



Reimagining the receipt: How retailers and payment providers boost customer trust while growing revenue

Welcome to issue 1: Data privacy

With consumer expectations rising, profit margins shrinking, and competitors continually pushing forward, retailers and payment providers are under more strain than ever to evolve. At the same time, giants like Amazon and Walmart are turning everyday transactions into powerful advertising opportunities—unlocking entirely new revenue streams in the process.

At StitchAI, we're focused on helping retailers and payment providers thrive. That's why we've developed this whitepaper series: to guide industry leaders to understand how technology is shaping the market today, as well as anticipate what's next. This first issue explores data privacy—and how businesses can turn compliance challenges into a strategic advantage.

Data sharing in the age of personalization and privacy

In today's fast-paced, digitized retail sector, if you're not actively exploring new strategies to generate additional revenue, you risk falling behind. One way to do this is by monetizing your retail data responsibly. While data sharing often gets a bad rap, associated with privacy breaches and corporate overreach, that's only part of the story.

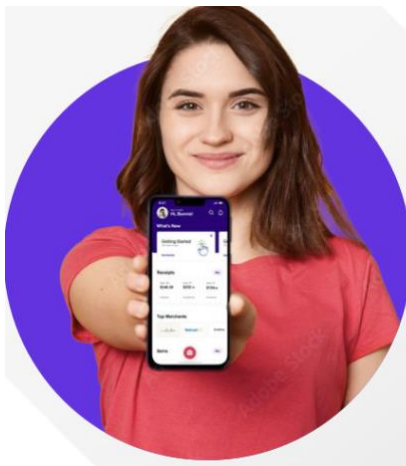
When 59% of consumers say they stick with brands they trust (even when cheaper options exist), and 67% go on to actively advocate for them, you can say trust is the new growth engine.

That's where digital receipts come in. They offer a way for payment providers and merchants to grow, build trust, and keep pace with retail changes in a compliant, customer-first way.

Digital receipts: Powering personalized experiences

Paper receipts are becoming a thing of the past. Once handed over, they're easily lost or discarded—and with them, any opportunity for further engagement. On the other hand, digital receipts extend potential interaction beyond a sale. They're not just convenient—they're a strategic touchpoint for building ongoing relationships and powering scalable, privacy-driven retail media.

Too often, data collection is seen as invasive. But when done responsibly, it creates a customer-centric ecosystem, where every transaction becomes a way to deliver trust, relevance, and long-term value. Data sharing in the age of personalization and privacy isn't about aggressive selling. It's an intelligent and mindful service that anticipates customer needs.



Recall Safety Notification: Imagine a parent buys an infant car seat. Two months later, it's recalled. With consented communication via a digital receipt, the merchant can notify them immediately, protecting both the family and the brand.

Warranty & Retention Engagement: Alternatively, think about an expensive electronics purchase. A simple reminder about its upcoming warranty expiry strengthens retention and opens the door to potential add-ons.

AI-Driven Personalization: Or consider a customer who regularly buys sugar-free products. With AI-powered advertising, you can identify this pattern and proactively recommend similar items or relevant promotions—saving them time without overwhelming their inbox.

Transforming transactions into additional revenue

Retail media networks (RMNs) are retailer-owned advertising platforms that allow brands to reach customers at or near the point of purchase—powered by rich, first-party data. StitchAI ensures you can activate transaction data to deliver highly relevant ads within your own ecosystem—where customer intent is strongest and attribution is crystal clear. It's one of the fastest, most underleveraged ways to turn everyday transactions into more cash.

The retail media landscape is growing fast and so is the opportunity. As ad spend moves away from third-party cookies and traditional channels, brands are shifting budgets toward environments powered by trusted, first-party data. If you're not part of that shift, you're leaving serious revenue on the table. The smartest players are turning owned data into direct revenue—building targeted, high-yield ad ecosystems without relying on external networks.

How retail media is growing—and bringing leaders along with it

The global retail media market is moving fast and projected to reach a value of \$85 billion by 2026. According to Forrester's research, brands that use advanced data capabilities grow revenue 2.8x faster than those that don't. Amazon and Walmart are premier examples:

Amazon and Walmart are good examples:

	ad revenue hit \$11.8 billion in Q1 2024 , up 24% Year over Year (YOY).		ad business now drives nearly one-third of its operating income .
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With the right infrastructure, that data can be responsibly aggregated, anonymized, and activated across high-performing media platforms like Meta, Google, or your own digital storefront. Here's what's incredible: Amazon—the undisputed giant of retail media—is now allowing other retailers to use its ad tech to run sponsored campaigns on its websites. This means that retail media is no longer reserved for big players. Everyday retailers and payment providers now have a chance to get into the game.

"If you have access to consumer purchase data—whether it's item-level transactions, SKU-level trends, or basket composition—you have an opportunity to significantly enhance the customer experience and boost revenue while not compromising consumer privacy."



— Ryan Greene, CEO, StitchAI

The role of StitchAI in modern retail media

If you're a payment service provider or retailer, the challenge is turning raw data into monetizable opportunities that are compliant with evolving privacy laws. Chances are, you're already managing multiple platforms, siloed workflows, and rising regulatory pressure. Every new retail media initiative introduces more systems, more integrations, and more risk.

That's where purpose-built solutions like StitchAI come in—enabling secure, compliant brand-to-customer communication—without the need for custom builds or in-house privacy expertise. We handle the technical and legal complexity so your team doesn't have to. Think of StitchAI as the Switzerland of consumer data aggregation across payment platforms. Our proprietary infrastructure ingests millions of transaction data points, anonymizes them, and centralizes them within a privacy-first Retail Media Network.

The Result: Clear Value Across Channels

☑ Consumers

Real-time savings and hyper-relevance for transactional transparency.

☑ Brands

Monetized targeting opportunities with crystal clear data attribution.

☑ Payment Partners

A completely new, low-lift recurring advertising revenue stream.

Instead of piecing together one-off solutions, StitchAI activates your transaction data instantly. With micro-targeting built in, we help you reach customers across trusted platforms like Meta (Facebook, Instagram, Messenger) and Google (Ads and YouTube)—all while handling your data with white gloves, keeping your compliance risk low.

Why StitchAI is built for trust

We get it. In an era of bad media about data leaks and regulatory crackdowns, the last thing anyone wants to do is hand over their data. Trust must be earned, not assumed. StitchAI is built on a foundation of uncompromising security and compliance standards.

We're fully aligned with the GDPR, PCI DSS, the California Consumer Privacy Act (CCPA), and SOC 2. This means payment service providers and retailers can be confident that their customer data is protected under the world's most rigorous security and privacy frameworks. We have built compliance into our architecture, ensuring there's no legal guesswork and no reputational risk.

Architected for Compliance Framework

	A Dedicated Data Security Officer who leads ongoing audits and system updates.		Secure US-based "clean room" environments with local teams managing sensitive information.
	Advanced encryption, tokenization, and secure storage for every transaction and customer interaction.		Built-in opt-in functionality that gives customers complete control over how and when they are contacted.
			Ongoing software updates that keep pace with evolving privacy laws, and provide clear, transparent communication at every stage.

Rethinking the role of the receipt

The paper receipt leaves the power of any interactions beyond sale untapped. Amazon and Walmart understand that growth doesn't stop at the transaction—it accelerates it if you know how to capture and capitalize on first-party data compliantly. The digital receipt via StitchAI is the key to making this happen.

- Every purchase deepens the relationship contextually.
- Every dynamic message adds explicit customer value, not inbox clutter.
- Every transactional interaction becomes a structural loyalty-building moment.

Curious what digital receipts could unlock for your business?

Talk to StitchAI about our Media Platform and ask about our 90-day pilot. See how much new revenue you could generate—while delivering valuable, more relevant experiences to your customers.