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Woolworths to link rewards cards to Apple Wallet



Woolworths customers will soon be able to use their iPhones to store rewards card details through Apple Wallet. supplied

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by Sue Mitchell James Eyers

Woolworths customers will be able to use their iPhones to collect and redeem rewards points after Australia's largest retailer reached agreement with Apple to store loyalty cards using its digital wallet.

In a move that could significantly expand the take up of digital wallets in Australia, Woolworths rewards scheme members will be able to load rewards card details into [Apple's Wallet app](#).

When loyalty card members reach the checkout they will be able to present their phone at point of sale, without unlocking their phone, and use fingerprint authentication to earn or redeem rewards points and discounts.

Woolworths and Apple are expected to announce the alliance this week ahead of a launch in mid October.

Woolworths' head of digital and payments, Paul Monnington, told *The Australian Financial Review* on Tuesday the move was aimed at creating a smoother and faster shopping experience for customers.

"They don't have to carry their physical card around, it's much easier when they tap their phone, they can look at their balances and know when they can get their \$10 off – there are a number of

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different benefits for the customer," Mr Monnington said.

"We're looking at creating a better shopping experiences for customers," he said. "We believe it could lead to personalised seamless experiences."

Woolworths has the largest customer loyalty scheme in Australia, with about 10 million members, although not every member has an iPhone or will be keen to use Apple's digital wallet.

The alliance could eventually lead to Woolworths embracing incorporating Apple Pay for Woolworths branded credit and debit cards, dramatically expanding the takeup of Apple Pay in Australia.

"There's potential for that but right now this is the start of our journey," Mr Monnington said. "We'll end up with road map around digital wallets."

Woolworths is the first Australian retailer to link its loyalty program with Apple Wallet, which done similar deals in the US and UK with retailers such as Walgreens, which has the biggest drug store loyalty program in the US, Kohl's department stores, Dunkin' Donuts, Panera Bread and Wegmans Food Markets.

"We're seeing growth in digital wallets across our stores and that will increase as there's more functionality, not just payments," said Mr Monnington.

The Apple Wallet link will also give Woolworths an edge over rival Coles' FlyBuys scheme.

"We have a great scheme at the moment and we want to keep making the scheme and the rewards program as valuable to customers as possible," he said. "This is just another add on to make it more convenient."

The deal is a minor coup for Apple, which has been attempting to grow Apple Wallet and Apple Pay in Australia but has been hampered by resistance from the major banks.

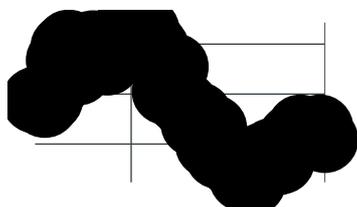
While the ANZ, Macquarie Bank, HSBC, ING and almost 40 other financial services providers have embraced Apple Pay, Westpac, National Australia Bank and the Commonwealth Bank have been in a standoff with Apple over access to Apple's "near field communication" (NFC) antenna.

In April, the competition regulator rejected an application by the banks to collectively negotiate with Apple over access to the NFC controller.

The ACCC said if the banks were to get access to the NFC, it could reduce competition between Apple and Google's Android phones, could reduce competition for payments devices other than smartphones, and could reduce the competitive tension between the banks in the supply of payment cards.

Apple is by far the largest single supplier of phones in Australia. The banks want their own digital wallets to access the NFC to enable contactless payments to be made through them.

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