

The multi-location payment playbook: How retail operators simplify payments at scale

Guide

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Growth doesn't break payment operations overnight. It breaks them one workaround at a time.

When a customer taps, swipes, or clicks to pay, the transaction should be seamless. But for multi-location retailers, growth often introduces layers of payment complexity that stay hidden until operations begin slowing down. New stores inherit different processors, acquired locations stay on legacy systems, reporting changes by region, and support calls multiply. What starts as a fast expansion strategy gradually becomes an operational drag on IT, finance, and store teams.

Serving enterprise retailers across hundreds of thousands of merchant locations globally, Verifone helps brands unify payment operations across in-store, online, and mobile environments through a single commerce infrastructure.

Expansion strategy gradually becomes an operational drag on IT, finance, and store teams





The operational cost of fragmented payments

- **Fragmentation:** A regional manager trying to understand why authorization rates are 4% lower in Northeast stores than Southwest locations can't get a straight answer because each region runs on a different gateway, different reporting structure, different settlement timing, and a different support process when something breaks.
- **Reporting blindness:** Finance closes are delayed because payment data arrives in different formats and on different schedules across providers. One operations leader may walk into Monday planning meetings using reports that are already 48 hours old, while another team is manually reconciling missing settlement data from three separate processors.
- **Experience inconsistency:** A customer buys online and tries to return in-store, only to find the associate can't access the original transaction because the eCommerce and POS systems tokenize payments differently. Loyalty balances fail to sync, refunds require manager overrides, and checkout experiences vary by channel and location.
- **Cost opacity:** A retailer notices margins tightening in high-volume stores but can't isolate the cause because interchange fees, chargebacks, failed authorizations, device support contracts, and duplicate gateway costs sit across multiple vendors and reporting systems. By the time the issue surfaces in quarterly reporting, months of avoidable leakage have already compounded.
- **Integration burden:** IT teams spend weeks maintaining custom integrations every time a payment provider updates APIs or a new store format launches. A simple POS upgrade suddenly requires coordination across gateways, token vaults, fraud tools, and reconciliation systems, increasing the risk of outages and delaying innovation initiatives. Industry estimates put the cost of IT outages at as much as \$1.2 billion per minute, turning fragmented infrastructure into a direct business risk.



\$1.2B

per minute — that's the estimated cost of IT outages across industries



The playbook: 5 strategic steps to scale payments

Strategic play

Operational impact

Play 1: Standardize your payment infrastructure across every location

Transition to a unified payment platform that delivers hardware, software, and enterprise security as a single operational layer across your retail footprint.

When you're opening 40 new locations this year, staffing is key. A unified estate means your IT team trains once, deploys a repeatable process, and resolves issues remotely. A fragmented estate means flying someone out every time a terminal in a new city needs attention.

Play 2: Centralize data and reporting into a single intelligence layer

Once infrastructure is standardized, you can finally compare performance across locations without normalizing data from multiple systems first. Combine transaction data, device health, and sales performance onto one dashboard that gives your team end-to-end visibility.

Instead of waiting until month-end to uncover discrepancies, operators can identify declining authorization rates, device failures, or settlement issues in real time before they spread across locations.

Play 3: Optimize costs at scale by consolidating transaction volume

As payment operations become centralized, scale starts creating measurable leverage. When you consolidate transaction volume with a single infrastructure partner, you can negotiate better rates, eliminate redundant intermediary fees, and reduce the cost per transaction.

Reducing payment complexity doesn't just lower fees. It removes hidden operational costs tied to reconciliation, vendor management, support escalation, and failed transactions that scale with every new location you add.



5 strategic steps to scale payments (cont'd)

Strategic play

Operational impact

Play 4: Streamline operations and eliminate integration debt
As payment operations consolidate, disconnected integrations become easier to identify and remove. Siloed solutions represent not only added maintenance costs, but potential points of failure that undermine your profitability and performance.

When a retailer runs separate integrations for eCommerce, in-store payments, loyalty, fraud prevention, and reporting, even routine updates become operational projects. A POS software update may require five vendor coordination calls, overnight testing windows, and rollback planning across multiple systems. A unified payment infrastructure reduces those dependencies, shortens deployment cycles, and frees IT teams to focus on store innovation instead of maintaining fragile payment connections.

Play 5: Future-proof the customer experience across every channel
Only after the operational foundation is unified can customer experiences become consistently connected. Eighty-five percent of customers will leave after a poor payment experience. They expect frictionless checkout and familiarity across channels, not a reintroduction with every transaction.

A unified payment foundation delivers tokenization capabilities that create context, driving secure customer recognition across touchpoints. From identity verification and loyalty lookup to payment processing and refunds, you can support commerce wherever it happens.





The value of unified payments for multi-location operators

By making these strategic shifts, your business can achieve three critical outcomes:

- **Efficiency:** Reduce onboarding and deployment timelines for new locations, cut reconciliation work from days to hours, and decrease the operational burden on IT and finance teams.
- **Margin:** Consolidate payment volume to lower transaction costs, reduce avoidable authorization losses, and eliminate redundant vendor and support expenses that quietly erode profitability.
- **Customer experience:** Deliver faster checkout, more consistent omnichannel interactions, and seamless loyalty and refund experiences that improve retention and increase repeat purchase behavior.

Your payment infrastructure should enable omnichannel growth, not hinder it. Siloed payment solutions only create more complexity, costs, and visibility issues that widen the gap between the payment experience your customers expect and what you can actually deliver.

Your payment infrastructure should enable omnichannel growth



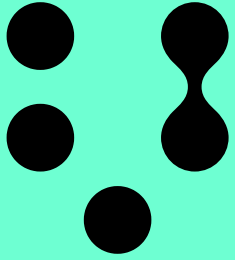


Scale payments with Verifone

The retailers pulling ahead aren't necessarily opening stores faster. They're scaling without multiplying operational friction behind the scenes. Every disconnected gateway, reporting workflow, and support process increases the cost of growth. The question is no longer whether payment fragmentation creates inefficiency. It's how much expansion it silently prevents.

[Reach out to the Verifone team](#) to assess your payment infrastructure. The assessment reviews your current payment ecosystem across providers, reporting workflows, integrations, and support processes, and then helps you identify operational bottlenecks, hidden cost drivers, and opportunities to simplify payments as you scale.





Get started today

The world's leading brands trust Verifone for global payments. We power the boundless payments grid — enabling distinctive commerce experiences for merchants, fintech companies, and financial institutions wherever commerce happens.

By combining a flexible payments platform comprised of devices, applications, services, acquiring and more, an open ecosystem of 2,500+ integrations, and four decades of payments expertise, Verifone eliminates complexity and expands what's possible across every payment channel.

Each year, Verifone processes \$8 trillion in transaction value across 165+ countries around the world helping businesses of all sizes to grow without limits.

Learn more at verifone.com

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