

IDEA # 14

Email Shopping Receipts

Since December is national spend all your money month, I am going to write about an idea that I've had for a while related to shopping receipts. I don't know how many times I've opened up my wallet to find cash replaced with receipts (but it happens a lot). I find that it's rather annoying to have to sort through all those papers and figure out what to save and what to shred (because god forbid you throw the receipt away and then some shady looking guy with shifty eyes sorts through your trash and finds all your info and assumes your identity...) And speaking of being a thief, has anyone actually ever calculated a comparison to working a real job vs. being a thief. I have a sneaking suspicion that you actually put in more work hours per dollar return than you would working at any retail job.



OK so, we've established that I hate excessive papers and all sorts of things to that degree (and if I didn't establish that then I'm establishing it now.) What I would like to see is some form of digital shopping receipt distribution. Instead of printing out the traditional paper receipts in a store there should be an option to input your email address and then within moments you receive an email with the receipt in digital form. Perhaps make it a PDF attachment that you can download (maybe email wouldn't be the best choice because then they will send you boat loads of junk email. But you get the idea, some account of some sort that you can log into and check).

Well that would be mega cool, but it sounds costly to implement and we all know more cost for the vendor means more cost to the consumer!

Well hang on there just a second honcho. Let's look at one way of implementing this with the use of a third party. Generally places of shopping don't actually maintain their own point of sale systems. They are usually run on third party hardware and software. As well the actual payments for the goods and services are done by a third party as well (Visa, MasterCard, and if you think about it even currency is a third party system). So the deal with making receipts digital could easily be taken on by a company that is already in place during the transaction. Visa or MasterCard come to mind. But another option could be a third party company that works with all retailers to allow for digital receipts in a neat web based log in. Several third party companies would work. All banks already have online banking, and most of them allow you to view how much you spent at a given retailer at what date. So it's not much more to add what was on that shopping charge.

One would log into their online banking site with an account and then where each charge is they can click on a plus symbol that would expand the charge to see the receipt. If they need a printable version for any reason they could click to the right of it and download a PDF which they can then print (if they were into having paper copies of things). Sure anyone can make a million arguments against it, just as they can find a million grammatical and spelling errors in this document and on my site in general. But I think in a few years time we should be hard pressed to find physical shopping receipts printing out in stores.

A plus for most retailers is that they would save money on receipt printing supplies: ink, paper, printer devices, printer service costs, and that fraction of a second it takes to print out a receipt and hand it to the customer would be saved as well!

Down with paper receipts! The trees would be happy at least.

What about privacy?!

Yea yea yea, you and your precious privacy... If someone is dedicated enough they can find out anything and everything about you anyways. So I am not even going to cover that argument.