



Digital Receipts (2025)

Benefits and use cases for
POS vendors and merchants



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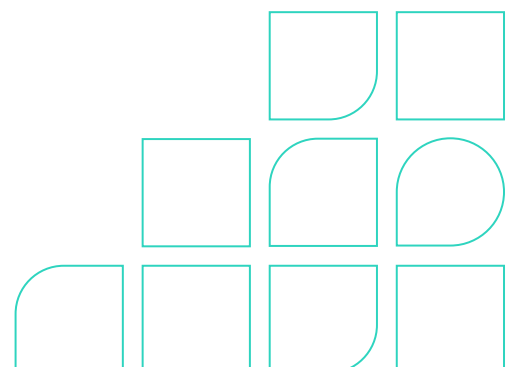
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Introduction

The retail and commerce sectors are at the forefront of innovation to enhance customer experience and operational efficiency. One significant shift in this digital journey is the move from traditional paper receipts to digital receipts. This transition reflects the growing environmental consciousness and addresses the increasing demand for convenience and efficiency from consumers and businesses alike.

Traditional paper receipts, while long-standing staples of retail transactions, pose several challenges and limitations. Producing them has a significant environmental impact, especially considering they are often discarded shortly after being issued. Additionally, the costs associated with printing and storing paper receipts are substantial for businesses.

This whitepaper explores the concept of digital receipts, investigates the problems posed by traditional receipts, and outlines the benefits that digital receipts offer to POS vendors, merchants, and consumers.



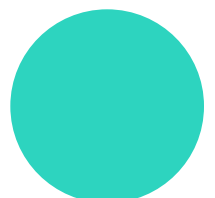


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What is a digital receipt?

A digital receipt, in its most basic form, mirrors the printed receipt. It can be received by customers through various methods, for example by scanning a QR code shown at the checkout. Afterwards, the customer can store the digital receipt in multiple ways, from wallet to store-specific apps.

Digital receipts are fully compliant with legal requirements, ensuring it can serve as a replacement to the printed version, thus fulfilling all regulations in Germany and Austria such as the receipt issuance obligation (“Belegerteilungspflicht”, §132a BAO).




What is not a digital receipt?

A common question is whether showing an image of a receipt is enough to be considered a digital receipt. This is not sufficient. It is essential that customers can receive the receipt at the time of purchase, which can be achieved through different methods such as the scanning of a QR code displayed at checkout. Simply taking a photo of a displayed image does not meet the legal requirements, as the customer does not actually receive the receipt-artifact itself, but only an image of such.

Example of a RKSv-compliant receipt

This is a test receipt




Seller GmbH
Vienna, AUT, 1010, Mustergasse
ATU123456780
charity organization

Receipt

1 7/24/2024, 2:29:21 PM

Line-Items

	Description	Price	VAT	Total
1	Espresso	1.50	20%	1.50
2	Sachertorte	3.00	20%	6.00
1	fiskaly receipt	0.00		0.00
1	fiskaly contact sales@fiskaly.com	0.00		0.00
Sum total incl. VAT				€7.50
	VAT 20%	Net 6.25	VAT 1.25	Gross 7.50
Payment method CASH				Gross 7.50



John Wayne
1
Vienna, AUT, 1010, Mustergasse
ATU123456780

This receipt was rendered with the help of our partner, fiskaly GmbH

This is not an official document. The created document is just a test-artifact and does not qualify for tax deduction. This document is not based on any services rendered.

Business name

Sequential receipt number

Quantity and description of goods and services

Machine-readable signature

Date and time of receipt issuance

Payment amount broken down by tax rates

Cash register identification number



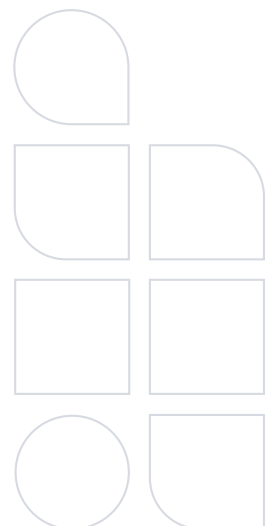
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The evolution of receipts: From paper to digital

Rise of digital receipts

The adoption of digital receipts has seen significant growth, especially in recent years. According to a study conducted by the EHI Retail Institute in 2022, nearly 34% of merchants already offered digital receipt options, a notable increase from previous years. Around 95% of merchants planned to provide electronic receipts to their customers in the near future¹, reflecting the rapid adoption of this technology.

¹ EHI Survey, "POS-Systeme 2022: Evolution des Checkouts."



Before 2015, digital receipts were primarily delivered via email. By 2015, new methods emerged, including anonymous receipt delivery through QR code scanning, catering to privacy-conscious customers.

The major turning point came in 2021, when digital receipts were introduced to the mass market. Large retailers began integrating them into their mobile apps, often linked to loyalty programs. This allowed customers to receive receipts automatically after scanning their loyalty cards at checkout. However, this also meant consumers had to juggle multiple apps for different retailers.

Between 2021 and 2023, digital receipts evolved further, incorporating features like lead generation and targeted marketing, even allow-

ing businesses to engage with customers who preferred to remain anonymous. By 2023, sustainability regulations, such as France's "**Anti-waste law**," began to influence consumer behavior, with printed receipts only being issued upon request, making digital receipts the default and reducing the substantial paper waste generated by approximately 30 billion receipts annually in **France alone**.

Looking ahead, digital receipts are expected to continue evolving, with new innovations and widespread adoption becoming the norm.

Limitations of paper receipts

While paper receipts have been a staple in retail transactions for decades, they come with several significant limitations that affect both the environment and public health, as well as imposing hidden costs on businesses.



Environmental impact: Non-recyclable waste

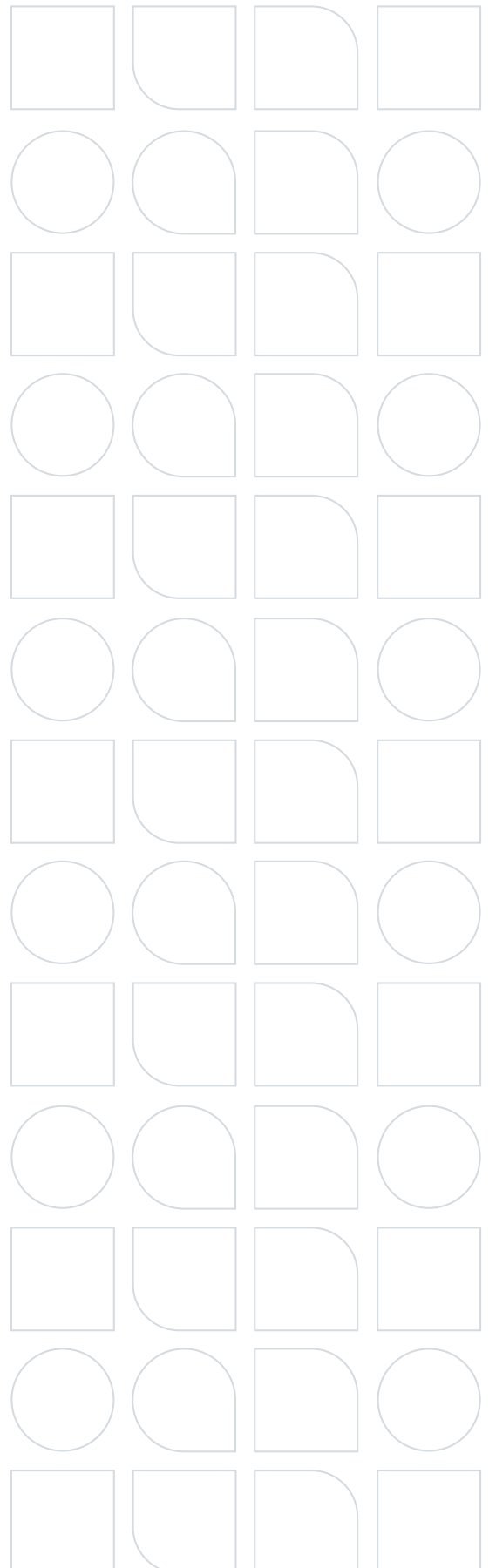
Most paper receipts are printed on thermal paper with a chemical coating, making the paper non-recyclable. These receipts contribute directly to waste, often discarded immediately after use. The automatic printing of receipts, even when not needed, exacerbates this issue. Digitizing receipts offers a sustainable alternative, reducing waste and facilitating record-keeping.

Health risks: BPA exposure

Paper receipts printed on thermal paper often contain Bisphenol-A (BPA), a chemical linked to health issues such as hormonal disruptions and an increased cancer risk. BPA is easily absorbed through the skin, particularly affecting cashiers and those who handle receipts frequently, increasing their exposure to this harmful substance.

Resource intensive: High costs

The production of paper receipts consumes significant natural resources and energy. Thermal paper comes with environmental costs, while non-thermal alternatives are more expensive for businesses, from printing to storage costs. Digital receipts, on the other hand, eliminate the need for physical materials, reducing both environmental impact and operational costs.



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The benefits of digital receipts for POS providers

Enhancing competitiveness



- **Innovative product offering:** Integrating digital receipt solutions enables POS providers to modernize their systems and position themselves as technology leaders in the market.
- **Market differentiation:** Digital receipts offer a distinct advantage, helping POS providers stand out from competitors and attract a broader customer base.

Increasing customer satisfaction

- **Expanding service offerings:** Supporting digital receipts allows POS providers to offer greater flexibility and an improved customer experience to their end users.
- **Improving support:** Digital receipts make transaction tracking easier, aiding in troubleshooting and support, which in turn enhances customer loyalty.



Legal compliance



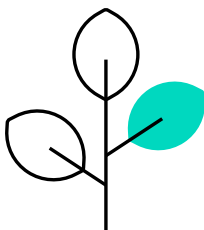
- **Meeting legal requirements:** With many countries mandating or encouraging digital receipts, POS providers can ensure compliance and avoid legal risks.
- **Future-proofing:** Implementing digital receipt systems helps POS providers stay ahead of future regulatory changes.

Improving operational efficiency

- **Automation:** Digital receipts minimize the manual effort required for printing and managing paper receipts, streamlining operations, especially in remote locations or at vending machines.
- **Enhanced data analytics:** The digital format allows for easier data analysis, supporting better-informed business decisions.



Promoting sustainability



- **Environmentally friendly solutions:** By reducing paper use, POS providers contribute to their customers' sustainability efforts, boosting ecological awareness and enhancing corporate reputation.

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Common myths and misconceptions



Myth 1

Digitizing receipts is expensive and time-consuming

Contrary to popular belief, digital receipts are not just for big businesses that can afford the investment. In fact, they're both affordable and accessible to companies of all sizes. Businesses

can also benefit from available digitization subsidies, such as those offered by **Austria Wirtschafts-service** and the **Vienna Business Agency** in Austria. Moreover, digital receipts actually reduce costs in the long run by eliminating the need for physical hardware and manual maintenance.

Myth 2

Customers prefer paper receipts

A common belief is that paper receipts are still preferred over digital ones. However, data suggests otherwise. A growing number of end consumers are embracing digital receipts for their convenience and environmental benefits. Many appreciate the ability to easily store and access receipts on their smartphones, reducing clutter and simplifying record-keeping. This trend is especially strong among younger consumers, who are more inclined to digital solutions. Therefore, the idea that customers overwhelmingly prefer paper receipts is outdated.



**Myth 3****Customers must provide personal data to use digital receipts**

There is a misconception that issuing digital receipts is only possible when customers share their personal information. In reality, receipts can be trans-

mitted anonymously by simply scanning a QR code, which is both secure and cost-effective. While collecting personal data through customer apps can offer additional benefits for both retailers and consumers, it is not a requirement for issuing digital receipts.

Myth 4**Digital receipts slow down checkout processes**

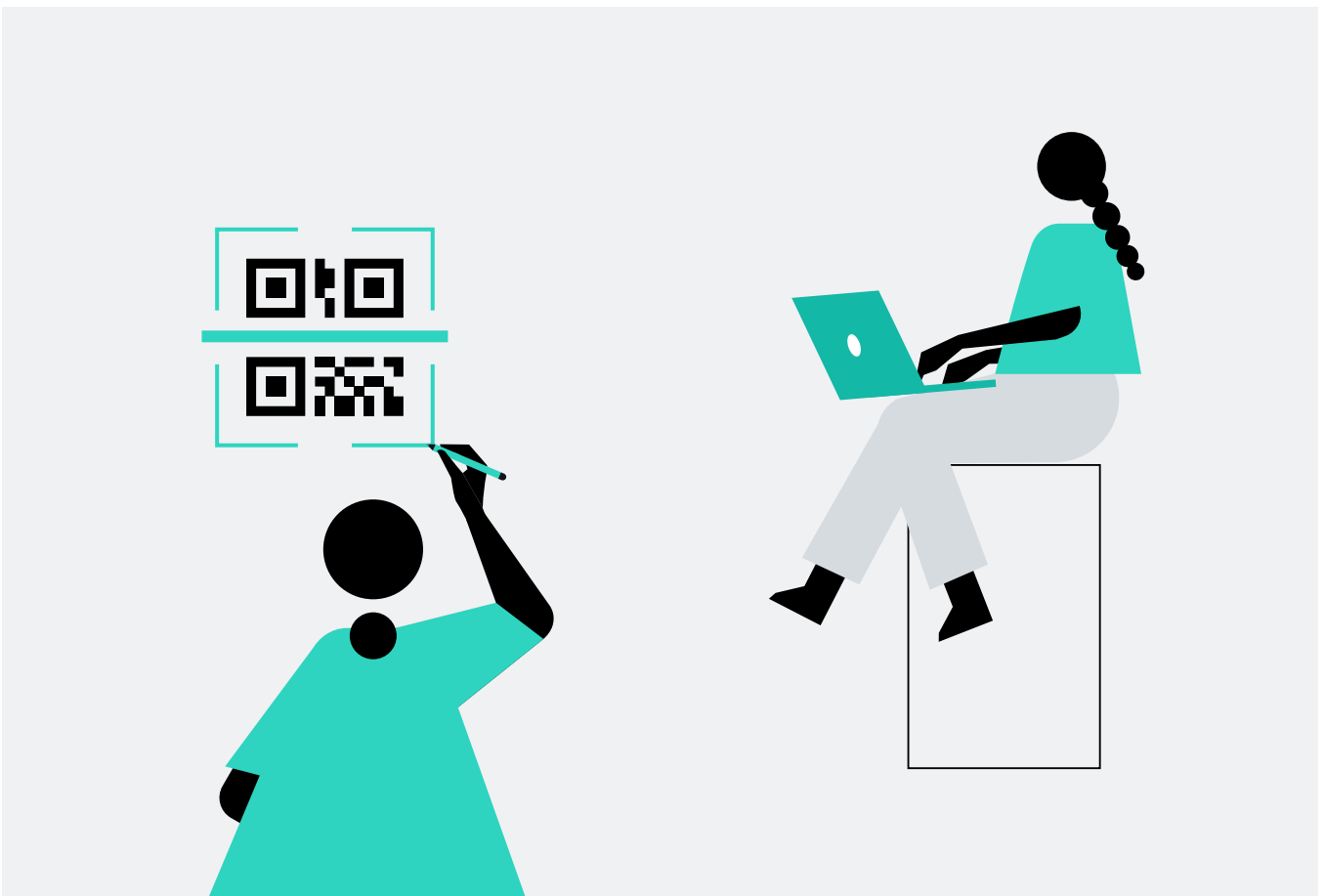
Some fear that digital receipts will increase checkout times, particularly if personal data needs to be manually entered. However, this is not the case when digital receipts are issued through QR codes or integrated directly with banking systems. These methods are quick and do not cause delays at the point of sale.



**Myth 5****Digital receipts are not legally compliant**

Many people mistakenly believe that digital receipts don't meet compliance standards. However, in countries like Austria and Germany, **digital receipts are fully compliant** with regulations

such as the **Austrian Cash Register Security Regulation (RKSv)** and the **German Cash Register Security Ordinance (KassenSichV)** and also cover the receipt issuing obligation. While every cash register is connected to the Ministry of Finance, this link is only for registering the cash register and its security system—it does not involve sending individual receipts or transaction details.



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Industry-specific applications of digital receipts



Restaurants and hospitality

Traditionally, service and hospitality businesses rely on a single cash register with a printer at the bar, or require staff to carry small portable printers. Digital receipts offer significant improvements:

- **Instant availability:** Digital receipts can be issued immediately at the table via QR codes on handheld devices or tablets.
- **Increased efficiency:** Issuing digital receipts reduces waiting time for customers, saves staff effort, and eliminates the need for extra hardware, leading to cost savings and improved service.



Taxi and service industry

For many service providers (eg. taxis or delivery services) only little infrastructure and minimal time for payment processes are available in a fast-paced environment.

■ Enhancing customer convenience

Digital receipts provide an easy and efficient way for customers to receive and store their transaction records directly on their smartphones, simplifying expense management, particularly for frequent travelers or business clients.

■ Reducing operational costs

For service providers, digital receipts eliminate the need for physical printers and paper, speeding up transactions by simply issuing re-

ceipts via QR code via handheld device. This efficiency is especially valuable in mobile environments like taxis, where quick service is crucial.

■ Accelerating transaction processing

In the fast-paced service industry, speed and efficiency are vital. Digital receipts significantly accelerate transaction processing by eliminating manual receipt generation, allowing service providers to serve customers faster.



Retail

Merchants have limited access to anonymous customers after in-store purchases. With digital receipts, retailers can seamlessly connect offline customers to online platforms and improve conversion rates.

■ Customizable receipts for customer loyalty

Adapting the receipts to the merchant's needs makes upselling via recommendations and building brand loyalty easy, even for offline stores.

■ Improved customer experience

Electronic receipts provide convenience by allowing customers to receive and store receipts electronically, reducing the risk of loss and making record-keeping for warranties, returns, and exchanges easier for customers and staff alike.

■ Saving costs

For retailers, digital receipts reduce the need for physical printers and storage, lowering costs and simplifying receipt management.

■ Promoting sustainability

Digital receipts align with sustainability goals by eliminating paper waste, reducing the environmental footprint of retailers, and enhancing their brand image among eco-conscious consumers.

■ Leveraging data for marketing

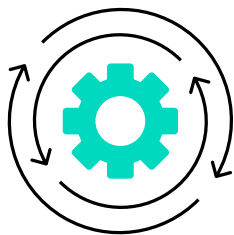
Digital receipts offer retailers valuable data on customer behavior, enabling personalized marketing campaigns and targeted promotions that drive repeat business and strengthen customer loyalty.



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Future trends for digital receipts

Automation



Automation is set to revolutionize how digital receipts are generated, managed, and utilized. With advanced automation, the process of issuing receipts will become even more seamless, eliminating the need for manual scanning and reducing the potential for errors. Automation will also enable real-time data synchronization across various platforms, ensuring customers receive their receipts instantly and can easily access them later.

Cloud POS

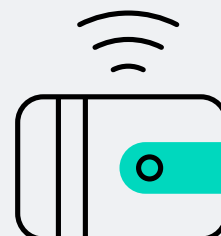


The integration of cloud-based POS systems with digital receipts will further streamline business operations. Cloud-based fiscalization services like **fiskaly SIGN** allow for centralized data storage, meaning that receipts can be accessed and managed from any location, facilitating multi-channel retail operations. This cloud integration also supports real-time updates and synchronization, making it easier for businesses to keep track of transactions across multiple locations and channels. Additionally, cloud POS systems reduce the need for on-site hardware, cutting costs and improving scalability for growing businesses.

Super apps and mobile wallets

Both super apps and mobile wallets are becoming increasingly popular, and their integration with digital receipts will enhance the customer experience. Super apps, which combine multiple services into a single application, allow users to access their digital receipts alongside other essential services like payments, bookings, and loyalty programs.

Mobile wallets, which store digital versions of payment cards, also serve as convenient repositories for digital receipts, enabling customers to easily track their spending, manage returns, and access offers all in one place. This provides a more cohesive and user-friendly experience, encouraging customer loyalty and engagement.



Mobile and card payments



The rise of mobile payments and card payments is closely linked to the future of digital receipts. As more consumers shift towards using mobile payment platforms, digital receipts will become the standard for recording and

managing transactions. These receipts can be automatically linked to the corresponding payment method, providing customers with an instant, secure, and organized record of their purchases. The integration of digital receipts with mobile and card payments allows businesses to capture valuable transaction data, which can be leveraged for marketing and customer service purposes.

Through our partnership with Mastercard, fiskaly ensures that all digital receipts issued via the eReceipt API after payment with a Mastercard are automatically delivered to all applications where the digital receipt plugin is activated.

Personalized marketing



Digital receipts offer a unique opportunity for personalized marketing, which will play a significant role in the future of retail and service industries. By analyzing the data captured through digital receipts, businesses can gain insights into customer preferences and shopping habits. This information can be used to create targeted

marketing campaigns, offer personalized discounts, and recommend products that align with individual customer interests. As consumers increasingly expect tailored experiences, the ability to deliver personalized marketing through digital receipts will become a key differentiator for businesses. This approach not only enhances customer satisfaction but also drives repeat business and increases customer loyalty.



fiskaly's digital receipt solution

fiskaly's digital receipt optimizes business processes for stationary retail and creates unique customer experiences. A compliant receipt and resource-saving transmission is guaranteed. With our solution, we have won several awards for innovation and sustainability in 2023.



The fiskaly eReceipt API

The **fiskaly eReceipt API** provides an easy and efficient solution for POS vendors to manage digital receipts. By using this API, you can save time and resources on programming while ensuring that your digital receipt solution is always

up-to-date and legally compliant. fiskaly takes care of everything from developing new features, to integrating 3rd party providers like banking apps, all with a simple one-click roll-out for end-users.

Our digital receipt solution complies with important standards, including **ISO 27001**, **GDPR**, and **relevant fiscalization legislations**. It can easily be combined with other fiskaly services.

We value detailed documentation of our solutions. For a detailed technical introduction, visit

developer.fiskaly.com

If you have specific questions about the fiskaly eReceipt API, visit

support.fiskaly.com

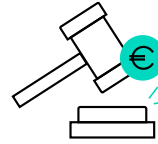
or contact

dev-support@fiskaly.com

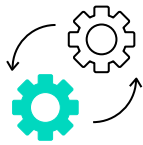
Benefits at a glance



The fiskaly eReceipt API integrates easily into your existing POS systems, simplifying digital receipt management and streamlining operations.



With the API, you stay fully compliant with GDPR, ISO 27001, and fiscalization legislation, letting you focus on your business without the burden of legal complexities.



Integration with third-party providers, including banking apps, allows you to expand your reach and offer additional value to your customers through enhanced digital receipt solutions.



Receipts for card payments made through **Mastercard** are automatically linked to the corresponding transactions on the user's card and distributed to all applications where the digital receipt plugin is enabled.



Compatibility with digital wallets such as **Apple Wallet** and **Google Wallet™** lets customers store their digital receipts in their preferred wallet apps, offering them easy access and an enhanced user experience.



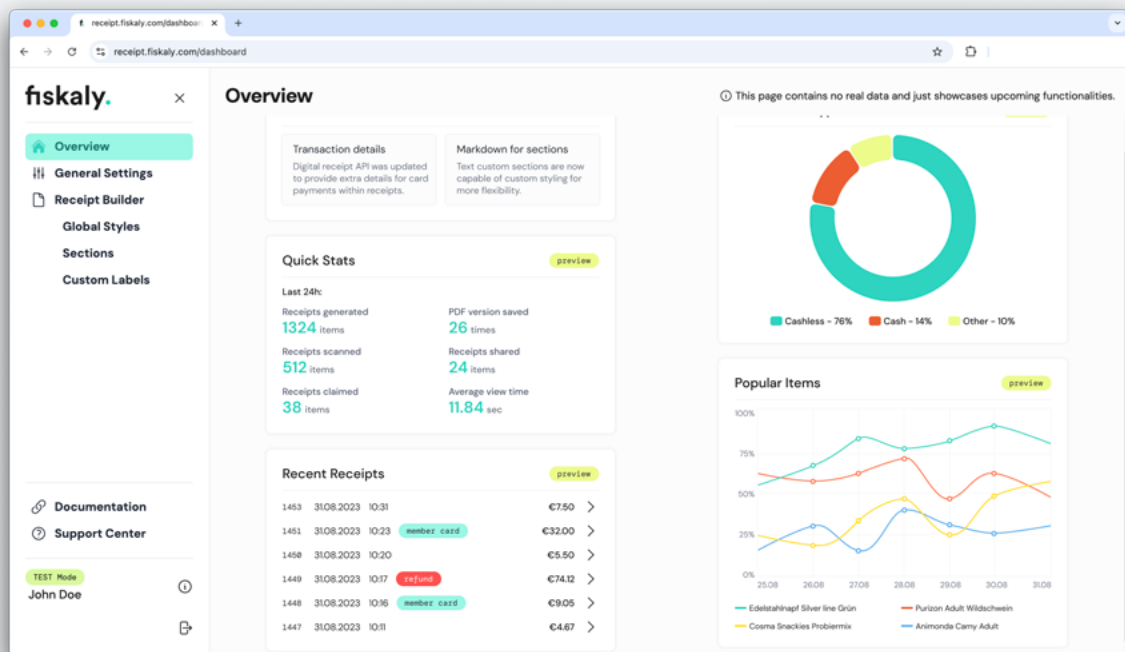
Expand your reach

We aim to create an infrastructure that makes digital receipt handling effortless for merchants and POS vendors. By integrating your existing solutions with fiskaly, you can sync digital receipts and cater to both loyal and new customers, providing them with the convenience of automatically matched and seamlessly delivered digital receipts.



The fiskaly Merchant Dashboard

The **Merchant Dashboard** is a user-friendly graphical interface that allows merchants to customize and configure their digital receipts without the need for programming skills.



Custom Sections are additional elements like text, images, QR codes, or barcodes that can be added to digital receipts. Merchants can create and configure these sections on-demand via the API or set them up once through the Dashboard for all future receipts. This includes:

- **Text:** Adding and customizing of text, including font size, style, alignment, and links.
- **Image:** Uploading images to be displayed on the receipt, with options to add accompanying text and links.
- **QR Code:** Displaying text as a QR code on the receipt.
- **Bar Code:** Showing text as a barcode, with selectable encoding for use with cash registers.

cally applied to receipts, including those already issued, making it easy to update and provide additional information to customers post-transaction.

- Through the merchant dashboard, merchants can easily
- Adapt their receipts to their individual branding
- Inform about an ongoing or upcoming sale directly on the receipt
- Add links to an online shop
- Replace expired information, even on already issued receipts
- Add customer feedback and personalized messages

Once configured, these sections are automati-

About fiskaly

fiskaly develops smart cloud solutions for complex requirements in fiscalization, invoices, data archiving, and electronic receipts for our tech partners in multiple industries.

Our **SIGN fiscalization software and APIs** are designed to avoid tax tampering by generating unique digital transaction signatures. We are 100% compliant with country-specific legislations and offer cloud-based solutions without additional hardware. fiskaly's certified software for Germany is market leading and operating in more than 600,000 cash registers.

Our **solution for digital receipts** opens up modern ways to optimize business processes and create new new avenues for customer

loyalty. We enable full-circle benefits for POS providers, retailers, and consumers. With its paperless receipt alternative, fiskaly has won several awards for innovation & sustainability.

More than 110 team members contribute to fiskaly's success. We operate in Austria, Germany, Spain and Italy, running offices in Vienna, Frankfurt, Berlin, Madrid and Milan. fiskaly was founded by Johannes Ferner (CEO), Simon Tragatschnig (COO) and Patrick Gaubatz (CTO) in Vienna in 2019.



2019

founded in Vienna, offices
in Vienna, Frankfurt, Berlin
& Madrid

#1

in cloud-fiscalization
in Germany

~1M

POS under contract

7

solutions / APIs
in our portfolio

receipts made simple.

Interested in our solutions or want
a detailed evaluation from our fiscal
experts?

Contact us at:

sales@fiskaly.com