

Mobile apps let consumers digitize receipts, gift cards

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Consumers, with the help of tech companies, are transforming their personal blizzard of missing receipts, misplaced coupons, lost promotional alerts and unused gift cards into digital files stored in the cloud.

"People have rubber bands around [receipts](#), around promotions, around coupons, and things are in complete disarray," said Peter Jackson, chief executive officer with Orinda, Calif.-based Ziploop, which offers consumers a digital alternative to retail activities on paper. "The big gap in technology is an effective mobile application that helps us manage our retail transactions."

Through the Ziploop system, a shopper can use a smartphone to snap a picture of a paper or plastic retail item. The key information from the gift card, receipt, coupon or promotional item is then uploaded to Ziploop, which stores the data in the shopper's personal retail file in the cloud. Ziploop launched its beta in July, an Apple iPhone application in September and a Google Android phone [app](#) in October.

Ziploop and other companies such as San Francisco-based Gyft, Palo Alto, Calif.-based Lemon Wallet and New York City-based OneReceipt are tackling an array of ways to digitally organize their shopping documents. Consumers can use Ziploop, OneReceipt, Lemon Wallet and Gyft for free.

"I use it all the time and I absolutely love it," Orinda resident Mollie

Ricksen said of Ziploop. "The other day I ordered something online and it went to my Yahoo email. I took that email confirmation of the purchase and forwarded it to my Ziploop account. There it was. All the information was there, including the store it came from."

Ricksen said she also finds the photo-taking side of the service easy to use.

"Everything is on my phone," Ricksen said. "The advertisements, the receipts, the promotions. I use it to make returns."

Ziploop and some other services can also alert people through their smartphones that they have an unused gift card, coupon, promotion or rewards program when they are physically in or near a particular store. The various services meld nicely with stores' efforts to reduce paper transactions.

"More retailers are moving their point-of-sale receipt system from cash registers to email," Jackson said.

But delivering receipts by email can create a pile of messages in a consumer's inbox. With Ziploop, for example, a consumer can automatically store and organize the email receipt, coupon or promotional item by simply giving the retailer their dedicated Ziploop [email address](#) or forwarding messages from their personal email to Ziploop.

People also can use Ziploop to look up a promotional item, receipt, or coupon by date, store name, or even the type of merchandise, such as a toy or clothing style.

"We are going to see more and more of these kinds of services," said Tim Bajarin, principal analyst with Creative Strategies, a market

research firm. "But we are still in the investigative stage of all this. We have to see what works and what doesn't."

The various services are touted primarily for smartphone applications, but companies say people can also use their personal computers and tablets to access the e-receipt and other services.

Gyft focuses strictly on a platform that lets people convert the information on their plastic gift cards into an electronic format.

"A lot of consumers forget their cards, don't remember they have them - they are sitting in the bottom of pocketbooks - or they lose the cards," said C.J. MacDonald, co-founder and chief operating officer with Gyft. "Why not empower consumers to digitize these cards, walk into a store, and use a digital version. A huge race is on right now to digitize the world and get rid of plastic and paper."

Consumers who use Gyft can take a picture of the gift card and the bar code to digitize the information, which is uploaded to the Gyft platform. Then they can easily find the [gift card](#) info and not worry about where the plastic item is physically located. Gyft also tracks the balance on the card as it is spent down.

"People often lose paper receipts," said Rob Enderle, principal analyst with the Enderle Group. "Once you digitize these receipts, you have them for life."

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DIGITAL SHOPPING:

Several companies are tackling the challenge of organizing paper and plastic receipts, gift cards, coupons and promotion alerts. Here are four

of them:

-Ziploop: Helps people create digital records of paper receipts, gift cards, coupons and promotions that can be stored in the cloud by using a dedicated @ziploop.com email address.

-Gyft: Enables people to scan their gift cards and digitally store information and balance amounts.

-OneReceipt: Converts paper receipts into digital formats. People can scan or take pictures of their paper receipts and upload those to their @onereceipts.com email address.

-Lemon Wallet: Operates as a digital backup to your wallet, including credit card information. People can manage expenses, store receipts, track balances and cancel credit cards in the event a real wallet is lost.

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