

A Reflection on 2023

by François Mezzina

As we draw the curtains on 2023, it's fitting to reflect on the milestones and collaborative efforts that have defined the International Forecourt Standards Forum (IFSF) journey throughout the year. Our commitment to global standards and innovation has fueled significant developments, establishing a solid foundation for the future. We've reached our 30-year anniversary, and with so many developments and challenges affecting the industry in those three decades, we've been privileged to be at the heart of forecourt connectivity. We're incredibly excited to see what the next three decades bring as further advancements in alternative energies and AI technology could set the scene for a whole new wave of initiatives, with customers at the centre.

Global Standards Development and Cross Licensing Agreement with Conexus

One of the pivotal moments of 2023 was the signing of a Global Standards Development and Cross Licensing Agreement with Conexus. This agreement formalises our collaboration, paving the way for international standards and an API Data Dictionary in the retail fuels and convenience industry. Linda Toth rightly emphasises that standards allow implementers to innovate without the burden of multiple developments, fostering efficiency and reducing costs. The data dictionary, a key outcome of this collaboration, streamlines data sharing, propelling us into the realms of business analytics, machine learning, and artificial intelligence.

Our analysis of serving our membership amidst industry disruption led to this initiative, reinforcing that global standards benefit retailers universally. This strategic move ensures unified standards across global markets, enhancing adaptability to fast-evolving technologies.

Expansion into Alternative Fuels and EV Charging Standard

Building upon the Conexus agreement, we formed new joint work groups to integrate with Hydrogen dispensers and Car Wash systems. Additionally, our foray into alternative fuels, including Electric Vehicles (EV), saw us partnering with the Open Charge Alliance (OCA) and the EV Roaming Foundation (EVRF). This collaboration is particularly exciting, merging IFSF's forecourt standardisation expertise with the EVRF's dedication to creating a harmonised EV charging network.

This partnership envisions the development of materials to implement EV charging solutions at service stations, aligning with our commitment to supporting traditional forecourt technologies while embracing new mobility services based on cloud technologies and APIs.

Strategic Review - The Next Three Years Mapped

A detailed strategic review defined our go-forward strategy, with Jon Thompson joining as the IFSF Strategy Manager. Jon implemented a process to develop a three-year roadmap, ensuring our continued evolution.

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François Mezzina, IFSF President

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Unlocking the Future of Payments: The Value of IFSF's Closed Loop Payment API

In a world where advances in technology are reshaping industries at an unprecedented pace, it's essential for businesses to embrace innovation to stay competitive. The card payments industry, including fuel retailing, has traditionally relied on age-old payment standards. IFSF's development of a Closed Loop Payment API represents a significant step forward which will enable its members to innovate and modernise. Ian Brown, speaking on behalf of IFSF (International Forecourt Standards Forum), explores the benefits of IFSF's Closed Loop API and its potential to revolutionise fuel retailing's approach to payments.



Modernising Payment Standards

Historically, the industry has relied on message standards developed in the 1980s. Although effective for their time they now lack the agility and efficiency needed in today's dynamic world. The IFSF Closed Loop API provides a modern, API-based solution that facilitates rapid and cost-effective development. It marks a groundbreaking shift in an industry that is often seen as slow to adapt to technological changes.

Supporting Diverse Payment Flows

One key advantage of the Closed Loop API is its support for the separation of payment flows. It allows businesses to separate two payment flows: Fuel Card (closed loop) and bank card-based (open loop) payments and modernise each of these separately. In particular, it allows one to be modernised in advance of the other.

Issuer-Initiated Payment Flows

As the payment landscape evolves towards customer-focused and customer-initiated transactions, such as mobile payments or in-car payments, issuer-initiated payment flows become increasingly important. Closed Loop APIs offer robust support for these flows, enabling businesses to stay ahead of the curve. They also have the potential to support other third party initiated payments such as SEPA Instant Credit Transfer.

How Payment APIs Change Businesses

The Closed Loop API has a range of benefits for the fuel retail industry providing support for new payment solutions and faster time to market:

- 1. Business Development:** Closed Loop APIs enable new channels of purchase and payment, such as eCommerce, ushering in fresh opportunities for growth.

- 2. Cardless Payment:** They facilitate various forms of token-based payment acceptance, making transactions more secure and convenient.
- 3. Simpler Integration:** Closed Loop APIs simplify the integration process, promoting open interoperability and reducing development complexities.
- 4. Cost-Efficient Development:** By leveraging common industry skills for payment development, businesses can significantly cut down on development costs.
- 5. Cost-Effective Platforms:** These APIs enable businesses to use platforms that operate outside the PCI Data Security Standard scope, ensuring cost-efficiency without compromising security.
- 6. Flexibility and Speed:** Closed Loop APIs promote agility in development, allowing businesses to adopt DevOps methodologies and accelerate their time-to-market.

Unlocking Multiple Business Propositions

The versatility of Closed Loop APIs opens doors to various business propositions:

- 1. Card Not Present Solutions:** For payment acceptance on-site, enabling customer and/or vehicle-present payment execution through technologies like QR codes, vehicle recognition, and smart device digital payment.
- 2. Internet Payments:** Facilitating payment on eCommerce and mCommerce platforms, with options like Card on File and token-based payment, extending the reach of fuel retail beyond traditional brick-and-mortar setups.
- 3. Recurring Payments:** Empowering businesses to offer diverse payment

models, including end-of-month payments and subscriptions, aligning with changing customer preferences.

4. Card Present Solutions:

Streamlining payment acceptance at retail sites, allowing for customer payment execution via cards or proximity (e.g., NFC contactless), with improved flexibility and speed to market.

In conclusion, IFSF Closed Loop Payment API embodies and facilitates modern payment standards, so businesses can tap into new growth opportunities, enhance security, and meet evolving customer expectations. With the power of IFSF's Closed Loop API, the future of payment solutions is here, offering a brighter, more efficient path forward for the industry.

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A Conference to Remember

The 30th-anniversary conference at Old Trafford was a resounding success, where we shared our strategy and roadmap, engaging in interactive sessions to gain valuable feedback from our members. We welcomed esteemed speakers and faces old and new, to come together and discuss the current topics at the heart of the industry.

We saw a record number of delegates join us on the 14th and 15th of November for the Beyond Forecourt – Mobility in a Data-Driven World conference which served as a true milestone and testament to our growth and commitment to our members.

Membership Growth and Holiday Wishes

IFSF continues to grow, with new members, including those offering

innovative mobility services. This year we have welcomed 12 new members and in 2024 we are looking to extend our membership further inviting new retailers and suppliers to reap the benefits of IFSF membership.

We appreciate the support of our members and acknowledge their contributions. As we approach the holiday season, we extend our heartfelt wishes for a happy and healthy break.

In conclusion, 2023 has been a year of strategic advancements, collaborative ventures, and setting the stage for an even more impactful future. We look forward to the journey ahead and the opportunities to shape the industry's landscape. Thank you for being an integral part of the IFSF community.

François Mezzina

An Update On Technical Support

You may now notice the WhatsApp symbol on our website. This now serves as a direct link to technical support. Here is an update from our partners at Haia Consultancy:

Calon Control has delivered technical support to IFSF Members, for numerous years. We express our gratitude, especially to David Blyth, for his unwavering commitment and expertise.

Moving forward, Haia Consultancy B.V., based in the Netherlands has assumed responsibility for IFSF Technical Support. Each IFSF member is entitled to 8 hours of support per year. For any technical inquiries related to IFSF/OpenRetailing specifications, certifications, tools, and simulators (both non-API legacy and API based), please feel free to reach out to us via our dedicated email address at techsupport@ifsf.org.

You can also contact us by phone or send us a message via WhatsApp at **+31 10 200 1673**.

Our service hours are from 09:00 to 17:00 UK time, Monday to Friday, excluding UK and Dutch bank holidays. We look forward to assisting you with any technical support needs during these hours. The entire team at Haia extends warm wishes for a Merry Christmas and a Happy New Year.



Beyond Forecourt: Highlights from the IFSF Conference 2023

The International Forecourt Standards Forum (IFSF) Conference 2023 brought together industry leaders and innovators to delve into the latest advancements, challenges, and opportunities in the ever-evolving fuel and mobility sector. Hosted at the forefront of technological innovation, this year's conference showcased groundbreaking insights, fostering collaboration, and paving the way for a sustainable and efficient future.



Carl Jones,
IFSF Programme Manager

Here are some of the key themes that were addressed:

1. Digital Transformation in Fuel and Convenience Retail

The traditional fuels retail world is experiencing a time of transformational change.

Reduction in traditional fuel demand is leading to the migration to alternative fuels including EV charging, biofuels & Hydrogen. At the same time, consumer expectations are changing significantly with the desire for hyper convenient and hyper personalized experiences. To address these points, fuel and convenience retailers are evolving the forecourt to become a mobility hub offering a variety of new services and modernizing the convenience store with new technologies including the use of self-checkout machines and autonomous/unattended stores.

2. Sustainability and Green Technologies

With environmental concerns taking centre stage, the conference addressed the industry's commitment to sustainability. Presentations covered Hydrogen fuel cells, electric vehicle charging infrastructure, and sustainable practices in fuel production, demonstrating a collective dedication to reducing the industry's environmental footprint.

3. Cybersecurity in Fuel Payment Systems

As digitalization accelerates, so do the risks. The conference featured in-depth discussions on the critical importance of cybersecurity in fuel payment systems. Experts shared strategies to safeguard against cyber threats, emphasising the need for a robust and proactive approach to protect critical infrastructure.

4. Future-Proofing Technology Solutions

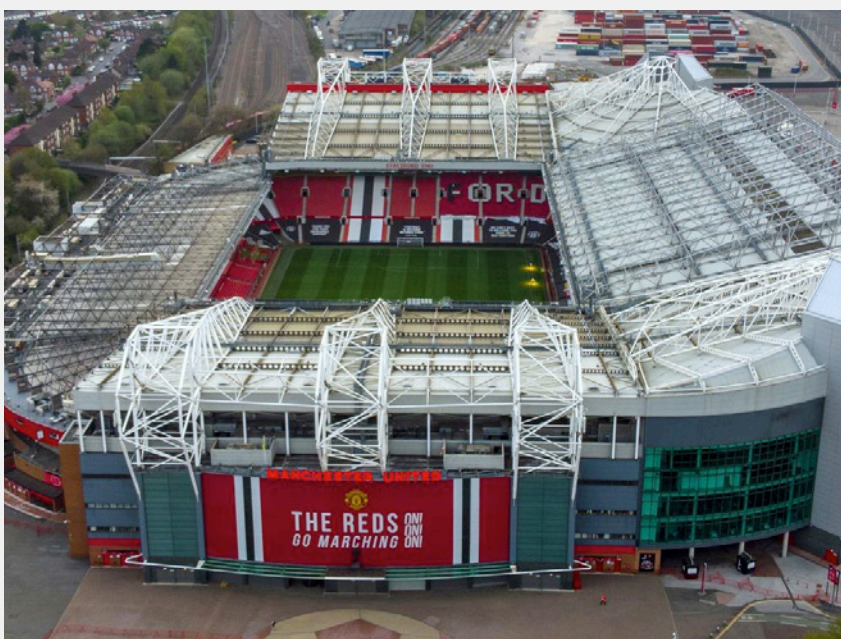
Anticipating future challenges, speakers explored strategies for future-proofing fuel and convenience retail technology solutions. This included discussions on the use of Artificial Intelligence and Machine Learning (AI/ML) to address the evolving consumer expectations and cloud-based systems offering scalable solutions that can evolve with the industry's changing landscape.

5. Global Collaboration and Standards

The IFSF Conference highlighted the significance of global collaboration and standardised practices. Delegates emphasised the need for cohesive international standards to facilitate interoperability, foster innovation, and ensure a seamless experience for consumers worldwide.

We explored a range of key subjects and topics:

Xavier Héry opened with his talk about the "Future of Energy Retail", setting the scene for exploring what the next thirty years could look like. We then welcomed



Mark Wohltmann who took us through the latest global trends in retailing technologies, explaining that technology can provide part of the solution to the changing demands.

Mark Goldspink expanded on the topic of changing consumer expectations with consumers wanting a frictionless experience. He talked about Phygital being the combination of physical and digital experiences and explained how Android payments terminals and AI/ML using real-time data will be game changers for the payments industry.

Our EV Panel discussion highlighted some of the challenges and opportunities of integrating EV charging solutions into the forecourt environment. Kor Meelker explained the implications of the new Alternative Fuels Infrastructure Regulations (AFIR) including the need for ad-hoc payment solutions and transparency of EV pricing. Speakers discussed how using IFSF standards can address these requirements by enabling the seamless integration of EV charging payment and loyalty with the existing forecourt systems.

João Soares detailed “Galp’s Retail Technological C-Store Transformation” explaining how Galp are responding to the changing environment by introducing their hub concept supporting electric mobility with improved C-Store layouts and food service offerings. He explained how Galp are using cutting edge technology including smart checkout with AI cameras and generating insights from customer traffic flow by using computer vision.

We were then presented with the IFSF’s strategy for the next phase of its journey, reflecting on what has been achieved over the last thirty years and outlining the vision for the future. Carl Jones highlighted that the IFSF will continue to be an organisation that delivers what its members need and evolves based on continuous feedback. He explained that the IFSF will work with partners to develop global standards that support the

integration of services and devices at retail mobility hub locations that sell energies for vehicles and offer other adjacent services. Jon Thompson then shared the IFSF roadmap outlining the focus areas and detailed plans for the next 3 years.

Following the presentation of the IFSF strategy and roadmap, Nick Allen and Mirko Spagnolatti led a lively plenary session to solicit feedback and generate buy-in from the conference attendees.

David Anderson opened day two of the conference with an insightful presentation about “Turning Data Into the New Black Gold” by leveraging analytics for growth. He highlighted the critical importance of having standard definitions for data in order to make data actionable.

David Ezell and Ian A. Brown’s presentation followed on nicely by explaining the role of the joint IFSF/Conexus OpenRetailing Data Dictionary in providing the foundation for global standards. They discussed the benefits for software developers and collaborating organisations resulting in reduced Total Cost of Ownership (TCO) for the industry as a whole.

François Mezzina then presented TotalEnergies insights into the role that hydrogen will play in shaping the mix of automotive energies for the future, particularly for heavy duty vehicles. He shed light on the complexity of the infrastructure required to sustainably deliver Hydrogen to vehicles on the forecourt and explained how TotalEnergies is collaborating with Joint Ventures in several countries to achieve their aim of supplying sustainable alternative fuels.

The conference attendees were thrilled to hear from Roberto Dellavalle relay the story about how using the IFSF Closed Loop Payment API is bringing significant benefits to Fortech, including saving up to 90% on the software development time. Roberto explained that these lower costs for

development, combined with reduced infrastructure costs and improved scalability will result in significant TCO savings.

Last, but certainly not least, Don Frieden closed the conference by bringing it all together with his thoughts on the importance of industry standards in fostering innovation, reducing complexity and improving interoperability thus reducing costs to the industry. He highlighted how using the IFSF and Conexus mobile payment standards had enabled P97 to deliver a mobile payment solution integrated with over 25 different POS partners and systems across the globe.

Networking and Collaboration

The IFSF Conference provided a great space for networking and collaboration. Attendees engaged in dynamic discussions, forged new partnerships, and exchanged ideas during interactive workshops and networking sessions, all with an incredible backdrop.

Looking Ahead

The IFSF Conference 2023 was a resounding success, leaving attendees inspired and equipped with the knowledge to shape the future of the fuel industry. As we navigate the dynamic landscape ahead, the shared commitment to innovation, sustainability, and collaboration will undoubtedly drive the industry toward a brighter, more efficient, and environmentally conscious future.

For anyone who was unable to attend this sold-out event, a video edit will be available shortly to view and enjoy. We’ll keep you posted.

Thanks again to everyone who attended.

IFSF Work Groups Update

Joint API Work Group

This Work Group, organised jointly with Conexus, focuses on discussing and developing APIs, their design and implementation guides, as well as the joint API Data Dictionary.

Current activities and processes are focused on: return codes, paths, local type references and promoting definitions to API Data Dictionary, adding EPS data to Data Dictionary, licences and bug fixes. Leading to a new version of the published standard documents and a new version of the Data Dictionary.

More information on IFSF's current activities and standards are available, for IFSF members, in the Open Retailing GitLab.

Current standards include:

- API design rules for JSON and OAS
- API implementation Guides
- API Data Dictionary version

Standards published until now can be found in the Open Retailing Gitlab.

EFT & Payments Work Group

This Work Group, chaired by IFSF EFT workgroup chair Ian S. Brown, is responsible for the development and maintenance of the IFSF's payment and loyalty standards including payment security standards. The development of certain API based standards has been delegated to the POS-EPS and Loyalty joint workgroups.

Current activities and processes are focused on:

- A refresh of the IFSF payment security standards
- The development of a closed loop payment API
- An implementation guide for the combined use of IFSF payment standards and OCPP/OCPI EV standards on the forecourt.

Current standards include:

- Issuer initiated and merchant initiated closed loop payment API
- POS to FEP and Host to Host payment standards
- Security standard and Key Management Standard
- POS to EPS standard (XML)

Joint Loyalty API Work Group

This Work Group, organised jointly with Conexus, focuses on the development of an API-based loyalty standard.

Current activities and processes are focused on:

The development of the first release of an API based Loyalty standard

Current standards include:

Loyalty API (in draft)

Joint Mobile API Work Group

This Work Group, organised jointly with Conexus, focuses on the development of mobile APIs.

Current activities and processes are focused on:

The Group is currently working on to develop, update and release a new version of the Mobile Payment API Standard v2.0.

More information on the workgroup activities & recent meeting topics available on both IFSF and Conexus websites.

For IFSF members the Mobile Payment Standard and its entire documentation is available on the Open Retailing GitLab.

Current version 2.0 is soon to be released, business use case documentation and implementation guide is ready, standard is now being under Threat Model assessment and Legal Review.

Current standards include:

Pay at pump flow, Outside PostPay, car wash Outside use cases, including all data types, events, objects, parameters and all message types with respective response messages.

Joint POS-EPS Work Group

This Work Group, organised jointly with Conexus, focuses on the development of a new API-based version of the POS - EPS standard as a common global standard designed to replace the different XML based POS - EPS standards in use by IFSF and Conexus.

Current activities and processes are focused on:

- Development of v1.1 of the POS-EPS API to include Loyalty handling

Current standards include:

- POS-EPS API (v1.0)

Joint Forecourt Work Group

This Work Group, organised jointly with Conexus, focuses on the development of joint API standards enabling a standard messaging interface between the forecourt functions.

The Forecourt Working Group has released Forecourt Device Controller (FDC) V2.1.2 (XML) Specification, which provides for

device control and enables exchange of device status and data through replacing proprietary protocols existing between the Point of Sale (POS) and forecourt devices, allowing a (POS) to use standard messaging to interface to the forecourt device controller. The Working Group is currently working on the next release of the FDC API standard. A FDC API (V1.0) is also available.

The Working Group has several open projects:

1. A controlling device to dispenser API interface project, which will allow for direct control of the dispenser including Hydrogen dispensing from any controlling device (e.g., POS).
2. A controlling device to price pole API interface project, which will allow for direct control of the price pole from any controlling device (e.g., POS);
3. A controlling device to tank level gauge API interface project, which will allow for direct control of the tank level gauge from any controlling device (e.g., POS).
4. An update to the FDC API to create equivalent functionality with the most recent XML specification.

Current standards include:

- FDC API v1
- FDC XML v2.1.2

Joint Car Wash API Work Group

This Work Group, organised jointly with Conexus, focuses on the development of a new API-based version of the Car Wash standard as a common global standard designed to replace the different XML based Car Wash standards in use by IFSF and Conexus. On top of this new standard additional use cases will be added in a new version of this standard.

Current activities and processes are focused on:

Align together with Conexus on a joint Car Wash API as a global standard.

This covers business requirements, flows charts, car wash alarms:

- Selling and management of car wash codes
- Communication of carwash status, errors and warnings
- Reporting of car wash transactions

Current standards include:

- XML based legacy standard (non API):
- Car Wash state diagrams
- Car wash database description
- Car wash status, errors and warnings

IFSF Standards & Workgroups: Unlocking the Future of Forecourts

Global reach:

IFSF standards are recognised worldwide, fostering international cooperation and expansion opportunities.

Cutting-edge technology:

Stay ahead of the curve with the latest tech innovations, keeping your business competitive.

Enhanced security:

Ensure data security and customer trust with our robust standards.

Business growth:

Streamline operations and save costs by implementing IFSF standards.

Collaboration:

Join a global network of experts, driving industry excellence together.

PLUS

Be part of the future - joining an IFSF Workgroup means:

Direct influence: Shape industry standards and drive change where it matters most. Influence how the use cases, sequence diagrams and API's will look like in the standard to be published.

Insight: Get fully aware of what is covered in the standard and what is not covered.

Early access: Ability to use the code as soon as the standard is published, either as the standard code or in a combination with your own proprietary code.

Innovation and expertise: Workgroups are hubs of creativity, where new ideas thrive. Gain access to a wealth of knowledge from peers in your field.

Commercial edge: As a member of the workgroup you'll be one of the first companies to apply the new standard.

Join a Workgroup and make a difference!

Scan the QR code to find out more.

