



Verifone Grocery Solutions

Seamless, secure and efficient payment solutions for the grocery industry.



In today's dynamic and competitive grocery market, customer expectations are higher than ever.

Shoppers demand quick, secure, and versatile payment options that enhance their overall shopping experience, whether in-store or online. As a grocer, you must meet these demands while ensuring efficient operations, processing government benefits, accepting gift cards and safeguarding sensitive payment information from threats like skimming.

At Verifone, we understand the unique challenges you face. Our comprehensive payment solutions are tailored to address these pain points, streamline your operations, and elevate customer satisfaction. From state-of-the-art payment devices and secure gateways to robust eCommerce platforms and managed services, Verifone provides everything you need to revolutionize your payment processes and thrive in the competitive grocery industry. By choosing Verifone, you can ensure faster transactions, enhanced security, seamless integration and reliable support. We'll be your trusted partner, working alongside you to help you focus on delivering exceptional shopping experiences to your customers.

Today's shoppers demand seamless, personalized experiences across all grocery channels. Meeting these expectations is crucial for maintaining high customer

satisfaction and fostering loyalty. Verifone's comprehensive payment solutions are designed to enhance the speed of service, improve the payment experience and ultimately boost customer satisfaction, ensuring your grocery business stays ahead in a rapidly evolving market.

60% of consumers purchase groceries online regularly.¹

62% of transactions at grocery stores are paid with debit and credit cards.²

80% of consumers are concerned about data breaches when shopping, making robust security measures a top priority for grocery retailers.³

73% of shoppers expect the same payment options and seamless integration between online and in-store transactions.⁴



¹ <https://www.mckinsey.com/industries/retail/our-insights/the-state-of-grocery-in-north-america-2023>

² <https://upgradedpoints.com/finance/most-popular-payment-methods-in-us/>

³ <https://kpmg.com/kpmg-us/content/dam/kpmg/pdf/2023/consumers-share-changed-behavior.pdf>

⁴ <https://www.mckinsey.com/industries/retail/our-insights/the-state-of-grocery-in-north-america-2023>



Considerations and Problems in Grocery Payments



Speed and Efficiency

Checkout Delays: Long checkout lines and slow transaction processing times can frustrate customers and reduce satisfaction.

Complex Payment Processes: Handling multiple forms of payment (cash, credit/debit cards, mobile payments) efficiently can be challenging.



Security Concerns

Fraud and Data Breaches: The grocery industry is a target for payment fraud and data breaches, necessitating robust security measures.

PCI Compliance: Ensuring compliance with Payment Card Industry Data Security Standards (PCI DSS) to protect customer data.



Integration with POS Systems

Compatibility Issues: Difficulty in integrating new payment solutions with existing POS systems can lead to operational inefficiencies and additional costs.

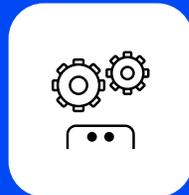
Upfront Costs: High costs associated with upgrading or replacing POS systems to ensure compatibility.



Customer Experience

Payment Flexibility: Need to accept multiple forms of payment (contactless, mobile wallets, government benefits, advanced payment methods, EMV chip cards) to meet customer preferences.

Seamless Experience: Providing a smooth and hassle-free payment experience to enhance customer satisfaction.



Operational Efficiency

Reporting and Reconciliation: Challenges in tracking and reconciling payments from different sources, leading to accounting complexities.

Staff Training: Ensuring staff are adequately trained to handle various payment technologies and troubleshooting issues as they arise.



Cost Management

Transaction Fees: Managing and minimizing transaction fees imposed by payment processors.

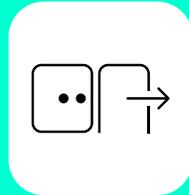
Equipment Costs: Expenses related to purchasing and maintaining payment processing equipment.

Verifone's Solutions for Grocery



Payment Devices

Our advanced payment devices ensure quick and secure transactions, minimizing wait times and enhancing the shopping experience. With options for accepting various payment methods, including EBT and gift cards, our devices are tailored to meet the diverse needs of grocery customers.



Payment Gateway

Verifone's robust payment gateway solutions provide seamless and secure transaction processing, reducing transaction times and improving operational efficiency. Our gateway supports a wide range of payment methods, ensuring flexibility and convenience for your customers.



Security Solutions

Protect sensitive customer data with our comprehensive security solutions, including encryption, tokenization and advanced fraud detection measures. Combat threats like skimming with our industry-leading security features, ensuring your customers' payment information remains safe.



eCommerce

Enable seamless online ordering and in-app purchases with Verifone's eCommerce solutions, supporting various payment methods and integrating easily with your systems. Our platform provides a unified and efficient payment experience, catering to the growing demand for digital interactions in the grocery industry.



Lifecycle Services

Verifone's managed services ensure that your payment systems are always operational and optimized for peak performance. From initial installation to ongoing maintenance, our deployment and installation services cover all aspects of your payment infrastructure, minimizing downtime and ensuring reliable service.

Payment Devices

Explore our different categories of payment devices tailored for different use cases for your grocery operations:



Android

Leveraging the power of Android, our payment devices offer advanced capabilities and a versatile platform for enhanced functionality.



Countertop

Ideal for high-traffic restaurant environments, our countertop devices provide reliable and efficient payment processing right at the point of sale.



Portable

Our portable payment devices bring the transaction directly to the customer, whether they are at the table or on the go.



Unattended

For environments where self-service is key, our unattended payment devices provide a secure and efficient way for customers to complete transactions without staff assistance.

Payment Devices to Choose From

Designed to meet the diverse needs of grocery environments, Verifone payment devices can be deployed in semi-integrated, fully integrated or standalone solutions. Each configuration offers unique benefits, ensuring seamless and secure payment processing tailored to your operational needs.

Android Devices



Linux Countertop, PIN Pad and Multilane



Linux mPOS



Linux Portable



Linux Unattended



Payment Services

Verifone's comprehensive payment services are designed to meet the evolving needs of grocers, ensuring secure, efficient and versatile payment processing. Our services encompass a range of solutions to enhance the customer experience and streamline operations.

Secure Payment Processing

Verifone's payment processing solutions use industry-leading security features to protect every transaction against fraud and data breaches.

Flexible Payment Options

Verifone's solutions support a wide range of payment methods, including credit, debit, gift card, EBT, mobile wallets and advanced payment methods, catering to diverse customer preferences and enhancing satisfaction and loyalty.

Advanced Reporting and Analytics

Use our robust reporting tools to gain valuable insights into transaction trends and customer behavior, helping you make informed business decisions.



Security Solutions

Verifone offers comprehensive security solutions to safeguard sensitive payment information and reduce fraud risk, ensuring peace of mind for both restaurateurs and their customers.

Encryption and Tokenization

Encryption transforms sensitive data into unreadable code, protecting it from unauthorized access. Tokenization replaces sensitive data with unique symbols that retain essential information without compromising security.

Validated P2PE

Our validated P2PE solutions provide end-to-end encryption of cardholder data from entry to the payment processor, reducing data breach risks and ensuring PCI DSS compliance.

Compliance and Certification

Verifone's security solutions help you meet PCI DSS, EMV, and other regulatory standards, ensuring your payment processes are secure and compliant.



eCommerce Solutions

In today's digital age, a strong online presence is crucial for restaurants. Verifone's eCommerce solutions enable seamless online ordering and in-app purchases, meeting the growing demand for digital interactions. Provide a convenient and flexible payment experience for customers, whether they're shopping in-store or online.

Unified Payments Experience

Integrate online and in-store payment systems to provide a consistent and streamlined customer experience.

Mobile Optimization

Optimize the shopping experience on any device, from smartphones to desktops to tablets.

Advanced Fraud Protection

Implement comprehensive fraud detection and prevention measures to safeguard your business and customers.



Lifecycle Services

Verifone's managed services ensure your payment systems are always operational and optimized for peak performance, allowing you to focus on delivering exceptional dining experiences. With Verifone Managed Services, ensure your payment systems are always operational, minimizing disruptions and enhancing service reliability.

Installation and Maintenance

Ensure your payment systems are always operational with professional installation and ongoing maintenance services.

Break-Fix Support

Minimize downtime and maintain service continuity with rapid response and resolution for any technical issues.

Forward and Reverse Logistics

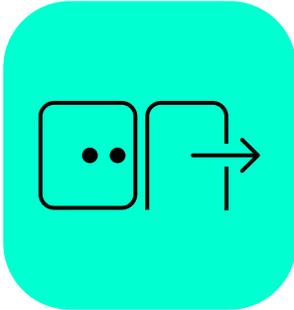
Efficiently manage the movement of payment devices and components to ensure timely replacements and upgrades.



Designing Your Ideal Solution

By choosing Verifone's comprehensive payment solutions, grocery store operators can develop an ideal payment system that meets their unique needs today and adapts to future demands. Verifone is your trusted partner, dedicated to helping you deliver exceptional dining experiences through our innovative and reliable payment solutions.

When designing your next-generation payment infrastructure, consider a solution provider that offers:



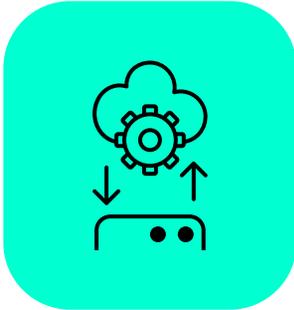
Efficient processing

Streamline transactions and reduce wait times with our advanced payment devices and gateways, perfect for high-volume environments.



Robust security

Advanced security features, including encryption and tokenization, to protect against fraud and ensure PCI compliance.



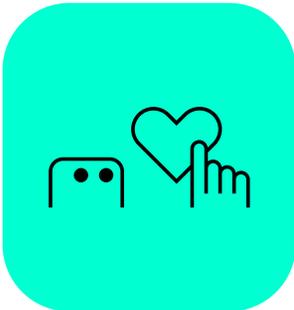
Seamless integration

Compatibility with existing POS systems and easy integration with new technologies.



Versatile payments

Support various payment methods including credit and debit cards, mobile wallets, contactless payments, gift cards, and government benefits to cater to all customer preferences.



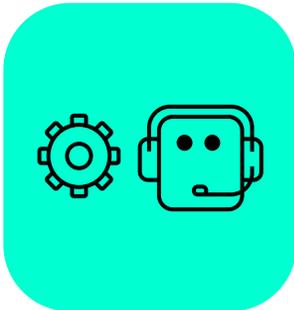
User-friendly UI

Intuitive systems that require minimal training, allowing your staff to quickly and efficiently process payments.



Powerful reporting

Advanced analytics and reporting tools to simplify reconciliation and accounting.



Reliable support

24/7 technical support services and expansive managed services offerings.



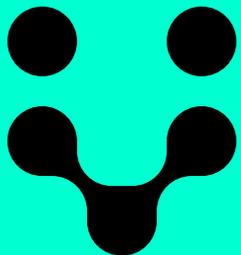
Value-driven solution

Enjoy competitive pricing with transparent fees and reasonable equipment costs, maximizing your return on investment.

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We are the payments architects who truly understand commerce.

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