it's important that it's not broadly broadcast on a mobile app as people can show up and be a little confused and say, "Where's the EV charger? I thought it was here." And someone has to explain to them, "It's the store 20 miles away." So, just trying to make sure that we communicate that well in a digital fashion is what we're working on at Rovertown.

Loyalty Programs

Ed Collupy Excellent, thank you. Cheryl, I remember you telling us about the beach store that was relatively successful. How did it do this summer?

Cheryl Szczesniak Surprisingly, that store's doing very well with it and probably because it's on the way to the beach, but right now we still have eight sites and we're holding. They're Tesla, like Scott's -- we're really not looking to add any more, I guess, unless some kind of agreement between us and Tesla for maybe some new sites down in Charleston, but as of now, we're just holding on the eight sites that we have. Like Scott, it would be great to get these people in store. We have one, it's 271, on the way to the beach, it's funny, we get most of those people in the store, but at the other seven sites it's really still an issue there.

Ed Collupy Interesting, very good. Donnie, any new thoughts from you?

Donnie Rhoads I echo a lot of what's already been said. We're trying to be discerning. Right now, I think Washington has the second-highest gas prices in the country and any new development has to include EV. So, we're all being pushed towards this one direction. For now, we have one major project in development and there will be EV charging there. The discerning part of it that I mentioned is just **picking the right supplier**. And then once we get those kiosks in, how can we push those who are charging into the store? As other people mentioned, that's going to be one of our challenges that we focus on. So, that's where our head is at right now.

Strategy

Ed Collupy Very good. Nick, are you guys thinking at all about EV and alternative energies?

Nick Peters No, we just want to sell gas.

Ed Collupy I know. I'm sorry, Nick. Franco, yes.

Nick Peters If you want to speak, feel free. I don't know if ThinkSys has an opinion.

Nick Franco Well, ThinkSys doesn't, but I just came back from the Conexxus strategy meeting a couple weeks ago and they had a speaker on energy and he had, I thought, some interesting facts around EV. One being that the average driver in urban areas drives 43 miles a day and he talked about the cell phone charging mentality that we'll see in EV, which is they'll come to a convenience store, they know they will go inside and spend five to 10 minutes with fast chargers just to top off. They're not going to wait until their Tesla or their EV has gone down to 10%. They're like, "Hey, I'm here. Let me plug in and top off while I go inside." Which is also why retailers stress food programs so much so, we can be in there for 10, 15 minutes, and can top off a battery. That was just a thought.

Ed Collupy Interesting, super. And Nick Peters, you should have gone first, but when I added a Nick, I didn't add two Nicks.

Nick Peters: So, there's one Mike and there's two Nicks, that's what I understood from earlier.

Ed Collupy There you go.

Nick Peters I'm going to echo a lot of what other people said. I think I'm going to take a little bit of a different spin on it. There are serious power dynamics going on in EV and it's become extremely complex to even evaluate it, and that's just kind of my global statement when it comes to this stuff. Few things to kind of call out. I do think it's a bit odd that from an IT standpoint, the **lack of data** when it comes to fueling and travel routes and things like that, it's amazing how little access to that information that we have because a lot of these EV companies or these EV vehicle manufacturers, they share some highlights, but they don't share the metadata. And so, I do find that a little bit confusing to me and I'd love to see some of the insights and I think it was kind of to a point that Nick was actually alluding to.

Data

I also heard somebody speak and one of the things that's extremely interesting about it is there is a lot of studies where when they do have the data to see, "I'm an EV fueler, I go to this location," and then the demographic says, "Okay, this person's willing to travel 20 miles," and maybe you've built some sort of a relationship with that fueler, but then the moment somebody drops in an EV station 10 miles into their journey, it's hard to keep that customer. It's very difficult to be **brand loyal** in the EV business. So, that's kind of another point that I wanted to call out. And I think we're no different than a lot of the other retailers in this space. The NEVI funding is obviously a serious motivator for us.

Brand Loyalty

Legislation

Brand Loyalty

I do think the **government has tried to do a cash injection** to get this thing spurred up and it is not going well. And it's just been an overall big challenge and everybody wants to spend the government's money before we invest our own monetary resources into this, and I think that's obviously playing into this. And I think the last thing for me is just a point that Scott and Jeffry were calling out to, again, back to the brand loyalty. It's really **hard to tie EV even today into your c-store ecosystem**. It's a separate transaction, there's no way to pull them into the conversation. Just overall, it's hard to get them into your c-store ecosystem, which – newsflash - for convenience, we're relationship driven, it's really hard to pull them all in and kind of tie them all together.

Ed Collupy Got it. Rance, you had some thoughts the last time, I think, regarding bringing the customer in the store too. I think you gave it a thumbs up the last time when one of our members was speaking. Any new thoughts?

Rance Wells For sure, echoing getting people from the chargers on the forecourt into the building, but I think there has been a technology jump with the **solid state batteries** that have come out that are going to decrease that charging to 10 minutes. I think throughout the middle of summer, Toyota had a big push, 750 to 1,000 miles on a 10-minute charge. So, that's prime for our space. Come in, go to the bathroom, grab something to eat, charge up and go. The **business model now is stop and stay a while**. And how are we driving traffic from the forecourt inside? How are we monitoring that?

Electric Vehicles

Customer Experience

At the last Conexxus conference, we saw the AI technology and the computer vision technology. I think there is a huge use case of taking those people that are lingering and seeing whether they're coming in the store and stuff. I think that'd be something great someone could do something with. We have two sites with Tesla chargers. We don't have a tool or anything to measure this in place on what the ROI is, having those on our lots. We're on two major highways, so we do see a lot of traffic and they are getting used. Last time I saw the one on Interstate 27 in Texas, it was full. So, they are getting used for sure.

Ed Collupy Great. Patrick, will you wind us up on this topic?

Patrick Raycroft Thanks, Ed. Actually, following our last chat and the information that John provided, we saw especially the large deficiency in DC fast chargers that are needed in the coming years as an opportunity for -stores. But obviously our takeaway was that the critical limitations continue to be **energy supply** and profitability, especially with demand charging from the utilities to retail locations, but also the other challenge of the grid's ability to handle the load. So, some of the things we've been doing. We did have some conversations with folks at the EV Council at Transportation Energy Institute, and that's led to a face-to-face meeting in December here that's focused on distributive energy and storage.

Electric Vehicles

So, thinking hydrogen fuel cells, battery storage and power, as ways to reduce dependency on the grid both from a redundancy and an availability of energy and how do we supply the amount of DC fast chargers that are needed in this large, distributed environment. But also ways to work around demand charging and those that have large **impacts on profitability** of charging sessions. For those that are paying attention to that stuff, I think it's in Chicago, it's actually a PSA (Public Service Announcement) I think it's in our offices in Chicago December 11th and 12th. [Reference to W. Capra hosting an upcoming Transportation Energy Institute meeting] So, we'll report back on that to the group once we hold those sessions. I actually think it's after our next [CTVG] session, but I think it's an interesting space. I see it as a potential opportunity for c-stores to differentiate the **economic model**, than playing on the same level playing field as other locations in real estate for EV chargers.

Ed Collupy Very good. Eva, I see you have a question or a comment.

Eva Strasburger: Was that everybody else? I was just going to finish it.

Ed Collupy Yes, it was, yes.

Eva Strasburger I was going to say that in recognition of the importance of this EV subject, VGN is setting up an EV Vision Group. It will be focused on this subject, and we will have members from across the different sectors. We hope that you'll find that those Vision Reports when they come out for those meetings to be a good resource for all of you. It's going to be interesting.

Ed Collupy Well, fantastic. Thank you everybody for your comments regarding your thinking since our last meeting. I think it's useful to spend a little bit of time thinking about what we talked about at our last meeting as well, but now let's move forward on forming a CTVG view on the future of point-of-sale. And I'm going to just share a few thoughts to help get us started. A few years back, a CIO at a leading convenience store chain discussed with me his view that the days of the point-of-sale system being the centerpiece, or the core, of consumer transactions and data was waning. He pointed to the multitude of digital experiences that had and were continuing to emerge, along with the growing need for a data strategy that expanded well beyond the POS transaction log. To get there, in part, would mean a shift from today's POS system.

And if we fast-forward to today, what became a digital first strategy for that chain, they, just like all of your companies, remain confronted, for the most part, with the same POS solutions and the same solution provider choices that have been in place for decades, often slowing down the implementation of new experiences that convenience and fueling customers were expecting. This despite the industry-wide advocacy of business and IT leaders alike, that something needs to change; this despite a shift in industry standards to a solid integration focus and an API first approach; this despite continued POS advances being made in other retail segments; and this despite investments, whether through acquisition, shifting resources between maintaining and developing or employing new development strategies being made by solution providers to bring new solutions to the industry. Now, I know that many of you have spent countless hours with your teams, with other business leaders and even with the solution providers on the question of what each of your companies need next on the POS front -- that was quite evident from our last meeting when many of you chimed in that the POS topic deserved the attention of the Convenience Technology Vision Group.

Some of you at that time pondered the technological approaches being planned by current and new entrant vendors, others discussed POS related to integration with loyalty payments and other consumer experiences, and some of you pointed out to the major oil brands and their influence on the direction of POS. I did do some pre-work ahead of today's discussion and had discussions with over a half dozen or so POS providers. And quite honestly, I was left with a couple of big questions. Number one, is the direction that they're headed in what you and your internal partners need to advance your upcoming business objectives and strategies? Number two, will the shifts being planned place the convenience fueling industry ahead of competing in adjacent industry segments? And then thirdly, why are next generation fully-baked solutions still off in the future rather than ready to be implemented in the near term?

So, I'd like to hear from you, not just on what I walked away with recently, but more importantly, on what you and your colleagues feel is needed next on the wide-ranging POS front. It would be fantastic to walk away from today's discussion with our own CTVG POS platform grounded in technology and business requirements. So, who would like to get us started off with your own user story? Cheryl.

Cheryl Szczesniak

So, I'm going first partly because I'm going to have to skip out of here because I just heard my grandson's awake from his nap, sorry, but secondly, I'm not in IT anymore, so just a quick little backstory. Back in 2008, I was in IT and I was a CIO and we had G-Sites and everybody remembers those G-Sites, they were horrible, they were hard to learn on, they were **hard to train**, and it was a nightmare for PCI with the credit card numbers, so we started getting fined and I was tasked with finding this new great solution because foodservice at Spinx was emerging too. It's like we've really got to get behind foodservice, but we need a new point-of-sale . Wouldn't it be great if we had a point-of-sale and something for foodservice, like a kiosk that people could order on?

Workforce

So, lo and behold, I was tasked to look at this project. I looked at four different companies, Pinnacle, Gilbarco, I forget the other one, but Radiant was the one that I thought would take us through the next whatever, 10, 15, 20 years. So, we partnered with Radiant, and at first it was great. We put them in. So on a G-Site, it took about two to three days to train somebody. On Radiant it was 15 minutes, come on in, you learn it, you got it. And we had the fuel controller, so we had everything in one. We had food service because we put in our CSS (Customer Self Service) and we had the point-of-sales that were integrated. We had the EPCs (Electronic Payment Controller) and even my techs. It was relatively... I don't want to say easy, but it was not difficult to fix something when something went wrong.

And Jimmy Frangis was at the helm and we had known Jimmy from Wawa days, and service was great. I could call them, I could escalate if I needed to, and things were taken care of. It was amazing. So, I didn't do it on purpose, but I left IT and I went into the HR world in Spinx, EVP of HR, and it became a nightmare. And I know Scott Smith and a few others [lots of nodding from members] have similar stories, and it wasn't because I left, I guarantee it, but when Radiant sold to NCR, I think that's when it really started going downhill. So they sold to NCR, Jimmy left, and the service is horrible. The IT techs now, the VP of our IT department cannot get any kind of response, whether it's service, whether it's something broke.

It is so, so bad, and with the new releases, we used to go from 68C1, to 68C12 in a blink of an eye. Now, it's just really hard to upgrade anything, and this is what they're telling me and I'm seeing it. So the frustration for us is, you're exactly right, where the heck are we going? Because we can't stay with NCR. They're promising this new platform that's coming out and I think it's called Emerald or something like that.

Ed Collupy That's right.

Cheryl Szczesniak But what is it? They're telling us, but they're not showing us anything. So, we have no idea where NCR is heading.

Ed Collupy Do you have a sense of what you want it to be? I'm hearing bring back some of the qualitative stuff of the past, but what would be great about moving forward in the new solution?

Cheryl Szczesniak Well, there's a lot of different... and I'm not up on everything, a lot of different upgrades that Luis, our VP of IT, would like around the loyalty, around different things, and they're not doing anything with it. So what we would like is, I don't know the future of digital, but some point-of-sale platform where they have great customer service and they can respond to things as quickly as technology moves. They can respond to things and not go dark. So, that's as much as I've got from my IT person being in HR, but still having those ties with IT, with Luis, I feel their pain and I hear it every day.

Ed Collupy And Cheryl, I know you need to run, but just quickly, you mentioned that it was pretty quick, in the early days at least, to bring a new employee up to speed at the store. Has that continued or have things changed that have made it more difficult to bring a person up to speed?

Cheryl Szczesniak No, luckily that's the one thing that's still really great about this type of technology. It's touchscreen, so in training we have a three-day **training** in our offsite training centers. Our new teammates spend the first day getting acclimated and then the second day is, OK now you're out in a store with our trainers and you are put on a point-of-sale. And I say 15 minutes, it's really probably five or 10, that they get on there and they know. There's still the money orders and the lottery that's a pain in the you know what, but everything else, it's relatively easy for them to learn and to complete these transactions.

Workforce

Ed Collupy Excellent.

Cheryl Szczesniak I know I have to go. I would love to hear what comes out of this. If anybody has -- and I see Patrick laughing -- anybody has any great, "Hey, this is the new and improved" I would love to hear it.

Ed Collupy You will hear it for sure. You'll be able to read it ahead of everybody else in the industry when the Vision Report gets published, but I appreciate you raising your hand and going first knowing that you needed to move on, so sure appreciate that.

Cheryl Szczesniak Well, thank you guys.

Ed Collupy Have fun with your grandson.

Myra Kressner Bye, Cheryl. Thanks.

Ed Collupy Patrick, you were called out there. I don't know whether you want to respond as to why you were smiling.

Patrick Raycroft I should have had a straight face. Responding to Cheryl and then sharing my two thoughts that I jotted down ahead of time here. I think the one thing that challenges the three large incumbent point-of-sale vendors in the US over the last 15 years and up to now, was that **EMV changed things** for the point-of-sale vendors. And what happened, from my perspective, is they are spending an inordinate amount of time, because they're everything – they're the point-of-sale, they're payments, they're forecourt control, they're peripheral control – they're everything to a site system. When payments got exceptionally complex and when loyalty and mobile got more complex, they had to spread their finite resources too thin in a variety of ways, and EMV really stretched them. If you talk to the point-of-sale vendors that have to manage all their EPS payment applications, or whatever we're calling them, they had to stretch their resources really thin to do all of the wide variety of

EMV

EMV certs.

They spend so much of their time doing that – doing WEX EMVs, doing Voyager. And every time there's a release, there's certifications – and that's our least favorite word to hear. The first major thing I think we need to focus on in the industry is decoupling the stuff that points of sale aren't supposed to do from the core point-of-sale . Every other industry has done this. We work in other verticals, they have a point-of-sale. Separate from that, they have a semi-integrated payment application that runs on the PIN pad or runs on the hardware, but it's not owned by the point-of-sale vendor. And in our industry, I think payments and forecourt control in particular are dragging the point-of-sale vendors down. It's also not letting challengers or entrants into the space, which inhibits innovation.

If you talk to anybody, any point-of-sale vendor outside the industry, they're like, "I'll never touch convenience and fuel because I have no idea how to manage fuel, and you guys do weird things." Well, if we decoupled and segmented off payments and forecourt control from the core point-of-sale functionality, then I think we have a pathway for not only challengers, but we're also helping the incumbents focus on what they should be doing and should be doing best, which is improving the associate and the guest experience on the point-of-sale itself and innovating and making things more seamless and providing better customer service, all the stuff that Cheryl was hitting on. So, point one, to me, is decouple and simplify the point-of-sale .

Tech Infrastructure

Second, and it's kind of related to that, we're at probably the tail end of a 10-year cycle on point-of-sale refreshes. The industry has gone through, starting in like 2013 or '14 the EMV refresh, and we hit fever pitch in '18, '19, '20, '21. We're going to be looking at **hardware and point-of-sale refreshes**. There's a lot of chatter about AI. There's a lot of applications of it. It's endless, but at the same time, it's also nebulous, and I would say the thing that c-stores today need to be doing is modernizing their infrastructure at locations. We've put in bespoke hardware for [Gilbarco] Passport [and] bespoke hardware for [Verifone] Commander that we can't do much with.

We need to also focus on modernizing that technology infrastructure, whether it's containers, whether it's microservices platforms, et cetera, to set up for deploying the unknown applications in the future, not just point-of-sale. So, we've said point-of-sale is our big hardware investment, and that's our big capacity from a system standpoint. We need to kind of flip that on its head and focus on hardware and system and infrastructure separately from point-of-sale applications and really not limit ourselves from thinking that point-of-sale hardware is really the main hardware piece at our convenience locations in the industry. Those are my two points, infrastructure and decoupling.

Ed Collupy Thanks, Patrick. Go ahead, Jeffry.

Jeffry Harrison I did want to ask the group a question on something I've been thinking about. Recently this year, Verifone, one of the big three, started kind of implementing a fee to a lot of their vendors. Does anyone have a thought about the ripple effect that's going to have in the industry?

Anonymous Speaker **[comments have been edited]** Jeffry, the ripple effects are substantial. I think Verifone needed to implement something like Horizon to cover their costs for supporting integration and support costs for the variety of solutions integrated to Commander, since traditionally they had just been supporting mobile, loyalty, etc. for free. I can appreciate that. However, at the same time, I think the approach and the sledgehammer nature and all of that, and also the dollar amounts that are there I think are pretty substantial.

It seems like it was like a wholesale shift to the other side of the equation. So, ripple effects I think are yet to be seen because there's obviously still a lot of jockeying going on between vendors and retailers and Verifone and how it gets supplied, but everyone should be aware. If you have Commander sites, Base 54, the tokenization capability, the ability to monitor those connections is coming down. So, I do think we're going to see this start to take more effect in the next six months or so.

Ed Collupy Jason, you'll go next and then Scott Smith will follow up with you. Go ahead, Jason.

Jason Collins Just to add on the future point-of-sales, cloud, containerization, microservices, whatever you want to call it, point-of-sale has evolved from where it was 15 years ago of scanning your Budweiser, checking an ID, and that's it. It's reaching out to loyalty and mobile applications and everything else. It's cloud, something that's **easy for a new employee to learn**. Right now, they have to [know] what is our loyalty program? What is the branded loyalty programs of BP and our sites? What is our gift card? What is a BP gift card? What is a money order? What is a food stamp? That's all they're learning when they come into a site. So, a way to make that easier and having this point-of-sale reach out to all those different vendors without having multiple terminals for our new employees to learn would be great.

Workforce

That's the dream, would be to have even lottery, that'd be great if your point-of-sale system would reach out to the lottery and not have a separate lottery terminal in the sites. How do we get there? That's the big question. I've heard some good things from our point-of-sale vendors. I think they've seen this, they know, but like what Patrick is saying, they get focused on doing EMV and all the card brands and everything else, that bogs them down.

Ed Collupy Jason, have you pursued at all that thought of lottery integration with the State of Ohio?

Jason Collins I've talked to them a few times. They're stuck in their ways. They say, well we have these terminals that do this and that, but you have 50 different states. All the lotteries are all separate so, that would be difficult too, but it's something I will continue talking with them on that and I know others in their states have done as well.

Ed Collupy Very good. Scott Smith?

Scott Smith So, I would actually challenge some of what Patrick said. We've looked at NCR and we've been with them for a long time and I've been with them with other companies. While EMV was the challenge for everyone, if you look at how the point-of-sale companies have structured their software, they're running 15 different versions with 15 different resources going in different directions for each customer. I think, to NCR's point, if they had kept us all in one branch and then brought in all of the vendors that we wanted to work with instead of kind of piecemealing what they thought the features and functionality that we wanted was, they'd probably be in a better place.

But to Patrick's point, those finite resources aren't going to become more resources for us. So, as we all grow, we're going to have to understand that if we want to go out and do these things or other point-of-sale companies, if you look at containers and you look at other point-of-sale companies, you can use some of NCR's core features to run their fuel controller while you run a newer point-of-sale.

Working through those things, I think is something that Conexxus is doing and it's going to push us all forward, but once we have a clear path and clear features that all of us want, I think it'll help us in using the partners that we all know are out there. I think you'll see some new point-of-sales coming out very soon.

Ed Collupy And Scott, that idea of using a piece of one solution and a piece of some other solution, is that not counter to what Cheryl was talking about in terms of service and serviceability and being able to pick up a phone and just have one voice to talk to or one hand to shake when things are great?

Scott Smith Yeah, I'd love the one hand to shake. There are multiple larger systems out there and we have to integrate them and although APIs is a buzzword that we are all starting to learn, we're building out middleware layers so we can plug-and-play things as they come along. I think that we're going to have to understand that integrations are a part of our lives. Jeffry knows that, he does them all day long, so it's nothing to be scared of. If you want to use some of the larger best-in-breed technologies, they natively don't talk to each other. Getting them to talk is hard and if you want to use two great solutions, that's just something you're going to have to do.

Ed Collupy Thank you. Go ahead Nick. You're up next.

Nick Peters Scott, to your point, I think I heard everything you said there, but one of the reasons why I think the branching got so convoluted is the **major oil impact** of things. And I don't think you can ignore that. Now, can I put a quantifiable number on what part of it was major oil impact versus others? I don't know, but the one thing that I will feel the POS vendors pain on is, you hear several stories of, hey, we're trying to do this evolution, we're trying to do this development, and you'll hear their developers say things like, well, the **major oil for this brand isn't going to accept this version**. They just choose not to accept the evolution of the product. So, that's the challenge and I can appreciate that, but at some point that's where the major oil, I think, controls a major aspect of the POS development and the evolution of the systems.

Legacy Technology

Taking another couple of points, and I appreciate, I think Scott, it was you that called it out. I think that was one of the great things about the cloud POS API that Conexxus is working on. I think that architecture, that symmetry, that concept really will take us a long way for **unifying standardization** of integrations. And I agree with you, Scott, when you want to go and get the best of the best no matter what the solution is, you got to make the choice and connect them all together. But I do think that we can do some groundwork there and I do think we can make it a little bit simpler because there's not a lot of retailers out there that have the horsepower to make that [integration] happen easily. And so, typically they have to find third party resources to make those things happen.

Tech Standards

And, the last thing that I wanted to call out is Jeffry's question regarding Verifone's decision to do this model of charging. The confusing part about this is – and why I think it's such a ripple effect — is Verifone is on record saying, "Hey, we need to start this funding to continue the **development of a fantastic tool**." What I think has happened is now they're asking for us to fund their development rather than them being forward-thinking enough and then continuing the journey. I also think that Verifone's not the only organization that's taking that track. I just think that they were the first to the water trough on that one. And I think just kind of in closing here, a perfect POS system for me is, **I'm going to echo and say 99% of what Patrick said, that decoupling the payment systems from the POS** and really creating the **compartmentalized architecture** that he was referring to is dead on the money.

Technology

POS Solutions

EMV

The trouble is, the forecourt is inherently legacy and inherently unique in every aspect of the word. And so, to that comment that was made, “Hey, I’m not messing with fuel because you guys do weird things,” I think it’s interesting to identify again that not only did we deal with EMV, but we’re one of the few types of organizations and businesses that **take EMV payments two different ways**. It’s important to remember those things and so, on top of everything that was said, I just wanted to echo that and boil those points up.

Ed Collupy Go ahead, Jason.

Jason Collins Just to add on that, first on the major oils, they do have to take a step back and basically, if we run our payments through them and accept their loyalty, they should not really care what we have for a point-of-sale system. As long as our payments and loyalty are with them, then that’s good. And then the add on to the forecourt point, I think the solution for the forecourt is to separate that from the point-of-sale too. A cloud-based forecourt, there’s no reason why you can’t have **fuel transactions going straight to the cloud for payment, loyalty and mobile apps, mobile ordering**, whatever that needs to be. What about your point-of-sale going out and your pumps going out? That way you could have your point-of-sale go down and you’re still pumping fuel and vice versa.

Payment Systems

Ed Collupy I had one of the point-of-sale vendors that I spoke with say to me that what has to change with the forecourt is the dispensers themselves, and he wasn’t necessarily referring to it as the dispenser, but more so **the way you communicate to that dispenser** and that needs to be the change. So, I’m not so sure that’s separating it, I think it’s a component of it, but it was really about both the need for the dispenser manufacturers, particularly Dover and Gilbarco, playing a role in being able to let point-of-sales systems advance in this industry. Donnie?

Connectivity

Donnie Rhoads Yes, I’m glad you said that, Ed, and it goes back to what Nick mentioned, it’s that the forecourt technology is inherently legacy and siloed. So, if we’re going to have to start there with **getting a whole new infrastructure** basically at all of our sites, I am just trying to wrap my head around the number. The financial investment it would take across our industry to take what might need to be the first step towards fixing the POS problem. That’s a hard one to wrap my head around.

Legacy Technology

Ed Collupy Got it. Patrick, I saw you had your hand up.

Patrick Raycroft Yes, I think it’s in line, Ed with your call-out. The challenge is that you still need a D-Box, a digital to analog converter. They’re not TCP/IP, there is no pathway for doing that today without substantial hardware investment for **connecting to the dispensers**. It would be ideal to have a cloud-based forecourt control but, until the network infrastructure to the

Connectivity

dispensers changes, we will always need at minimum, a D-Box that sits at the location that converts our TCP/IP signals into the baud rate and everything to actually control the hydraulics on the dispenser. And until then, we're in this game. We can virtualize it and all that, but we're still going to need that physical component. I definitely think that's the challenge, and Donnie, I don't think there's a great answer to your question yet.

Ed Collupy Steve, you had your hand up.

Steve Evans Yes, I've raised it and lowered it a few times. I'm trying to figure out, because everything we've said here is right and, at the same time, I'm actually starting to feel bad for the point-of-sale vendors. It's like, at the same time that they've got to do battle in 50 states, every [oil] brand and the rest of the retail industry is setting a blazing trail in completely different directions. It's like, how do you take care of all that and keep payments secure? But I guess when I look at it from a software mindset, the fact is you don't have to change everything. Like we've said, if you decouple it all and you allow the hardware to control the pumps where you need to, and then, I see it as if I'm rebuilding everything module by module. Think of it as an app for everything right?

I've got an app to do checkout, I've got an app to do loyalty, I've got an app to do EBT, and I throw it all on a big powerful iPad or screen and build it, containerize it, and build it module by module, interface by interface, but build it from the software up. I think the biggest thing is our providers are just beginning to realize they're not in the hardware business anymore. That they have to become software companies because that's the only thing that can decouple it. You can't decouple with hardware, you have to decouple with software, and that's a big mind shift. I do feel bad for them a little bit more because it's challenging. God, it's challenging. I'm listening to this and there's stuff I never thought of but… tough.

Ed Collupy Very good. Well, that's good that you're learning. That's part of the mission here. Donnie and then Ray will go next after Donnie. Go ahead Donnie.

Donnie Rhoads To echo what Steve said, I agree, and I think it was Patrick who first mentioned it, but decoupling feels like the dream scenario in my head. It's like there's almost an open-source element to the nucleus of your tech ecosystem and then you can plug and play whatever you want to, but, going back to what Cheryl mentioned, before she left, I'm then imagining, okay, what if this service goes down at one store and then a completely different service goes down in 15 minutes? Am I going to have to call two different numbers? Are they the same company that's going to service them? Are they the same company that developed them in the first place? It reminds me of the cord cutting and getting all your streaming services versus cable. There is a reason why all of this is under one umbrella and part of it is ease of service and ease of integration and eventually lowering the costs of all those products because of that. It's a challenge.

Ed Collupy Very good. Ray, go ahead.

Raymond Huff A super interesting discussion. For those that don't know, I also have a technology company and we just entered the drugstore side for point-of-sales. Because we don't have gas and because we couldn't get the big boys to play with us to give us all the APIs and all the other stuff that we needed to do in convenience. But, on the drugstore side, we've actually integrated four or five different things that need to happen in drugstores. If you buy Sudafed, that's got to get registered. [It's a case of] if you do this, that has to happen. FSA (Flexible Spending Account) cards, HSA (Health Savings Account) cards, all this stuff. Well, we got certified to do all that fairly quickly. Actually, they said we did it pretty easily. What we realized in doing this is that the rest of the industry, the point-of-sales industry, has adopted the smart home technique of how to put everything together.

Tech Standards

If you think about it, if you wanted to do a smart home 10 years ago, it would cost you $50,000. Today it costs you $29 to buy a bulb at Costco. And somehow that works because Google has said, we will allow this to happen, Amazon has allowed this to happen, we have all these other things. So, the point you made, Patrick, about decoupling is exactly where the industry needs to go. Now that actually hurts the oil companies, the people who actually control that silo. You walk into any small little business and they have an iPad that is out there talking to the world and handling their inventory and they're fine. They don't have the problems that we have. So, decoupling is the way to go, **Conexxus realizes that and is trying to set up standards and things like that.**

The thing is to get them [the point-of-sale providers] to adopt it and to give up some control because if they do decouple, they're giving up control, and control means money to them. So, I don't know how you get over that battle. We have discussions on that all the time, but I look at this whole integration on the drugstore side and say, man, they are so far ahead in integrating to all these other things and they made it so much easier.

Tech Infrastructure

To your question about who you call, basically you pick a provider, i.e. a Google or Amazon or Azure or whatever it is, and that's basically who you're going to call. Why is your network down? Because **it's all API based** and so on. And they have fail-safes in it also. So, a customer comes in with a FSA card and you've sold stuff that is FSA available – that's a savings account that people have -- your transaction will go through, even though the FSA piece of it is not working because it says,

	"Oh, I'm down for the minute, I'll get back to you if there's a problem." We know exactly who that is because it's running through the credit network. All of these things have been integrated. The drugstore side, I don't know grocery, but the drugstore side of the business has adopted the Amazon, Google, all of these manufacturers, models. You look at all the smart home stuff that now talks to one another, if you wanted to do a smart home, we should be able to do the same thing to meet the guest's expectation when they come in. I just thought I'd throw that out based on what I've just experienced.
Ed Collupy	Thanks, Ray. Next we'll go to Nick and then I've got Scott and Rance on board after you Nick.
Nick Franco	Nick Franco, I'm assuming because Nick Peters has already talked.
Ed Collupy	No, I meant Nick Peters had his hand up.
Nick Peters	I actually want to bounce back to a point that Steve made a couple of minutes ago when he made the lighthearted comment about feeling a little bit sorry for the POS vendors. It did bring up something that I do want to call out. The POS vendors today do have to define an MVP, a minimal viable product, and the problem that they run into, and I want to call out a point that Patrick made about dispensers still need a D-to-A (digital to analogue) box – they actually don't, but they had to **develop the solution because most of the retail locations out there, they can't afford to rewire their stores.** And so, there is a responsibility, as the retailer and the operator of the location, where if we say we want to be cutting edge, we have to do our part. So, there is an accountability on us to do that and I just wanted to call that out because I think Steve made a point about feeling a little empathy for the POS vendors, because they do have to develop to the lowest common denominator, and I think that's worth noting. Specifically, when it comes to dispensers too, and I think that the control argument that was made by somebody else earlier is another dead on the money point, because understand there's an IP (Intellectual Property) aspect to this too. They're never going to give that up, never.
Raymond Huff	They're not, that's how they make their money.
Nick Peters	They've got to lock down that ecosystem and they're never going to infringe on their own IP or even attempt to reveal that to the world. So, those were the two points I just wanted to make briefly.
Ed Collupy	Thank you. Rance, go ahead.

Connectivity

Rance Wells Yes, you all named most of the anchors that are preventing our innovation, but you did not mention the back office or the fleet cards. Those are still two other anchors that we don't think about how our accounting teams are so deeply rooted into our back office that we can't break that system or the amount of lift that it's going to take to get us out of that system is just…that's how everybody's getting paid, we're not going to touch that. There's new HR systems that are coming into play that are getting their tentacles into some of this accounting stuff, which is great. The other point I wanted to make is the point-of-sale vendors are now getting into back office and then the back-office vendors are now getting into point-of-sale. So Jeffry's got his hand up, I don't know if he's cheering me on or if he wants to talk, I don't know.

Myra Kressner But also, Scott Burchfield?

Ed Collupy Yes, I'm going to go to Scott Burchfield next, but are you wrapped up Rance, are you good?

Rance Wells Yes, but I think there is value in these people siloing themselves into being **a point-of-sale vendor with their own back office** so they can move at their own speed and vice versa. So, I think that is definitely, it's the Apple model. I can control it all so I can move at whatever speed I want and I'm independent of anybody else.

Tech Infrastructure

Ed Collupy Very good. Scott Burchfield.

Scott Burchfield Yes, I just wanted to comment back on the fuel as the challenges Nick brought up initially, and even Raymond showing the opposite side of that in the drug side. **We know fuel from a certification perspective, they're slow as anything.** Obviously, they don't want, and it's not in their best interest, to have the capability of split payments, cheaper processing fees on retail versus fuel. Those are, I think, opportunities that the industry has to press the fuel folks on. If the legacy side of that is part of that challenge, which we all agree it is, how do we start to break that slowdown in certification or again, is there opportunity with split payments?

Legacy Technology

We worked with a unique client that had a separate POS from their fuel controller and their particular contract said nothing about merchandise having to go through them [the fuel company system]. So, that was an opportunity to try to work on split payments and try to do something separate which they did integrate. But, fuel contracts, let alone the fuel industry being a challenge, are all saying that all merch has to go through them [the fuel company system]. So again, I just think fuel's a part of the hiccup as everybody's acknowledged. Any solution we have, you've got to engage them or you're going to still run into roadblocks.

Ed Collupy Very good. Hey Nick Franco, you were going to make your comment next and then I'll go to Skip, Jeffry and then Robert.

Nick Franco Yes, so I think everyone covered my comments. One is obviously major oil just from industry experiences is a huge anchor in my opinion to innovation and, also, seeing what we've done in other industries from just a technology standpoint. It's really not that hard. A lot of what we're trying to do from just a pure technology standpoint, it's not that hard, but we've got some serious anchors that are weighing this industry down. So again, just kind of echoing what everyone else has said.

Ed Collupy Very good, Skip.

Skip Potter So, what a wonderful conversation we're having here and it's such good information. I'm a little bit odd man out. I keep hearing the word decouple a lot and I would be very cautious in my thought process of decoupling this industry. Right now, we have so many moving parts. Everybody in this panel has brought up fuel and integration and AI and back office and what have you, and we're talking about decoupling when, even in our world now where we're not necessarily decoupled, we have massive finger pointing. We constantly are dealing with "it's not my problem, it's his problem". Imagine what our world would look like in the retail industry side if we decouple our fuel from our loyalty, from our point-of-sale to our processing.

Vendor Support

If we decouple all of that, I think it's definitely a thought process that we should look at, but I think it should be very, very lightly treaded on because I think that it is a massive undertaking. On the point of decoupling, **the key to a point-of-sale success is developing relationships**. I have truly believed that developing a relationship with the people that you're working with is key. Scott had put something in the chat window before he jumped out. He wanted to know if we had a voice. The people that are on the retail side, are they listening to us? That is a key for us, is to have and develop a relationship with your company. The people that you are choosing to do business with, be that voice, listen and be able to bring things to them and not have it fall on deaf ears.

Our industry is changing. I said years ago that the convenience store industry is changing like a freight train. Today is going to be totally different than tomorrow, but our point-of-sales systems, for me, decoupling is not necessarily something that I would just dive into. To somebody's point, when is enough, enough? We keep making all of these changes, so how is it possible that anybody getting into this industry would be able to make the right decision and say, this is what I want to do, because it is a constantly moving target.

Then lastly, if I could see something different: Nick brought it up about the majors and the certifications and the delays. That is one of our biggest pain points – delays in the releasing of software. We know that the fixes are there, we know that it's there, it's in a patch or a quick fix or whatever it is, but because the major won't sign off on it, we can't get it and we as the end users are the ones that have to pay that price. So, if there was a decoupling process, I would say that that decoupling process could be on that major side. So, anyway that's my feedback, so I appreciate the time.

Ed Collupy Thank you Skip for picking up on Scott Smith's comment in the chat. If anybody wants to add to that, feel free. Jeffry, you are up next.

Jeffry Sorry, I got excited when Rance was talking because he addressed the elephant in the room that no one has mentioned yet, which is PDI's new point-of-sales system, which I think is going to change everything, totally change everything. I'm not like a PDI fanboy or anything, I'm just saying this is going to change the whole landscape in five years. We're going to be totally talking different. So, that's my opinion. I just want to hear you guys' thoughts. I have to leave a little early. That's why I want to get that question or comment in.

Ed Collupy Very good. Robert, you're up next and then I'll get to Jason, Rance and Roy.

Robert Hampton Thank you, Ed. I don't have a lot to add, I do echo a lot of what was said specifically by Patrick and Nick. A couple of things though to think about is a lot of the problem with this D-Box that we've talked about is, we can't do the **investment to rewire the store**. A lot of that's because, as I understand, a lot of the conduits are collapsed, we can't pull cabling out to the forecourt, things like that and what we've seen internally is going with wireless isn't always the best solution, because that's causing problems as well. So, as long as we have that, that still remains a roadblock.

Connectivity

Secondly, to add on to what Skip just said, **major oils**, that as you guys most probably all know, we are Shell and Chevron. That's been our biggest problem with Verifone is getting the major oils to certify certain things, even fixes for stuff, of errors we're seeing in the field, and what I've come to learn from that is the major oils, they're just, at least in our case, Shell and Chevron, they're just not staffed. They don't have the appropriate staff internally to do the testing, to have a fast iteration on turning around these things. And so, I believe because of that we've got to decouple some of this and that way you can pick and choose what you want.

Vendor Support

Legacy Technology

You can be more agnostic. So, we don't have to be dictated by Shell and Chevron that you can either use Gilbarco or Verifone. Hey, if we wanted to use NCR, we could, or Toshiba's got a lot of great things coming and if I want to use Skip or I want to use just some Square with an iPad, just decouple all that, be able to have some interface to the dispenser, some interface to loyalty. EBT (Electronic Benefit Transfer) it took us forever to get EBT. Finally, got it with Shell, still don't have it with Chevron and I'm not placing blame, it is what it is and they just don't have the staff to do it. So, I know Ed, you're aware and you're part of this, but with Conexxus we got the **dirty dozen** (Twelve major inhibitors identified by Conexxus as slowing innovation in the industry in "Retailer Insights: Hurdles to Innovation") and a lot of this ties into the dirty dozen as how do we reduce the barriers to entry for some of these folks to come in.

At NRF (National Retail Federation's Retail's Big Show annual tradeshow) we saw a lot of cool things coming, but until we address some of these things, we're not going to get that innovation from the outside. And unfortunate as it is, we may just have to draw a line somewhere because we're still supporting stuff that might be 60 years old. We may just have to draw a line at some point and just say, "Guys, dispenser's older than X number of years, we just can't support anymore". We've got to move the industry along. That's just an opinion, interested to hear people's thoughts on that.

Ed Collupy Thanks Robert. And just one comment from Erin who had to run along. She said that they are currently a Verifone customer and they're moving to C18s (Verifone's most recent POS hardware) currently to Patrick's point of next generation of hardware. But then she goes on to say, "A big issue for us is the tech certification, the installation, set up in the ease of updating software as needed across our locations, both the POS and the dispensers." So, that was a comment from Erin who had to run along. Jason, you were up next.

Jason Collins: A couple comments to what Jeffry said about PDI's point-of-sale. We saw that last week. That's a good thing, it's going to disrupt the industry, which is what we need. So, definitely we'll be looking forward to seeing what that's going to be like. And then, I'm listening to all these comments and we're talking about point-of-sale, but all I'm hearing is we might not really have a point-of-sale issue as much as we have an industry issue as we are way behind on everything and that's just going to slow down the process. The fuel, I think it's just rethinking how fuel works, how the big oils are with the credit networks and everything else, it's just..probably the time has come that we really need to start to look at that.

Ed Collupy Very good. Rance, you had something?

Rance Wells Mine was, to Jeffry's point, I know Jeffry jumped off, but PDI has a new point- of-sale system coming out. Though everything that Patrick said, they are just beginning that process and for that thing to be seen in the United States, it's probably going to be two years. They've got to get it through all the EMV, they got to get it through all the oil brands and get it allowed. Even then, when we were talking about a hard demarcation point between point-of-sale and what the oil brands will do or what the gas pumps do, I just see that has to come to our industry if innovation is going to outpace whatever mandates we have in place that we have to abide by.

Ed Collupy Got it. Roy?

Roy Strasburger To Jeffry and a couple other comments about PDI, I just want to say that I was talking to Steve Morris, who once again apologizes for not being able to join us today, but he was at the PDI user conference and to paraphrase what he told me was that what PDI was showing and promising to roll out would be a huge deal if they live up to their promises and it all works like they say it is going to work. I just want to make sure Steve got his comment in on that.

Ed Collupy Thank you.

Roy Strasburger My follow-up question to the general conversation, which I think has been fabulous, is I've heard from several people in and outside of the industry that EV payments, that the introduction of EV as a new product line or a new service at a site, might be enough to help revolutionize some of what we've been seeing in regards to how the payment systems are working and how the POS systems interrelate. Does anybody have any feelings as to what the impact of bringing charging, and a different type of charging mechanism, if you'll pardon the pun, on the financial side, might impact what we're talking about today?

Electric Vehicles

Ed Collupy Janeth, I wonder if you have seen any of that in Europe?

Janeth Falcon I'm not close to it, so I really can't comment on that. I'll dig into that and report back at the next meeting.

Ed Collupy That would be wonderful. Thank you.

Self-Checkout

And just a thought on that, as long as I have you speaking for a minute. I saw in the news this morning, Brian's (Hannasch, CEO of Alimentation Couche-Tard) comments about 40% of transactions are going through the self-checkout Mashgin units at the stores that have them. **How do you view this world of self-checkout separated from the main point-of-sale** and how do you view bringing it together? I think that's that data challenge that I'd mentioned in my opening remarks of bringing data together.

Janeth Falcon: I agree. I mean for us, **we see self-checkout as an additional payment area**, so we will have a traditional POS system that our associates will use, but then we still want to have one that our consumers can use if they choose to. It's about providing choice for our consumers really. **Part of our ecosystem going forward is to continue to have both the**

Strategy

Data Analysis

traditional POS system, maybe not as many, and smart checkout at our stores. And then really, it's all about bringing that data up centrally and **using the analytics to drive the decisions for what we have**, what products to have at the store, when to have it at the store and how to price them at the stores.

Ed Collupy We're using the word decoupling a lot in different ways in the conversation this afternoon, but to me, you've got self-checkout decoupled from regular checkout, and has that then brought any of the challenges that we've heard from the other retailers here this afternoon to you folks?

Janeth Falcon Not as big, but our biggest challenge was trying to figure out how we could do **prepaid fuel on the smart checkout** and that was the trickiest part. And even now the next challenge for us is EBT, and lottery and age restricted items. So how do we bring that full consumer experience onto the smart checkout? So it's going to be an evolution for us actually.

Self-Checkout

Ed Collupy So right back to what Jason was asking for. Got it. Rance? Oh, go ahead. Sorry.

Janeth Falcon And with Patrick, real quick, that it's about decoupling and our challenge is going to be, as everyone said, is the forecourt and fuel. For me, it's also about making sure we have a **roadmap**, like how do we get there in a phased approach, because we have our number of stores, there's no way we can do a flip overnight to change out the technology stack. So for me it's trying to figure out how I could phase and move in that direction to a fully decoupled state down the road. I don't have an answer to that yet, but we're looking at that.

Strategy

Ed Collupy Very good, thanks Janeth. Rance, did you have a comment?

Rance Wells No, I was just going to comment that we have different point-of-sale systems as well, but as long as they integrate with that back office piece, that's when you can do whatever you want as long as it integrates with that back office and you can account for everything at the end of the day.

Ed Collupy Patrick, did I see you waving your hand as well?

Patrick Raycroft Back to Roy's question of what does **EV payments do**? I'm trying to remember what I was going to say. We talked about this in our EV session the last time. I think whether EV payments will revolutionize the point-of-sale space is dependent on if c-stores take control over payments of EV chargers or if they continue just to outsource them to the EV charge posts like the charge point operators that we were talking about the last time. If c-stores continue to just say, "Hey, it's like a real estate play." If it continues to be that and it's completely separate from store systems, I don't know if we'll see as much

Payment Systems

of a revolution in site systems, but if c-store operators are looking to bring that into their site systems and control that payment experience, I do think, Roy, that that view could come to life. There's going to have to be a change that would kind of accelerate that decoupling and leveraging payments across multiple points of sale.

Ed Collupy Thanks, Patrick. Mike, I'm thinking a way to wrap this up is that you live in the digital world and the consumer experience world probably more than anybody in this group. How do you envision that world coming together with point-of-sale and what's your view on that?

Mike Templeton Sorry guys. I'm here. I got a kiddo headed to the Mall of America.

Ed Collupy Very good. Did you catch my question?

Mike Templeton Yes. Thanks, Ed.

Ed Collupy Thank you.

Mike Templeton Listening to the conversation today, somebody that we don't really ever talk about in our space, but I think has already gone through this journey, and I'm not on the inside so I don't know, is Walmart. From what I hear, they've gone through this process of not being held by their point-of-sale and they moved to the type of **mock infrastructure** that everybody's talking about is the future. But it took them making that investment themselves to pull those different pieces apart, write the infrastructure together so that they can enable the types of future points of sale experiences that we're talking about. So I think the model has been set, it's just a matter of when. Who wants to go there and who's ready to go realize the benefit of that. But it's a little like the EV conversation earlier. No one's really ready to make that commitment and go all in to do it because none of us have the scale that a Walmart has.

Tech Infrastructure

Customer Experience

So, I think the things that we're talking about here today are all the right sorts of things because we need to be able to enable what our team members want inside of the store. **We need to be able to facilitate the types of experiences that consumers are looking for** because they don't care about any of these problems that we have. They want to be able to get in, pay for what they've got and get out as quickly as possible and still have a connected experience, whether that's through the app or loyalty, e-commerce, et cetera. And so, I think the ask is out there from a retail perspective. The question is, who will rise to the task to meet that? Because I think you see that the next generation of stuff out there, whether it's Square or any of these others, these new upstart small businesses that are popping up in the town. They're not going to the giant legacy point-of-sale providers to offer an experience if they want NFC (Near Field Communication) and e-mailed receipts and text message integrated.

They're not. They're choosing the companies that are not bound by that legacy infrastructure. And I think even moves by companies like Apple that have said, "Hey, the only point-of-sale device you need is an iPhone, and point those two iPhones together and the consumer can get what they want and you can get paid." I think that's what the future looks like. The challenge is, what will we give up? What will we stop doing? When will we say no? I've heard a couple of people say it already today. When will we say no more and we have to make this move. I think that's what will be needed in the future.

Ed Collupy Excellent. Thanks for wrapping us up with the conversation on point-of-sale , although I do want to just make sure we get it in our record that Jason made the comment in the chat about EV chargers are a great example of a dispenser that is not attached to the point-of-sale or brand, completely standalone. To kind of just round us out there, but with all of the great discussion we've had this afternoon, we certainly have the components, maybe I should call them containers, of what the next generation store system POS platform needs to look like. So thanks for your help in building out a CTVG platform. We'll certainly be sharing this through our next CTVG Vision Report with all of your input. The question I have is, should we do some additional sharing of our thoughts beyond the Vision Report? How would you feel about bringing together, for part of our December meeting, a group of the solution providers that would like to engage further with you on this topic? Any quick thoughts on whether we include them in part of our conversation at our next meeting?

Skip Potter I'll just jump in there and say it. My feeling is right now it's in the infancy. There's just too many moving parts and I think that bringing on that component is too early in my opinion.

Ed Collupy Thanks, Skip. Go ahead, Steve.

Steve Evans Since the new guys will take their educated opinion here today, I guess I'd say this conversation was really good and I'd hate to derail it for 45 minutes with the vendor. If there's an offshoot of that where you find somebody has a lot of interest in it, maybe there's an offshoot meeting that happens outside of this because it could be really valuable. I mean, let's be honest, it could be super valuable.

Ed Collupy Go ahead, Donnie.

Donnie Rhoads Yeah, I like the idea of an offshoot meeting. I think also there's a certain frankness to our conversation today that was allowed by it being insular and just the members of this group, and that's really valuable.

Closing Thoughts

Ed Collupy Fair enough, good enough. Thank you. If anyone else has any additional thoughts, please send them along after the meeting to myself and the Vision Group team. Earlier, before the meeting, I provided our go forward meeting dates through the end of 2024. So I hope you all received those and have put those on your calendars. And given that we want to continue to bring forth meeting contact and discussion on what's most important to you, any thoughts and ideas on what we should take up as a main topic for our next meeting?

Scott Burchfield I do have one topic I thought would be very interesting here from a retail perspective is, where do you see disruption benefiting your business? We talked about point-of-sale, obviously that could be a disruptor, but I'd love to hear what you all think would be some disruptive technologies in the retail space. As a technologist, I'm a little biased.

Ed Collupy Yeah. And I think that fits with some topics we heard prior relative to future, what's out there in the future, as well as how do we bring innovation to the business and help that be a profit model for the business as well. Any other thoughts? Patrick?

Patrick Raycroft There was a session at Conexxus around AI, the Conexxus Annual Strategy Conference. I thought it was really good. But one thing I left there yearning for, and I think everybody does in every conversation of AI, is practical use cases of AI and practical limitations and challenges of AI in convenience and fuel. So not this theoretical, or not the theory and the power and the marketing speak behind AI, but practical use cases and practical limitations of AI for me is something that is needed in this industry because we're talking a lot about it, everyone in every industry is, but we need to get down to brass tacks, I think.

Robert Hampton I agree with that.

Scott Burchfield Yep. I'll third that. I was at that meeting and it was fascinating, so I'd love to hear the practical application. So yeah.

Ed Collupy Very good. Anything else from anybody? Just there were a number of "dittos" to the idea of keeping the conversation to ourselves at this point on point-of-sale. So, thank you for those comments in the chat. Rance?

Rance Wells There's many of these car companies that are saying they're not making combustible engine cars moving forward. If there's anyone that could tell us, is that the truth? Is that what is happening? Volkswagen, among others, they're saying they're not doing it. They're just going to go straight EV. Conexxus in the past, they'd always have somebody that kind of had their roots in the laws and what's going on in Congress on what's really happening. And they used to do a deep dive on that for us. So I always found that very...what the future's actually going to look like because we've been looking at this EV thing since 2014. I've sat through every presentation under the sun and it's like no one's pulling the trigger on it, but if these car companies aren't going to make the vehicles, we're going to be forced.

Ed Collupy Steve?

Steve Evans Something that we've been looking at quite a bit is these autonomous stores. It sounds like maybe we got a few people with experiments out there, that could be an interesting conversation because I'm conflicted.

Ed Collupy Mike?

Mike Templeton Yeah, I just think other topics, and maybe it's worth, Ed, even if you guys had a poll or something out of future topics. I think I like this idea from Nick about disruption, where do you see disruption happening? I think coupled quickly with that is, how are you thinking about innovation in this space and what's attractive or not? And that's sort of where AI potentially fits, but there's got to be a practical component to innovation. So I'd be curious to hear how people are thinking about innovating with technology within their space. And then maybe another thought too is competition, competitive threats as it relates to technology as we think about other industries where we don't just play in fuel, but how people are thinking about competitive threats as it relates to technology.

Ed Collupy Very good, and good idea on the poll. We'll narrow the list down and try to get a poll out to help the Vision Group planning team pull something together for our next meeting. So appreciate that comment. Before we go, I know we're at the top of the hour. I hope to see many of you at the NACS Show. Our newest member, Steve Evans and I will be there discussing at one of the sessions how to bring IT and the business together during a session on Tuesday afternoon. And lo and behold, we'll be competing for your attention with Jeffry Harrison who will be engaged at the same time in another discussion near and dear to him, building a successful mobile app strategy. And then on Wednesday morning, Robert Hampton will be joining a retailer panel in a session called Customer Engagement 2.0, the Power of Digital Innovation. So, it'll be great if you can join us at these sessions and I hope to see many of you there. Rance, I'll miss seeing you. And with that, I want to hand things over to Eva to wrap us up.

Eva Strasburger So that was an excellent conversation, and it was pretty serious one, but we're going to end on a fun note. The last couple of NACS Shows, we've had a relatively informal gathering of our The Vision Group members. And this year, one of the The Vision Group members came forward and said he would like to host something through his company, Gourmet Foods International. So, on Tuesday, the 3rd of October, right after the welcome event at NACS, for those of you who are going, we are going to hold an event. It's about a 10-minute walk from where the welcome event is, and it's at Dos Bocas Restaurant. We are going to celebrate all three groups that belong to VGN so we welcome all of you to attend and you'll be able to meet members from the other groups too. Everybody's been sent an invite – its an Evite so you can respond through that. I know some of you have already responded. If you have someone from your company or another retailer you know who would like to join us, please feel free to respond and let us know and bring them along as well. We look forward to actually meeting you all in person. We hope to carry on some of this conversation there as well as just have a fun time, so thank you.

Ed Collupy Thank you, Eva. I am looking forward to that event. And thank you all for a wonderful discussion this afternoon. You've got great ideas and like I said, we'll be sharing those ideas, certainly through the Vision Report. So thank you all for your participation and have a great weekend that's ahead of you all.

The Convenience Technology Vision Group (CTVG) brings together invited technology leaders for quarterly virtual meetings to discuss technology issues impacting the convenience channel. The group will address trends, challenges and solutions in AI, computer vision, alternative payments, robotics, IoT, blockchain, cybersecurity, data analysis, EVs, food tech, frictionless checkout, digital experiences, workforce management and more. The group is committed to sharing its views and perspectives in order to advance the convenience retailing and mobility industry. CTVG operates under the Vision Group Network, which gathers the collective knowledge and ideas of its members to create a legacy of sharing within the retail community. For more information and to sign up for future Vision Reports, visit our website: **tvgsolutions.com/CTVG**

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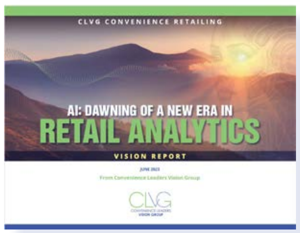
Unraveling the Road to EV Charging Infrastructure

CTVG Convenience Technology Vision Report
July 2023

Key topics covered: explosive EV growth; the role of utility companies; government funding programs; operators moving forward



AI: Dawning of a New Era in Retail Analytics

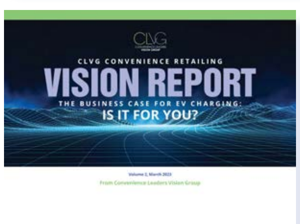
CLVG Convenience Retailing Vision Report
June 2023

Key topics covered: the dawning of a new era in analytics as generative AI evolves, generative AI in simple terms; how AI is quickening the pace of business today; A micro perspective of AI at TXB stores; personalization through AI

Tech Trailblazing

CTVG Convenience Technology Vision Report
May 2023

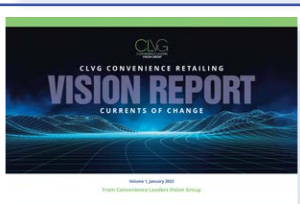
Key topics covered: debating the AI hype, tech as it relates to shift flexibility, and the breaking point on data collection



The Business Case for EV Charging: Is It for You?

CLVG Convenience Retailing Vision Report
March 2023

Key topics covered: the pace of EV adoption; c-store operators' views of the EV-charging customer; three pathways of EV retailing; a micro case study



Currents of Change

CLVG Convenience Retailing Vision Report
January 2023

Key topics covered: changing work schedules and the gig economy; foodservice tipping in the convenience segment; alternative fuels and the timeframe for electric vehicles