



Boundless Payments: Powering the Future of Global Commerce



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Imagine this scenario: A new homeowner begins his furniture search on a retailer's website, browsing high-end sectionals, end tables, and glassware. He carefully curates his wishlist online, but since these are big-ticket purchases, he visits the store's nearby brick-and-mortar location before making a full commitment.

Confident his shopping experience will pick up right where the online journey left off, he instead ends up aimlessly wandering around the store to find the products he's interested in. Unfortunately, the store is out of stock of one of the key items from his wishlist. When he asks an associate for help, they have no visibility into his online activity or cart, and can't offer to ship the item or suggest an alternative based on his preferences.

He notices that the prices of the items he could find are higher in store than online, but he decides to splurge. Just when he thinks the hurdles are over, there's another hiccup at checkout: The store doesn't have his loyalty number and he can't remember it offhand. Its point-of-sale terminal offers no way to recognize his account. The system doesn't know that the same shopper who thoughtfully curated his wishlist online is now the very same person, card in hand, ready to make an all-important life purchase.

Unfortunately, versions of this scenario happen every day when consumers try to shop across channels. Today's commerce journey is fragmented, disconnected, and impersonal.

That's largely because the payments ecosystem is just as disjointed. More payment choices have led to greater complexity, creating a persistent "payments complexity trap." Legacy systems and siloed technology infrastructure have limited payment types and outdated in-store experiences that don't meet customer expectations. Integration sprawl involving multiple gateways, terminals, and marketplaces act as barriers to payment acceptance, and global compliance gaps mean that many merchants and commerce providers can't fulfill local and regional payment preferences.

All of this has amounted to a payment experience that is purely perfunctory and isn't much of an experience at all. But the payment experience is an essential touchpoint for commerce success. It's where consumer preferences are met, trust is built, customer intimacy is earned, money flows friction-free, and barriers to new markets disappear.

To transform payments from an ongoing source of friction to a strategic lever for growth, loyalty, and experience, merchants and commerce providers need a new type of payments infrastructure—a unified, global ecosystem that reduces complexity and positions them to thrive in an era of change.

Verifone powers the world's boundless payments grid—a future-ready ecosystem that dismantles barriers between channels, geographies, and technologies to enable truly seamless omnicommerce.

Merchants and commerce providers need a new type of payments infrastructure—a unified, global ecosystem that reduces complexity and positions them to thrive in an era of change.

Break free from payments complexity with the boundless payments grid

Over the last 50 years, the payments landscape has undergone a sea change.

We've transitioned from cash and checks to mobile payments, white label cards, cryptocurrency, and even QR code scan-to-pay systems.

As head-spinning as all these changes have been, we're at the precipice of the next wave of payments disruption. More disruptive forces are coming that will further reshape the payments landscape, and merchants and commerce providers need to be ready.

Omnicommerce demands that we embrace a new payments paradigm—boundless payments.

The Verifone-powered boundless payments grid enables a shift from our constrained status quo—characterized by channel gaps, finite payment options, rigidity, deeply entrenched silos, and commerce limitations—to a boundless payments state that unifies omnichannel, meets any consumer preference, acts as a revenue- and loyalty-builder, and drives distinctive commerce experiences.

To get to this ideal end state and break out of the payments complexity trap, companies must rally around five success criteria:

5 keys to breaking free from payments complexity

1. Embrace consumer convenience and choice

Leverage multiple payment form factors and modalities to drive connected commerce.

2. Eliminate complexity and barriers to growth

Unlock a global footprint of integrations and local payment methods with singular access.

3. Operate with integrity

Harness built-in security and continuous fraud mitigation to better protect customer payment data.

4. Outpace the market and be ready for what's next

Capture every payment innovation—cashless, omnichannel, biometrics, AI and more—to stay ahead in an evolving marketplace.

5. Capitalize on global payments expertise

Tap into deep tech experience, global knowledge and in-region experts to meet consumer payment preferences across channels and satisfy varying compliance requirements across jurisdictions.

By powering the boundless payments grid,
Verifone delivers all the capabilities companies
need to execute on all five of these principles.
It supports a new framework for how merchants,
partners, and consumers interact through:

Market-leading integrations

Rather than closed-loop systems, the Verifone-powered boundless payments grid is anchored on open integration. Verifone has more than 2,500 partner integrations globally, 160 acquiring endpoints, and more than 12 alternative payment methods, bringing best-of-breed solutions and partners together to eliminate the “payments complexity trap.”

2,500

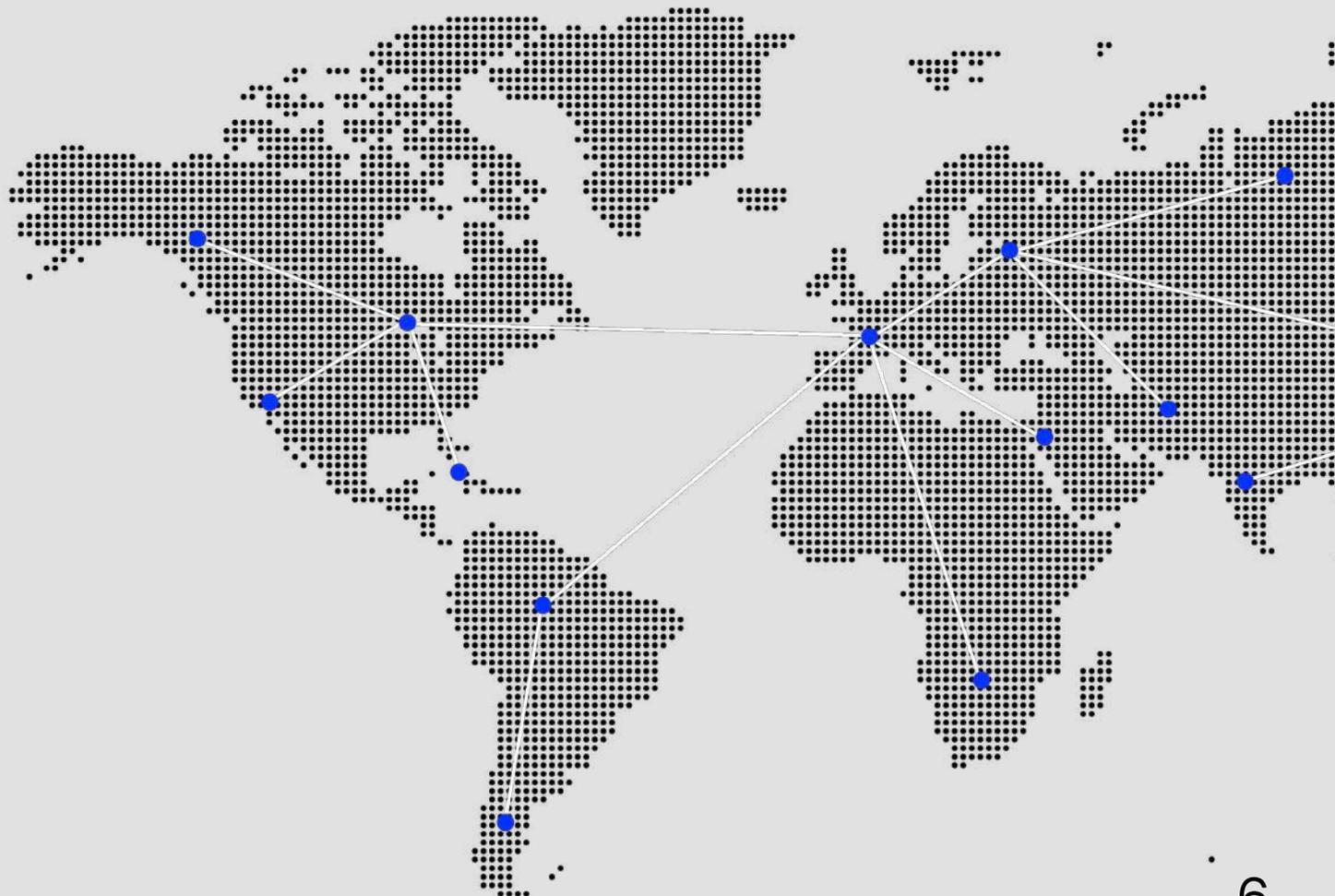
partner integrations globally

160

acquiring endpoints

12+

alternative payment methods



Unmatched flexibility

Instead of rigid, siloed payment solutions, the grid allows merchants and commerce providers to be nimble as new payment types, preferences, and technologies emerge. It allows for global expansion with a single integration and supports many payment methods, channels, gateways, devices, processors, acquirers, and more, including:

Payment orchestrators:



Global fintechs:



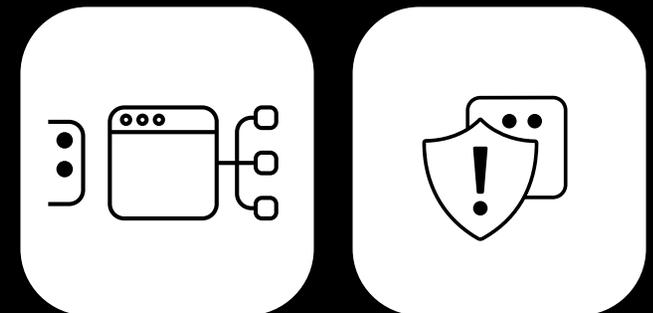
Value-added services:



Digital receipts

Tokenization

Acquirers:



Smart routing

Fraud

Payment methods:



Gift cards

Private label

Frictionless, unified payments

The grid creates a singular doorway, or single point of access, for streamlined value exchange between consumers and the merchants and partners who orchestrate their payments experience.

Through the grid, merchants and commerce providers can tap into hundreds of composable integrations in one place, giving them access to global and hyper-local payment modalities that open up new markets. They also get support from experienced, on-the-ground Verifone field engineers embedded in local markets, so they can innovate without friction.



Trusted commerce interactions

The grid harnesses unrivaled technical and payments expertise from trusted, well-known industry leaders to help merchants and partners navigate an evolving compliance environment.

Our advanced security and fraud prevention solutions, which combine tokenization, fraud analytics, and customizable blocking rules, help minimize risks for merchants and partners while reducing checkout friction and cart abandonment. Verifone provides industry-leading payment data protection, backed by PCI Level 1 certification and compliance with local market standards worldwide.



Tokenization



Fraud analytics



Customizable
blocking rules



Connected global commerce

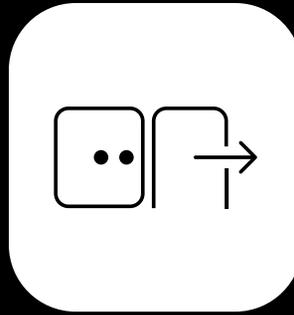
The grid taps into Verifone's decades of payments DNA, years of co-innovation with merchants and partners to solve real-world challenges, and an array of global and regional payment software and hardware solutions to create a highly secure ecosystem that drives commerce in-store and beyond.



Payment devices
Multilane, unattended, mobile, portable and biometric hardware solutions.



Payment apps
Global and regional payment apps and Verifone Tap for contactless payments.



Payment gateways
Global and regional gateways, with access to value-added services such as tokens, digital receipts, fraud detection, subscription management, and more.



Payment processing
Acquiring services, digital payment processing, as well as fuel and convenience store payments.



Managed services
Simplified boarding, reporting and analytics, and customer support.

How the boundless payments grid powers seamless global commerce

By powering the boundless payments grid, Verifone moves payments from a backend utility function to an indispensable element of connected commerce, providing the next-generation payments infrastructure merchants and commerce providers need to achieve four key objectives:

- Democratize the payments experience
- Dismantle barriers to multi-country commerce
- Redesign the commerce journey
- Reach the omnichannel dream

Democratize the payments experience

Every merchant should be able to offer their customer’s preferred payment experience. But today, the playing field isn’t level between large enterprises and smaller merchants.

Complex integrations, huge costs, and the inability to scale create barriers for smaller businesses. More payment possibilities also create more opportunities for large and small merchants—and their payment providers—to fall short of consumer expectations:

- **85% of consumers** leave after a bad payment experience
- **75% of ISVs** struggle to scale payment solutions as their merchant base grows

Merchants of all sizes need tools to manage an increasing array of payment options, and commerce providers need simple, efficient ways to better support them. The boundless payments grid gives them both this capability.

The grid offers a single point of access that unlocks hundreds of composable, API-led integrations spanning global and hyper-local modalities, payment methods, channels, gateways, devices, POS, processors, acquirers, and more. It hides integration

complexity to keep merchants and partners at the forefront of payment innovation, while removing barriers to new markets and technologies.

Verifone can deliver this payment democratization at scale because, as one of the most trusted providers of POS solutions, payment software and services, we have longstanding relationships and partnerships with other trusted industry leaders in the payments space. Our more than 2,500 integrations is a prime example of this.

85%

of consumers leave after a bad payment experience

75%

of ISVs struggle to scale payment solutions as their merchant base grows

With this scale, small businesses (SMBs) and larger enterprise merchants alike can better support online, in-person, and in-app payments, emerging payment experiences like digital wallets, QR codes, and buy now, pay later (BNPL), and connect to a broader range of gateways, processors, POS systems, and acquiring banks.

What does this look like in the real world? With the grid, a leading furniture and home decor retailer can expand its payment acceptance methods to boost in-store and ecommerce sales, leveraging Verifone's

alternative payment method (APM) platform and its partner's PayPal capabilities to implement a BNPL solution.

A pizza chain can process mobile app transactions, enabling one-click purchases for cardholder-initiated transactions with credentials on file, while directly blocking suspect transactions based on rules set by the merchant, such as those set for purchase amount, customer name or IP, among many.

A boutique fitness studio can accept digital wallets and contactless payments using Verifone Tap, making it easy for customers to pay for drop-in classes while simplifying reconciliation and saving the business valuable time on payments administration.

This is the value businesses can reap with a more flexible, integration-led payments ecosystem—faster adoption, expanded payment options, and greater scalability across customer touchpoints and channels.



Dismantle barriers to multi-country commerce

The global payments landscape is incredibly fragmented.

Payment methods and preferences vary dramatically between countries. Regulations are also constantly changing, creating a disruptive compliance environment that's difficult to navigate. Plus, there are inherent difficulties with managing multiple currencies and integrating various payment systems.

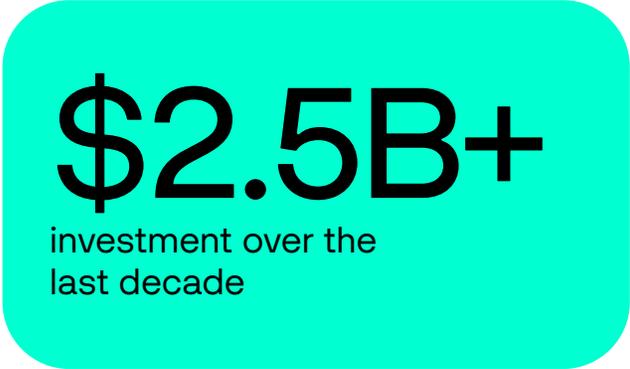
Executing multi-country commerce is so challenging that it slows growth for many merchants. In one [2024 survey](#), nearly half of small business leaders said international payment complexity was a major barrier to global expansion. The cost of doing business internationally is also a major hurdle, as SMBs lost \$800 million to hidden fees for international payments in 2023, the same survey found.

But even with all this complexity, merchants can boost their competitive advantage when they embrace local payment preferences and methods. Research shows merchants who fail to support local payment preferences are more likely to lose customers at checkout: [13% of customers abandon their carts](#) when their preferred payment method isn't available.

The grid streamlines payment innovation to help merchants and partners tackle multi-country commerce more effectively.

Verifone has long been the front door to global commerce. Our boundless payments expertise—

underpinned by a more than \$2.5 billion investment and big bold bets over the last decade—accelerates time to value and drives critical business outcomes. With a presence in more than 165 countries, we process approximately \$8 trillion in payments transactions globally each year. Of the top 100 retailers, 74 use our solutions, which validates the central role our technologies and services play in everyday commerce.



Our platform also integrates with 160 global acquirers and processors, 16 global and regional payment gateways, and more than 2,000 POS providers to power secure, in-person, card-present transactions. We also support more than 20 local payment methods, alternative payment options, and multiple currencies, such as Alipay, Klarna, WeChat, iDEAL in the Netherlands, domestic credit cards in Brazil, and popular mobile payment systems in Japan.

Robust, built-in security is the foundation of our global payment capabilities. We offer powerful encryption and security features, such as PCI-validated P2PE devices and environments that encrypt sensitive data offsite so that it never enters a merchant's POS system.

End-to-end encryption and tokenization across all payment types and our platform's integrated governance capabilities ensure compliance with local data protection laws. Our partners' solutions also meet the highest security standards, so businesses that connect to the grid can have confidence they are delivering the most protected payment experience possible, especially as they grow their footprint internationally.

Verifone integrates with:

160

global acquirers
and processors

16

global and regional
payment gateways

2K+

POS providers
to power transactions

Real customers, real results

Fashion retailer

A world-loved multinational fashion retailer leverages Verifone in-store solutions, across its 80+ global markets. With Verifone as a unique integration point, acting as a singular doorway for commerce, the fashion leader connects with a network of global and local acquirers, and streamlines secure, customer-friendly transactions in its locations through future-ready Verifone Android devices.

Quick service restaurant

A market-leading quick-service restaurant with a global store footprint runs a modern payment infrastructure powered by Verifone, delighting customers at the counter and at drive-throughs. State-of-the-art Verifone Android devices, a semi-integrated architecture, and branded user journeys during payment make up the backbone of their scalable, optimized, digital-first user experience that keeps customers returning for their favorite beverages.

Apparel and home-fashion retailer

A tier-1 multinational apparel and home-fashion retailer succeeded in upgrading its payment infrastructure across 3,500+ stores in the US and Canada together with Verifone. Up to 250 stores were deployed on a weekly basis, leveraging Verifone's operational services, field technicians, and warehouse sites. Verifone owned every phase of the journey on the merchant's behalf, handling on-site installations, new store opening, and P2PE security compliance while enabling full visibility of the process for merchant stakeholders.

Payment technologies provider

Partnered with Verifone, a leading self-service payment solutions software provider is redefining unattended payment journeys across markets. The software platform simplifies outdoor payments and reduces vendor complexity in a wide range of industries like EV charging, car washes, and vending, with a standardized solution built on top of Verifone's all-in-one Android payment device.

Redesign the commerce journey

The shift to boundless payments will compel merchants and commerce providers to create a more connected commerce journey across in-store and online touchpoints.

AI and biometric authentication—from smart kiosks and real-time in-store recommendations to contactless payments, and face and palm vein recognition—are already reshaping payments and will play pivotal roles in connected commerce. [87% of retailers](#) have already deployed AI in one area of their business, and biometrics will authenticate over [\\$3 trillion in mobile payments globally](#) in 2025.

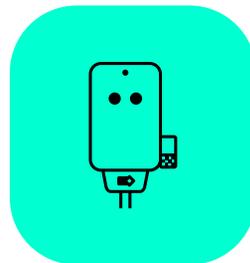
AI and biometrics drive convenience, security, and personalization. These technologies will anchor the next wave of payments disruption, which will transform how merchants and partners view and drive value exchange. That value exchange won't just be about payments. It will encompass an end-to-end experience that intimately understands a customer's wants and needs before they even step into a store.

It will tie together a broader commerce journey that includes pre-purchase engagement through loyalty offers and frictionless payment moments at checkout. It will drive a better customer relationship post-purchase with follow-up incentives that speak to a consumer's previous buying behavior and shopping interactions both online and off.

For that new homeowner who aimlessly wandered around the high-end furniture store, it means there's no need to remember their loyalty card number or

ask an associate why their wishlist items are priced higher in store than online. The retailer would have already linked the customer's online profile to their in-store visit, automatically applied any relevant loyalty rewards, and offered a consistent price across channels—creating a frictionless shopping experience.

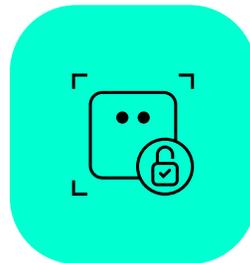
AI and biometric authentication



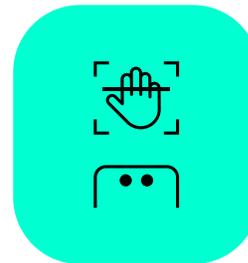
Smart kiosks



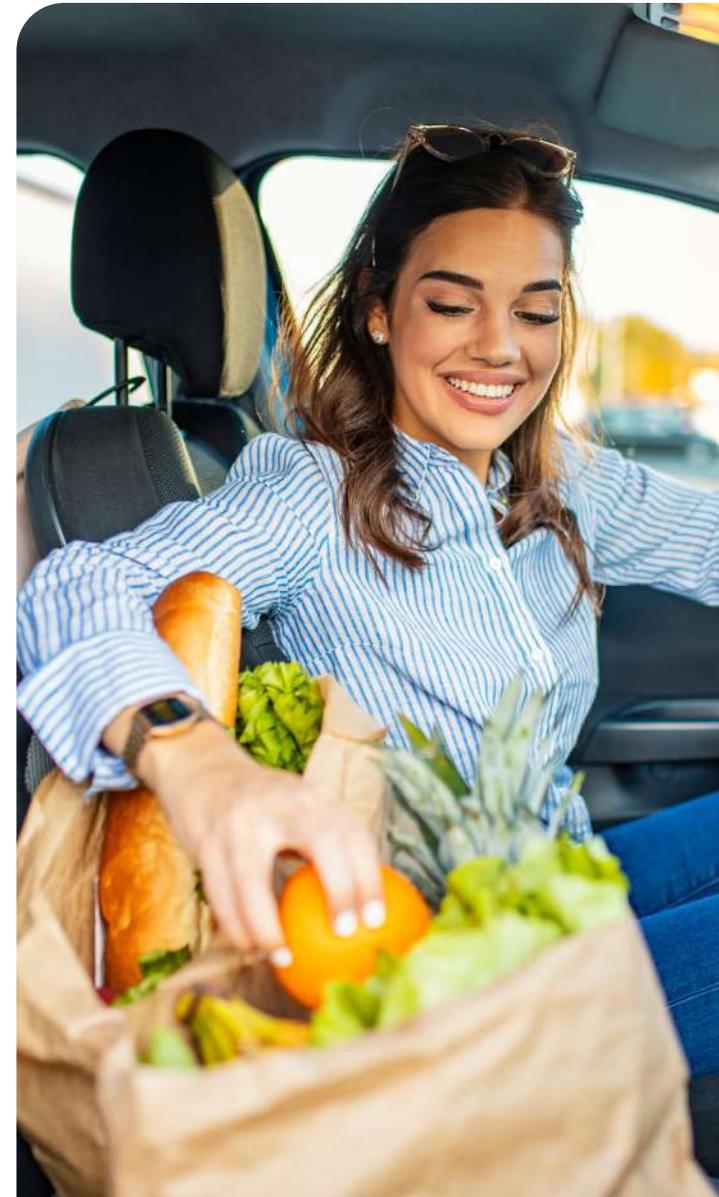
Contactless payments



Face recognition



Palm vein recognition



Reach the omnichannel dream

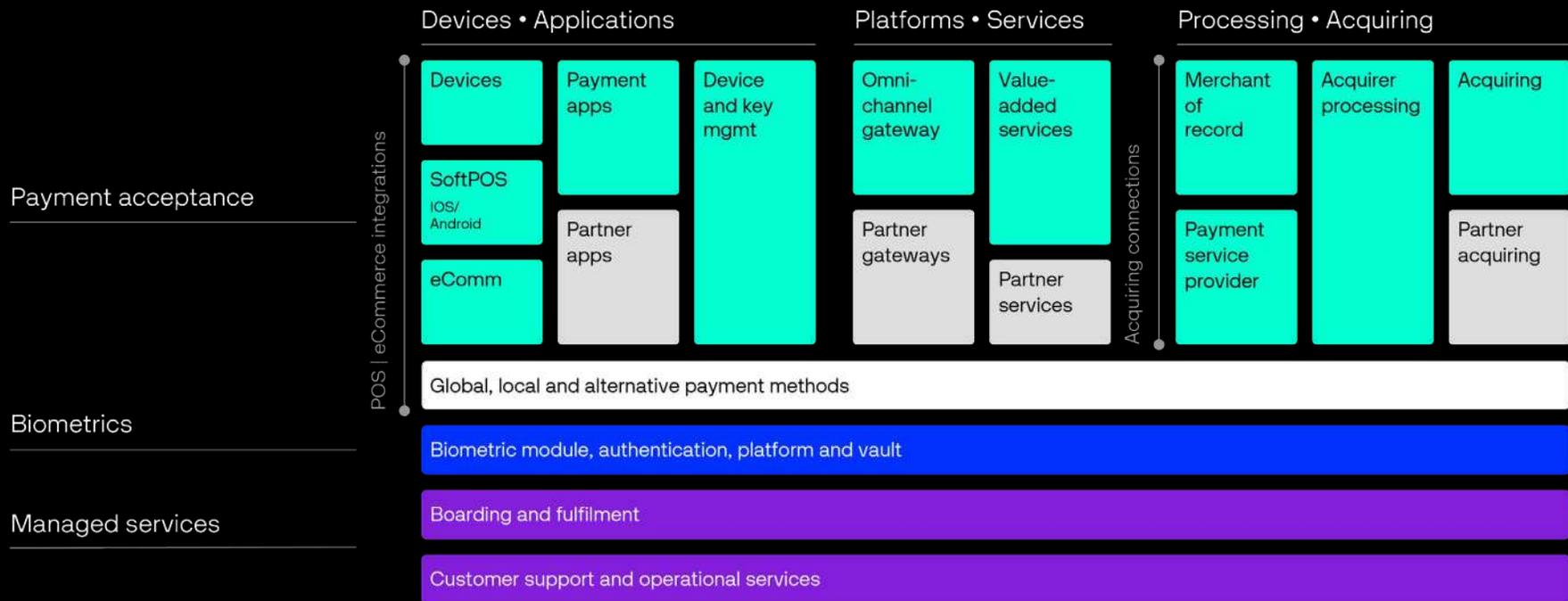
Omnichannel isn't just a nice-to-have capability—it's a business necessity. Companies with omnichannel customer engagement see an average **revenue increase of 179%** compared to companies that don't employ this strategy. And to be clear, the payment experience is a critical lever for customer engagement. A failed or cumbersome transaction can make or break whether a customer shops with a

particular merchant again. Compromised security in the payment flow can undermine trust, and limited payment options across channels can lead to cart abandonment and lost revenue.

The boundless payments grid reduces these risks and makes merchants' and commerce providers' omnichannel dreams a reality. Through the grid,

we're complementing our partners' already-strong capabilities and established expertise in omnichannel with a combination of POS software and services that enable boundless payments and satisfy consumers' various payment preferences.

Boundless payments grid powered by Verifone



Our hardware diversity and unique capability to deliver both physical and digital payment options enable channel-agnostic commerce experiences that enable merchants to sell everywhere—and partners to meet their nuances and evolving needs. Whether it's an EV charging station or a Michelin-star restaurant, bringing together our best-in-class point-of-sale technologies and our partners' mobile and digital payment solutions drives seamless commerce.

Several customers are already taking advantage of these capabilities. One clothing brand has used our tokenization services to offer omnichannel experiences—such as buy online, pick up in store and buy online, return in store—without having to overhaul their existing store systems.

Another company, a major quick service restaurant (QSR), has been able to stand up a dynamic payment environment that connects its in-store and mobile app payment experience. The company integrated a Verifone mobile POS device solution in its drive-through and in-store at the checkout counter. The solution consists of handheld, Android-based devices that serve as the payment terminal; a secure application that handles all payment types, including credit cards, debit cards, gift cards, and other electronic options, and gateway services that securely route payment transactions through a major acquirer. It also features advanced encryption and tokenization that drive robust payment security and

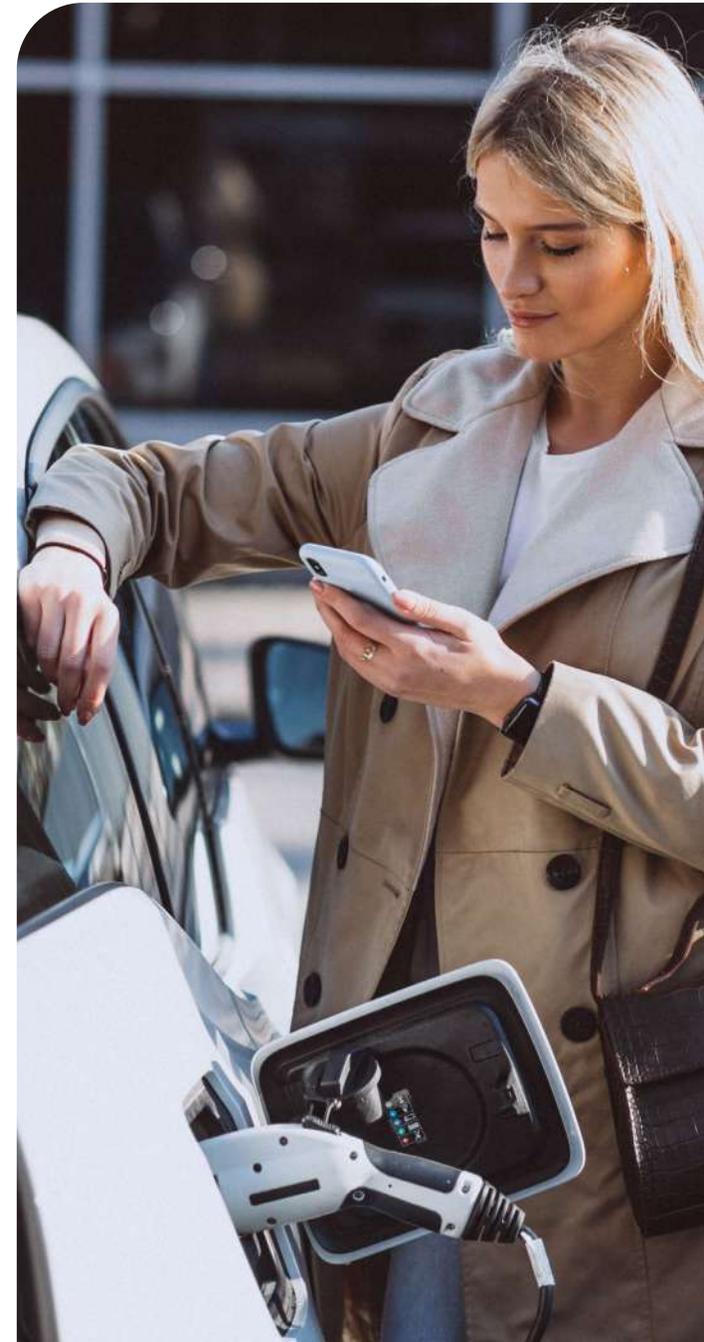
device management capabilities that allow the company to remotely monitor, update, and manage all of its payment devices.

These examples illustrate how the grid opens up a whole new world of payment possibilities for merchants and enables partners to deliver convenient, connected, and secure experiences that drive the future of omnichannel commerce.



Verifone hardware capabilities:

- Provides physical and digital payment options.
- Enables channel-agnostic commerce experiences.
- Enables merchants to sell everywhere.
- Enables partners to meet their nuances and evolving needs.
- Drives seamless commerce.



The future of payments is boundless

We envision a future where payment complexity no longer limits business potential—and technology empowers, rather than hinders, the merchant-consumer relationship.

The boundless payments grid powers this future. By bringing together a flexible payments platform with open integrations and unrivaled payments expertise, we help merchants and commerce providers navigate growing payments complexity and thrive in an era of change.

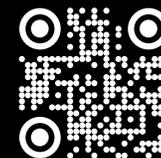
We've created a single point of access to give merchants and commerce providers all the capabilities they need to capture payments innovations and security advancements, and harness fit-for-purpose form factors, multiple modalities, and other emerging technologies to deliver experiences that delight consumers, drive loyalty, and elevate every commerce journey across any channel.

Payments are no longer transactions—they're central to the commerce experience. With the boundless payments grid, merchants and partners can make payments more than just an exchange of value. They can transform it into a true extension of the customer journey and meet customers wherever they are, wherever in the world commerce happens.

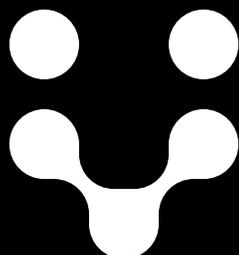
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Verifone is a leading global payments technology provider trusted by the world's top brands. We power the boundless payments grid—enabling distinctive, seamless payment experiences for merchants, fintech companies, and financial institutions wherever commerce happens. Our flexible platform, open ecosystem of 2,500+ integrations, and decades of on-the-ground payments expertise help eliminate complexity, unlock new markets, and expand what's possible with every transaction. Operating in 165 countries and processing \$8 trillion in annual transaction value, Verifone is the front door to global commerce in a rapidly changing payments landscape.

Learn more at www.verifone.com

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