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CONVENIENCE TECHNOLOGY
VISION GROUP

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Envisioning the Future of Digital Identity in Convenience Retail

Includes Foodservice Technology Updates

CTVG VISION REPORT NO. 11
JULY 2025

FACILITATOR

Ed Collupy
Collupy System Solutions LLC.

FEATURED SPEAKER

Christina Hulka
Executive Director, Secure Technology Alliance

VISION GROUP NETWORK
sharing today to shape tomorrow

We are Convenience Technology Vision Group (CTVG), a group of invited leaders of the convenience industry who have 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.

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 multiple parts:

This CTVG Vision Report includes CTVG Views, a summary of the conversation with additional resources.

NEW!

The full **meeting transcript** and the **recording and slides for Christina Hulka's presentation**, "The Future of Payments," are online and searchable by topics. The full meeting transcript is available, so that you can be in the room with us, rather than only having access to selected quotes and paraphrasing.

We highly recommend that you read all components.

The main topics in this CTVG Vision Report:

The Future of Payments

Mobile Drivers License Adoption and State Implementation

Payment Systems Evolution and Integration Challenges

Trust and Privacy Concerns

Operational Challenges With Major Oil Company Systems

Self-Checkout's Big Brother

Standardization Is Necessary

CTVG Lightning Round: Foodservice Technology Review

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You may know us as Gilbarco Veeder-Root, but it's time to get to know Invenco by GVR. In 2023, Gilbarco's well-established Retail Solutions division merged with Invenco, a global frontrunner in the payments and convenience store sectors. Our combined expertise is set to revolutionize the convenience retail space, offering cutting-edge, flexible technology solutions designed to boost efficiency and enhance customer engagement.

Invenco by GVR has a global footprint with industry-leading point-of-sale systems, payment solutions, site automations, workflows, and cloud services. These solutions will be integrated into the ground-breaking iNFX retail operating system to enable digital agility and rapidly deploy new capabilities to our customers. Invenco by GVR Solutions can be found in nearly 165,000 connected devices across 50,000 convenience stores in more than 50 countries. We are redefining convenience, together.

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ALLY SUPPORTER SPOTLIGHT

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GK Software breaks down the barriers to unified commerce with its open CLOUD4RETAIL platform and a broad portfolio based on it, like OmniPOS for point of sale, self-checkout, mobile POS, GK Drive for forecourt control, mobile customer engagement and a full range of store/back-office solutions. The company is a recognized leader in omnichannel retail, offering a single, global software platform for all retail formats and touchpoints. Ten of the Top 50 retailers worldwide rely on GK, and GK is the fastest growing global POS provider in new installations over the last three years.

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CTVG VIEWS

A CONVENIENCE TECHNOLOGY VISION GROUP DISCUSSION

The transition from physical to digital credentials, along with the merging of mobile wallets, payments, and identity, is transformative. This shift brings significant challenges, particularly around privacy and security, as the convenience industry works to strike the right balance between consumer convenience and control. At the CTVG June quarterly virtual meeting, members examined these topics, first hearing a presentation on the topic, then discussing concerns and challenges.

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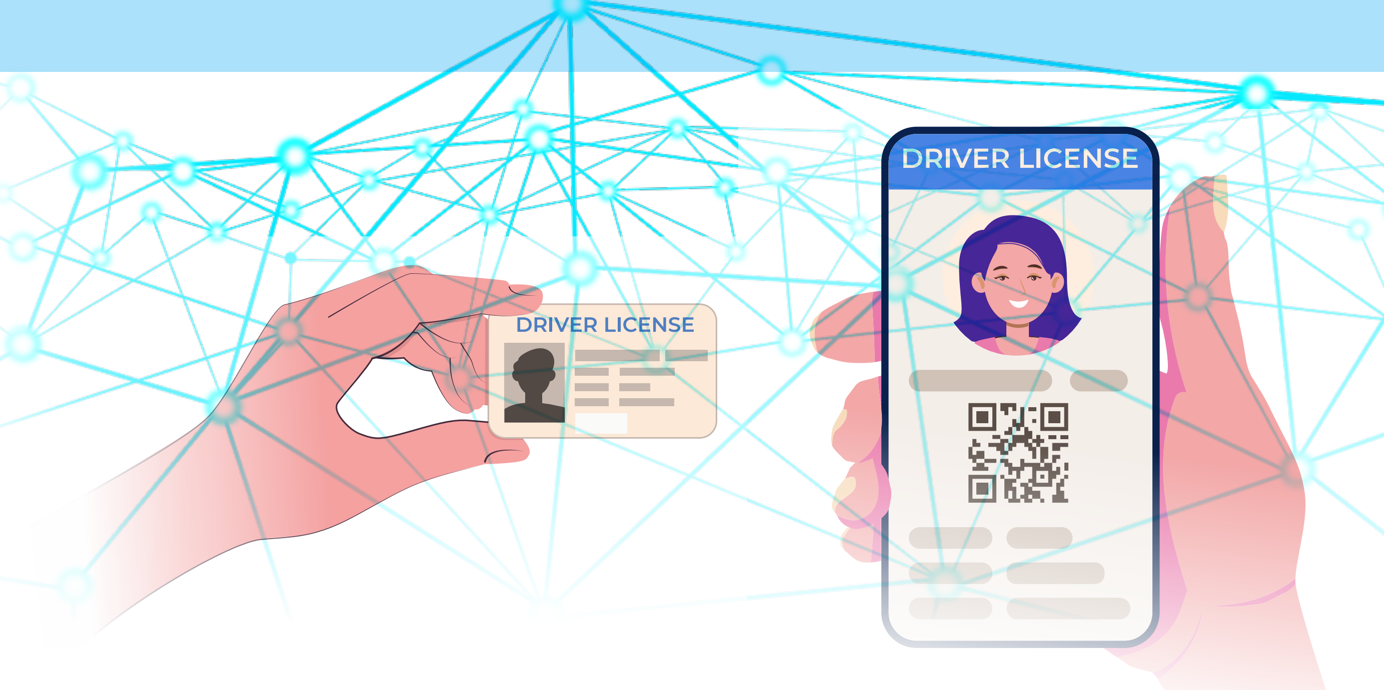


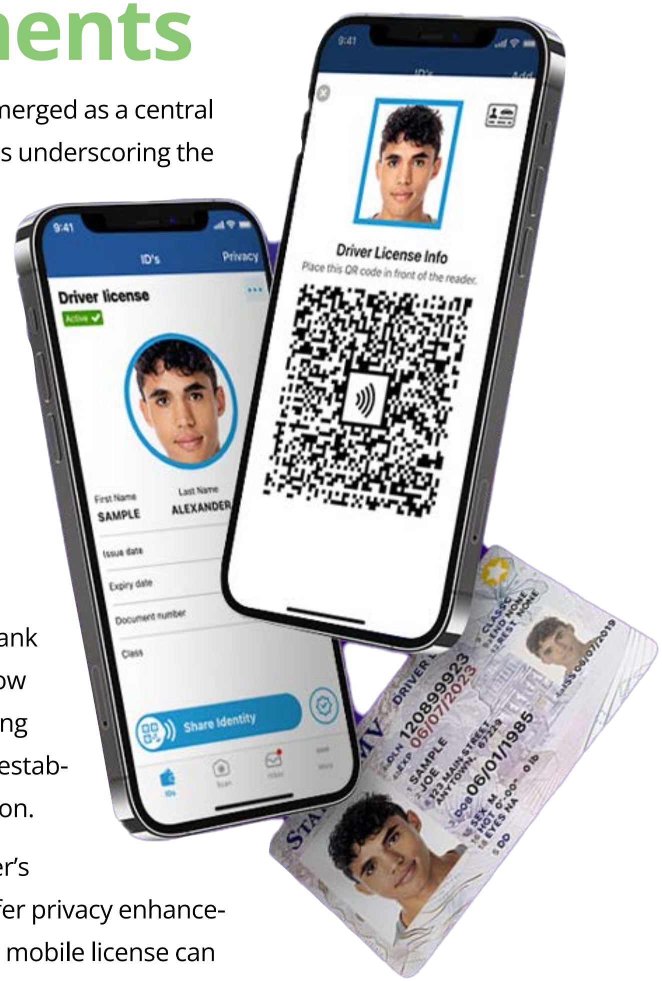
Envisioning the Future of Digital Identity in Convenience Retail

At the CTVG quarterly virtual meeting on June 13, 2025, CTVG Advisor and Facilitator **Ed Collupy**, principal of Collupy System Solutions LLC, led an exploration of the future of payments, taking a sweeping look at the evolving intersection of payments, identity, and technology.

Christina Hulka, executive director at the Secure Technology Alliance, delivered a thorough presentation, sharing exclusive insights from the organization's recent Identity and Payments Summit. Hulka is a thought leader on topics ranging from digital credentials to secure payments who shared deep insights on the direction identity and commerce are headed. Framing her remarks with a mix of personal reflection and forward-looking perspective, Hulka emphasized that digital credentials and secure identity will define the next era of commerce. After the presentation, members had a lively discussion and Q&A.

The Future of Payments

Underscoring the necessity for careful diligence in this area, fraud emerged as a central concern. Hulka laid bare the scale of the threat with startling statistics underscoring the urgency, such as “over half of organizations face phishing scams weekly” and “1.2% of all emails are malicious.” She noted the proliferation of inexpensive, AI-powered fraud tools available online, remarking that “fraud-as-a-service tools are available for as little as $300.” This backdrop has made cybersecurity and fraud mitigation top priorities for both private industry and government entities, with federal initiatives now taking shape to coordinate a national response.



Amid this rising threat landscape, the growth of digital credentials is seen as both a necessity and an opportunity. Hulka highlighted how the pandemic accelerated adoption as essential tasks like opening bank accounts or verifying identity migrated online. Biometric solutions now dominate the identity space, but widespread consumer understanding especially in the U.S. still lags, attributing this in part to the country’s established physical infrastructure and slower pace of digital transformation.

One of the more tangible developments is the rollout of mobile driver’s licenses, or MDLs for short. Though still early in deployment, they offer privacy enhancements over traditional IDs. Instead of showing full personal details, a mobile license can confirm just what’s needed, such as legal age without sharing birthdate, address, or other private data. Hulka shared her own hesitation with her MDL: “I have never used it… apparently I can use it at the airport, but I’m a little intimidated because I don’t quite know how it works.” Additionally, standardization across all states is eventually necessary. Nonetheless, she expressed optimism about their broad applicability across law enforcement, retail, banking, and more.

> “The convergence of identity and payments, digital identities will be bound to payment credentials for a privacy preserving, secure, and convenient checkout experience both in store and online. And I think that’s the biggest takeaway that I have as I see these themes bubbling around in my world and how things are evolving in the real world. Card holders will expect a simplified user experience.
>
> One tap does everything and AI will continue to evolve, of course it will, and both from a threat and a solution perspective. So we have to be aware of the threats that come from AI and we have to be aware of how we can use AI to find a solution, to address some of the challenges in the industry.
>
> ***Christina Hulka**, Executive Director, Secure Technology Alliance*

Digital wallets and tap-to-phone technology also received significant attention. These tools are reshaping consumer interaction by bundling payment, identity, and loyalty into a single, seamless action. As Hulka explained, such solutions "enhance both convenience and privacy," allowing for swift transactions while minimizing unnecessary data exposure. Interestingly, despite predictions of a cardless future, Hulka observed that "I still see 'card' referenced in all of these use cases," suggesting that plastic may stick around.

Turning back to security, Hulka explained the importance of paying attention to quantum cryptography and agentic AI. With quantum computing on the horizon, current encryption methods will soon be vulnerable. The National Institute of Standards and Technology (NIST) has released post-quantum cryptographic algorithms ready for implementation, and companies are urged to act now. The concept of crypto agility—building systems that can adapt to future encryption standards—was stressed, especially as attackers are already stealing encrypted data to decrypt later.

On the AI front, agentic AI, recently embraced by Visa, MasterCard, and PayPal, was discussed as a tool for real-time, autonomous decision-making in payments, fraud detection, and customer service. Both technologies highlight the need for retailers to future-proof systems against evolving threats and operational demands.

Collupy closed with how the convergence of identity and payments is creating new opportunities for the convenience mobility industry to again lead the way, just as it once did with pay-at-the-pump systems. Reflecting on the broader implications, he remarked, "Customer identity is becoming a critical component of retail and hospitality customer experiences, and the organizations that invest in getting it right will be better positioned for growth. The outcomes—more efficient payments, stronger loyalty, personalization, additional customer data—will... unlock these moments when," as he noted he read recently, retailers "treat customer identity as a strategic part of their tech stack and not just a login box."

SECURE TECHNOLOGY ALLIANCE

The Secure Technology Alliance is a neutral forum that brings together leading providers and adopters of end-to-end security solutions designed to protect privacy and digital assets in a variety of vertical markets. Membership and participation in Alliance activities enables organizations of all sizes, in all industries to not only be at the forefront of digital security, but help shape it by sharing expertise and influencing best practices.

Two forums mentioned in this report:

U.S. Payments Forum seeks to foster open dialogue between industry stakeholders to enable efficient, timely and effective implementation of emerging and existing payment technologies through education, guidance, and alternative paths to adoption.

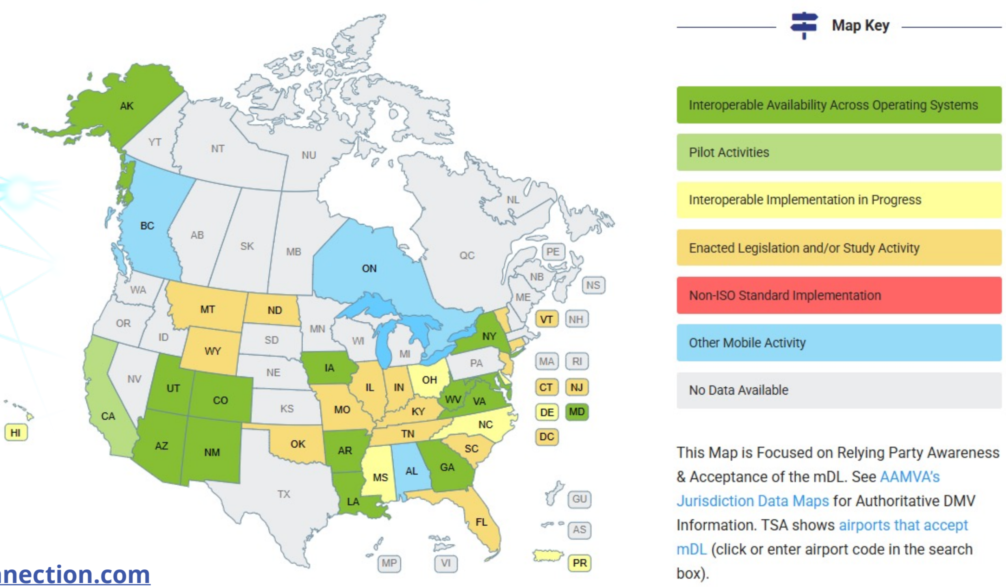
Identity & Access Forum is a cooperative, cross-industry body dedicated to development, advancement, and adoption of secure identity technologies, including physical and logical access.

Digital Identity in Reality

MDL Adoption and State Implementation

The practical use of MDLs led off the discussion and showcased a spectrum of adoption and opinions across the U.S. Right at the start, **Raymond Huff**, president of HJB Convenience Group, inquired about TruAge's involvement in MDL initiatives at the Secure Technology Alliance. TruAge is an initiative launched by NACS and Conexxus to aid retailers for selling age restricted products to verified customers. Huff urged bridging the gap to prevent divergent paths in age verification and digital identity, pointing out TruAge's traction in California. While not present at this meeting, **Erin Graziosi**, president of Robinson Oil Corp, shared in advance that her stores are using TruAge.

State of Mobile Drivers Licenses in the U.S.



www.mdlconnection.com

Jeffrey Carpenter, director of education and training at Cliff's Local Market, noted that despite New York's green light on the MDL map, "We really haven't seen it utilized as of yet." He cited increasing municipal legislation around restricted products as a potential driver for MDL adoption, though current store-level usage remains nonexistent. Similarly, fellow New Yorker **Sharif Jamal**, director of real estate and brand development at Chestnut Petroleum Distributors (CPD) Energy Corp, shared that some customers present digital IDs but that "the staff really hasn't been trained to accept them yet" so they still only accept physical proof of age.

Technical usability was also addressed. Carpenter, who downloaded his MDL during the meeting, found the process "quite easy" and confirmed that the license is accessible through a dedicated app, not just the Apple Wallet. However, **Roy Austin**, director, information technology at Graham Enterprise, Inc., noted frustrations with the Colorado system's tendency to lose stored IDs after updates. Huff reassured, "They fixed that now, finally."

Personal anecdotes illuminated the promise and current limitations of digital ID technology. Huff recounted his recent experience at an airport, where facial recognition systems enabled near-instantaneous identification. "I was the ID," he said. "They came up. The guy looked at me, and said, 'Okay. You're good.' That was it." Despite such advancements, both Huff and Hulka acknowledged that they've yet to find a practical use case for their own mobile licenses, with Hulka explaining, "It's sort of sitting in my [digital] wallet waiting for an opportunity."

Privacy and public perception emerged as key barriers. Vision Group Network's Director of Strategic Growth and Initiatives and former retail CIO **Robert Hampton** warned that despite the appeal of digital identification, personally identifiable information (PII) triggered concerns at the Secure Technology Alliance and in some markets, forcing product removal. The challenge lies in balancing technological potential with consumer trust and regulatory boundaries. He specifically referenced that "Blue Line Technologies had to be taken out of stores in the Pacific Northwest because of the backlash from identification of individuals and they weren't even being identified by name."

Roy Strasburger, CEO of StrasGlobal, president of Compliance Safe, and Vision Group co-founder, added that political ideologies, particularly in conservative states, often impede adoption due to "individual rights and privacy data issues." **Rance Wells**, vice president of IT at Toot'n Totum, remarked that his home state of Texas is "going backwards on a few things," citing legal restrictions and privacy concerns. Similar sentiments were echoed by **Abhi Patel**, VP information technology for Nouria Energy in Massachusetts, and **Steve Morris**, president of Retail Management Inc. in Minnesota, citing that cultural resistance to data sharing is making widespread MDL adoption unlikely in their regions. Morris bluntly concluded, "I can't imagine that [Minnesota] will be anywhere near this in the next 10 years. No appetite."

Related Vision Group Reports

Several VGN Vision Reports have also covered topics discussed in this report. Read more:

CLVG Lead the Future: Transformative AI Strategies
March 2025

CTVG Cybersecurity Evolving Trends and Pitfalls
January 2025

CTVG Fighting for Tomorrow's Customers
April 2024

CTVG To the Point: The Evolving State of POS in Convenience Retail
October 2023

"I don't know how far this will go. Innovation's going to outpace regulation, and then they're going to regulate us and tell us, "Oh, you can't do that or do this." Or sometimes the cat's out of the bag and they just make it happen.

I don't see the future of payments at this time. I just know everyone wants to get paid that's involved in payments.Visa doesn't want to go away, all the credit card companies want to get their money, all the technology companies want you to use their stuff so they get paid. I don't see a clear path ahead when it comes to the future of payments."

***Rance Wells**, Vice President of IT, Toot'n Totum*

Payment Systems Evolution and Integration Challenges

Strasburger raised a crucial point about how the rollout of digital identity and mobile payment technologies could benefit from broad adoption across multiple industries, beyond just convenience retail. He highlighted that, unlike the fuel-specific EMV mandates, this technology extends across venues such as bars, tobacco retailers, and more. He noted that this wider footprint “would help us to implement this more quickly” due to potential cost savings driven by economies of scale.

> “Having the situations where you can present in one tap, you can do all of the things you need to do, like verify your age, add or use your loyalty points, as well as make the payment, they’re the things that are going to be the game changers that people are going to start seeing the value to and the return on investment for. A perfect storm, I think.
>
> ***Christina Hulka**, Executive Director, Secure Technology Alliance*

Hulka acknowledged this dynamic and recognized that many retailers are still questioning the value proposition of a potentially costly rollout. However, she predicted a shift as regulatory involvement increases and early adopters begin to demonstrate practical benefits. The long-term vision, she added, involves one-tap functionality that combines payment, loyalty, and age verification. “They’re the things that are going to be the game changers,” she said.

The conversation shifted to real-world implementation. **Janeth Falcon**, vice president North America technology at Circle K, shared that the company is planning exploratory pilots and is looking to integrate payments into its mobile app eventually. However, she emphasized the scale challenge: “We need to have our technology partners be able to support the solutions for us to have critical mass.” For now, they are in a wait-and-see mode, analyzing ROI before committing to a full rollout.

Sanjit Bajimaya, IT director at Loop Neighborhood, confirmed that much of the work remains behind the scenes. “We haven’t deployed any payments to the consumer side,” he said, identifying a key obstacle: the lack of standardization on the back end. He explained that with multiple service providers handling different functions at fuel pumps, car washes, EV chargers, and foodservice, the result is a “nightmare on the back of the house.” Collupy suggested this could be a potential initiative for the U.S. Payments Forum to address, and Hulka agreed to explore it further.

The discussion then broadened to customer behavior and how it is shaping payment strategy. **Steve Evans**, chief technology officer from Haffner’s, observed a generational shift: “My teenagers...don’t even bother bringing their wallet. They bring a phone and a license and that’s it, and they’re looking to dump their wallet as soon as they can.” This consumer trend is influencing

Haffner's Energy North Group loyalty and payment strategy, which is increasingly focused on digital wallets as a foundation for a more unified identity and payment experience.

Huff added that in Hawaii, where he feels mobile-first behavior is even more pronounced, failure to accommodate digital wallets often results in lost sales. "People don't have cash, they don't have a wallet. They will have their phone or their watch and they expect you to be able to use that. Otherwise, they'll leave the product right there on the shelf," he warned.

From an infrastructure standpoint, VP of Technology at Eastern Petroleum Corporation **Bill Ridge** outlined a future where individuals could register their identity and loyalty once, creating a seamless in-store experience. The store would recognize the customer upon entry, and the POS system would automatically respond. However, Ridge acknowledged the challenges, particularly around closed payment networks and long integration timelines. "We're kind of at the mercy of the [fuel] brand," he noted.

Graziosi also shared in advance of the meeting a key industry concern: mobile payments currently count as "card-not-present" transactions, shifting fraud liability onto retailers. With consumers increasingly favoring mobile devices over traditional cards or cash, there's a growing call for these transactions to be treated with the same protections as in-person card payments.

Trust and Privacy Concerns

As the conversation turned toward trust and privacy, Collupy raised a provocative observation about consumer sentiment. Reflecting on a slide Hulka shared earlier, he noted that even the most trusted institutions—banks—failed to earn the trust of more than 50% of respondents regarding digital identity. This revealed a stark challenge: "Less than 50% of us trust anybody on this digital identity front." He posed the question of what role retailers might play in earning and maintaining that trust.

Hulka responded by flipping the perspective. While large institutions may rank low in trust, she emphasized that merchants often already possess consumer loyalty. "The merchants, the retailers already have the trust," she said, noting that customers choose these brands, engage with their loyalty programs, and share information voluntarily. The larger issue, she argued, lies with who ultimately manages the digital wallet containing sensitive credentials, whether it's the government, a tech giant like Google or Apple, or a financial institution. "That's a dilemma I think that we

have to think about and address very carefully," she cautioned, warning that any breach of that trust would be "catastrophic."

Strasburger built on this concern by referencing the 2025 bankruptcy of 23andMe, which created panic over what would happen to users' stored genetic data. He also mentioned recent controversy surrounding airlines allegedly selling personal information to the government. "It's keeping tabs on all of this and wondering: who do you trust at the end of the day?" he asked, joking that the future might revert to primitive bartering systems as a more trustworthy form of exchange.

Hulka acknowledged these concerns and brought up emerging ideas around distributed identity and self-sovereign identity using blockchain. These models promise that users alone control access to their data. "It's distributed. It's cryptographically signed," she noted, but added that these systems still depend on hardware access, such as a smartphone, which reintroduces vulnerabilities. While the concept is compelling, she admitted, "I don't have a clear perspective on yet" and how it will ultimately play out.

Adding a vendor-side view, **Robert Green**, sales director at GK Software and guest of **Bill Miller**, vice president, head of sales, at GK Americas, voiced the practical concerns from his vantage point working with retailers and legal teams. He emphasized the risks of combining various forms of identification like loyalty cards and driver's licenses in one digital platform. "There's a high potential impact for PII concerns," he said, especially in regulatory-heavy states like California. From his experience, these concerns can elevate standard consumer data into the category of cardholder data, triggering even more stringent handling requirements.

Hulka acknowledged the complexities Green raised. She emphasized that privacy-preserving design principles are a foundational part of these initiatives. However, she admitted that the challenge extends beyond just technical solutions; it includes consumer perception, legal scrutiny, and cross-industry implementation hurdles. "We are going to have to work through the concerns that both consumers and corporate lawyers and security teams are all going to express," she said, noting that efforts around standardization and certification are already underway to ensure interoperability and trust.

Hampton supported the vision of innovation but reiterated a pressing concern: who controls the data. "Are they monetizing it? And what control do we have over it?" he asked, pointing to ongoing anxieties over data security and breaches, including the 23andMe example discussed earlier. While optimistic, Hampton stressed that "it's just going to take time to work through all these things."

Operational Challenges With Major Oil Company Systems

The discussion turned toward the intersection of fuel brand constraints, evolving payment technologies, and the potential of integrated digital identity, prompting frank commentary from several attendees. Ridge acknowledged the ongoing challenges posed by brand affiliations. He said, "We're branded Shell and Exxon," noting that such partnerships often limit flexibility in payment systems. However, he also praised the progress made: "We can use pay at the pump with our phones, you can use Apple Pay, and that's what the majority of our people want." Ridge reflected on the frustrating timeline of innovation, lamenting the costly chip card era that preceded mobile. He also correlated with DVR monitoring capabilities in place; he shared that stores can already recognize individuals and track them retroactively if needed for security purposes.

Morris was quick to expand the conversation to loyalty integration. He stressed the value in linking identity, payment, loyalty, and security systems: "That only works if we can tie everything into it." Using his experience with Phillips 76-branded locations and loyalty platforms, Morris explained that national brand alignment is key for widespread adoption and to justify infrastructure investments. He illustrated the potential of precise, personalized marketing, referencing a campaign in New York's Grand Central Station that used near-field tech to deliver real-time targeted ads. "I'm in for that," he said enthusiastically, "put that in my store all day long."

Adding to the frustration around brand pace, **Jason Collins**, director of IT at Englefield Oil Company, voiced concern about the inconsistent rollout across brands and systems. He emphasized that while one brand might offer modern mobile wallet options, another may lag behind due to versioning and software upgrade delays. "So now you're constantly doing software upgrades...it gets frustrating after a while," he said, particularly when nearby competitors are already offering newer options.

Self-Checkout's Big Brother

Self-checkout experiences added another dimension to the dialogue. Collupy posed a question about emerging practices where consumer images appear on checkout screens as a security measure. Morris responded referencing Target's recent rollout, suggesting that it functions more like "a mirror on the ATM" with no data storage. He noted that the company claims these images are not retained.

Huff offered a compelling case study. In two of his fully unmanned stores, surveillance footage is not just used for deterrence but as a form of operational trust. "If [customers] have a problem, they basically will take the product knowing that we're going to call them the next day to get the payment." Huff emphasized the minimal issues with this system, saying, "We're doing...about 2,000 transactions a day... maybe we have to call six people or eight people a week."

Standardization Is Necessary

In a candid reflection that captured the sentiments of many, Collins emphasized the urgent need for standardization in both identity and payment systems. He pointed out that despite technological progress, every store still relies on one common denominator: the physical ID. "Our cashiers, employees, they know to look for an ID," he said. But now, with digital IDs, frontline staff are faced with confusion. "We need some standardization to help assist the employees at the store level for all this," he added, expressing concern over the inconsistent and fragmented landscape of mobile payments as well.

> “The biggest challenge I think we have at the c-store is there’s a unified payment on the consumer front, but there’s no standard or unification on the back of the house.
>
> ***Sanjit Bajimaya**, IT Director, Loop Neighborhood*

Morris strongly agreed, citing his own experiences managing stores that frequently encounter out-of-state customers. The diversity of ID formats complicates staff training and operational consistency. “Does this allow for and help us as we look at self-checkout...or unmanned stores like Juxta or Amazon Go?” he asked. Drawing on airport experiences with biometric screening, he noted that some customers opt out due to privacy concerns. “Even if it’s standardized, what’s the adoption,” warning of the tension between technological innovation and customer acceptance.

From a solution provider’s perspective, Green echoed the concern over fragmentation. “It definitely is a challenge because of this lack of conformity or lack of standards across the industries that we deal with,” he said. As someone serving convenience, grocery, and general retail clients, Green explained that requirements vary drastically by customer.
“We just don’t have the ability to leverage universal standards,” he noted, highlighting how inconsistency impacts product development and usability.

Green also supported earlier calls for a universal identity plan and applauded Hulka’s vision for interoperability. While he acknowledged that payments are “constantly evolving,” he admitted the struggle remains ongoing: “It’s a challenge. Just constant.” When asked if other sectors are pushing harder on digital identity than convenience retail, Green responded that convenience is leading. While grocers are affected, they tend to adapt to what’s available rather than lead change.

Final Reflection

While technical capabilities continue to expand for digital identity solutions, full-scale implementation remains tethered to unresolved data privacy questions, brand constraints, and standardization gaps, Still, for many, the future of retail is clear: a seamless integration of identity, loyalty, security, and payment, triggered by nothing more than your presence.

LIGHTNING ROUND Review

Ed Collupy invited updates or reflections after the March 2025 CTVG meeting which focused on foodservice technology. A major theme of the review was the continued pursuit of foodservice technology solutions that bring together disparate systems. **Donnie Rhoads**, director of business development at The Convenience Group, LLC, spoke candidly about his team's struggle and progress. He emphasized the difficulty in getting third-party solutions to "play well" together, calling the current vendor landscape "a little bit like the Wild West." However, his group is optimistic after identifying a potential breakthrough in kiosk integration through Vroom Delivery, which partners with their back-office provider, Ignite Retail Technology. "We're excited to give it a try," Rhoads shared, expressing hope that the Vroom kiosk system will finally help unify their point-of-sale, online ordering, and foodservice workflows.

Building on Rhoads's update, **Jeff Carpenter** echoed interest in Vroom's offerings and elaborated on additional capabilities being explored. He noted that their team had the chance to view "a kitchen-facing tablet or interface…to manage those orders," providing back-of-house visibility and control in real time. Although he clarified that his company hasn't committed to full implementation yet, he was intrigued by how the tool could benefit stores with dedicated food operations.

The promise of an integrated kitchen management system resonated throughout the discussion. Rhoads emphasized its importance again, stating, "It's just getting orders to the back and to our teammates in a clean way that ties together." Both he and Carpenter see Vroom's system as potentially offering that long-sought ecosystem where ordering, kitchen prep, and customer fulfillment align seamlessly.

Although **Steve Morris** was not present at this portion of the meeting, Collupy gave an update on his behalf, noting that Morris had previously mentioned plans to move forward with the UpDog roller grill management system, though implementation had not yet begun due to competing priorities. This brief mention underscored the reality many face that even promising tools often sit in limbo while businesses juggle numerous operational demands.

The discussion painted a vivid picture of a sector in flux: optimistic but cautious, filled with innovative energy, yet tempered by the realities of integration and execution.

NOTABLE AND QUOTABLE

"When you talk about people who know what digital identity means, the United States is lagging in that perspective, even behind the global rates. I think largely because we have such an established infrastructure already that it makes it harder to move into that realm of innovation and establishing a new infrastructure with the digital identities, because we are so ingrained in terms of what we do.

***Christina Hulka**, Executive Director, Secure Technology Alliance*

"At Haffner's, we're trying to reflect that in our loyalty push and really try to embrace the digital wallet concept and not do anything earth-shattering but simply be ready and accept it because so many of our consumers are moving to that's their preferred form.

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

"All I'm hearing is the need to standardize. So we need some standardization to assist the employees at the store level for all this. It's the same with payments. There are so many different types of payments accepted everywhere now. It's hard to keep track of it at the site level when you're hiring somebody off the street.

***Jason Collins**, Director of IT, Englefield Oil Company*

"This technology is something that's much broader across multiple industries; this applies to every bar, every place that sells alcohol, every place that sells cigarettes, outside of our channel. And I would think that there would be some real motivation and I would hope, cost savings on equipment just because of the size of rollout, that would help us to implement this more quickly.

***Roy Strasburger**, CEO, StrasGlobal, President, Compliance Safe, and Vision Group Co-Founder*

"We haven't started doing anything with any digital ID'ing yet. It's definitely something that we're interested in learning more about and exploring in the future, but as far as digital payment, we're active with that, with the Apple Pay and stuff, and I think there's more to come. I think we'll be exploring more payment solutions in our loyalty app as well.

***Sharif Jamal**, Director of Real Estate and Brand Development, Chestnut Petroleum Distributors (CPD) Energy Corp.*

NOTABLE AND QUOTABLE

" The Identity Defined Security Alliance found in a recent study that more than half of organizations' members see managing and securing digital identifications as one of their top three priorities. And clearly some in our industry are not just thinking about it.

***Ed Collupy**, CTVG Advisor/Facilitator and Principal, Collupy System Solutions LLC*

" Looking back on everything, why did we ever go to a card with a chip in it? For me personally, it's like why didn't we just skip all that and go straight to mobile because putting that in the pump obviously costs us a lot of money.

***Bill Ridge**, VP of Technology, Eastern Petroleum Corporation*

" What is the real advantage as a retailer, as everybody's having the same challenge that, yes, state comes up with this, but really, how many consumers are trusting and rolling in that? And then the challenge on our side is what technology do we use? What investment do we need? Even a simple thing like training. So not clear on this.

***Abhi Patel**, VP Information Technology, Nouria Energy*

CONVENIENCE TECHNOLOGY
VISION GROUP

Envisioning the Future of Digital Identity in Convenience Retail

Includes Foodservice Technology Updates

CTVG VISION REPORT NO. 11
JULY 2025

TRANSCRIPT AND PRESENTATIONS

Transcript

The full meeting transcript is online and can be searched by keyword so that you can be “in the room” with us, rather than only having access to selected quotes and paraphrasing

Meeting Presentations and Demonstration Videos

Ed Collupy
CTVG Advisor/Facilitator and Principal, Collupy System Solutions LLC

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