

# Overall Winner

## Best e-Cash Solution

### Deutsche Post DHL

Carola Schmitz-Becker, Vice President – Corporate Treasury

#### Deutsche Post DHL Group

Deutsche Post DHL Group is the world's leading logistics company employing more than 500,000 people in over 220 countries and territories.

## Complete collections solution including QR codes eliminates cash for DHL in Asia

### The challenge

Deutsche Post DHL Group (DPDHL) has embraced digital business models across its footprint, such as in Asia and Africa which are experiencing a transformation in digital commerce. To drive the success of its digital business, DPDHL wanted to make it as easy as possible for customers to pay, whilst avoiding fragmentation in its internal processes by having to maintain multiple merchant accounts with local payment services providers (PSPs). To achieve this, the company was seeking a simple, online payment solution to make it as easy as possible for customers to pay, supporting local payment methods in each of its Asian markets, including cards, mobile wallets and bank transfers.

### The solution

DPDHL worked with its trusted partner bank in Asia, Standard Chartered, to co-create an online customer payments solution accessed via the DHL Express portal. The new portal allows customers across Asia to make online payments in local currencies for shipping charges, duties and taxes using local payment methods, and supporting customer convenience tools such as QR codes. In addition, DPDHL worked together with the bank to digitise its in-store collections using the bank's proprietary Straight2Bank Pay app and digitise its payments on delivery through integration with DHL's hand-held device for delivery agents. This enables customers to make payment via QR codes and instant payments.

"By taking an integrated approach to payment, we aimed to eliminate cash processing and streamline collections, reconciliation, and reporting, whilst providing an excellent experience to our customers," explains Carola Schmitz-Becker, Vice President – Corporate Treasury.

### Best practice and innovation

DPDHL's online payments provide a comprehensive solution across multiple payment methods across Asia.



While many companies aim to achieve this, in most cases, such solutions are restricted to a single country.

Furthermore, many companies' digital payment objectives are complicated by the need to manage multiple merchant accounts with different PSPs. In contrast, DPDHL has contracts only with its bank that cover all the relevant markets and payment methods.

While end-to-end digitisation of the customer experience is one element of a successful e-commerce-based business model, customers also expect immediate fulfilment. By digitising the collection

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process through a single channel, DPDHL receives real-time notification of payment, enabling orders to be accepted and updated instantly.

#### Key benefits

- Improved and superior customer experience.
- Cash eliminated.
- Security, cost and environmental improvements.
- Funds received via multiple collection methods.
- Scalable solution.
- Single provider.
- Integrated with company's electronic banking system.
- Real-time data.
- Automatic reconciliation.

DPDHL has been a pioneer of digital business models with a proactive approach to supporting e- and m-commerce across over 220 countries and territories globally. As the company developed its digital strategy, senior management quickly recognised that its success depended not on isolated digital 'pockets' but by creating end-to-end digitisation from the first point of customer engagement through to final fulfilment. Furthermore, the digital experience needed to extend not only to the customer, but also to DPDHL's internal processes.

"This new omni-channel digital collections solution, which supports e-commerce, in-store and last mile transactions, fully achieves this, whilst providing the scalability that we need to support our future growth strategy, and continued payments innovation," concludes Schmitz-Becker.



DHL is pioneering the digital payments strategy across Asia, by creating end-to-end digitisation from the first point of customer engagement through to final fulfilment. This digitised experience extends not only to end customers, but also DHL's internal processes. By partnering with Standard Chartered, DHL is able to work with a single partner to achieve a harmonised solution across all business units to support e-commerce, in-store and last mile collections. Our partnership provides scalability that DHL is looking for to support their digitisation strategy across all operating entities and countries, with continued collections innovation. This is important for organisations such as DHL who are well entrenched in emerging markets, who are placing increasing reliance on alternative collection methods. By partnering with Standard Chartered, this creates a simplified journey and an all-encompassing enhanced customer experience.

**Marion Reuter, Managing Director, Regional Head of Transaction Banking Sales UK/Europe, Standard Chartered**

in partnership with

