

# The anatomy of a modern retail payment stack

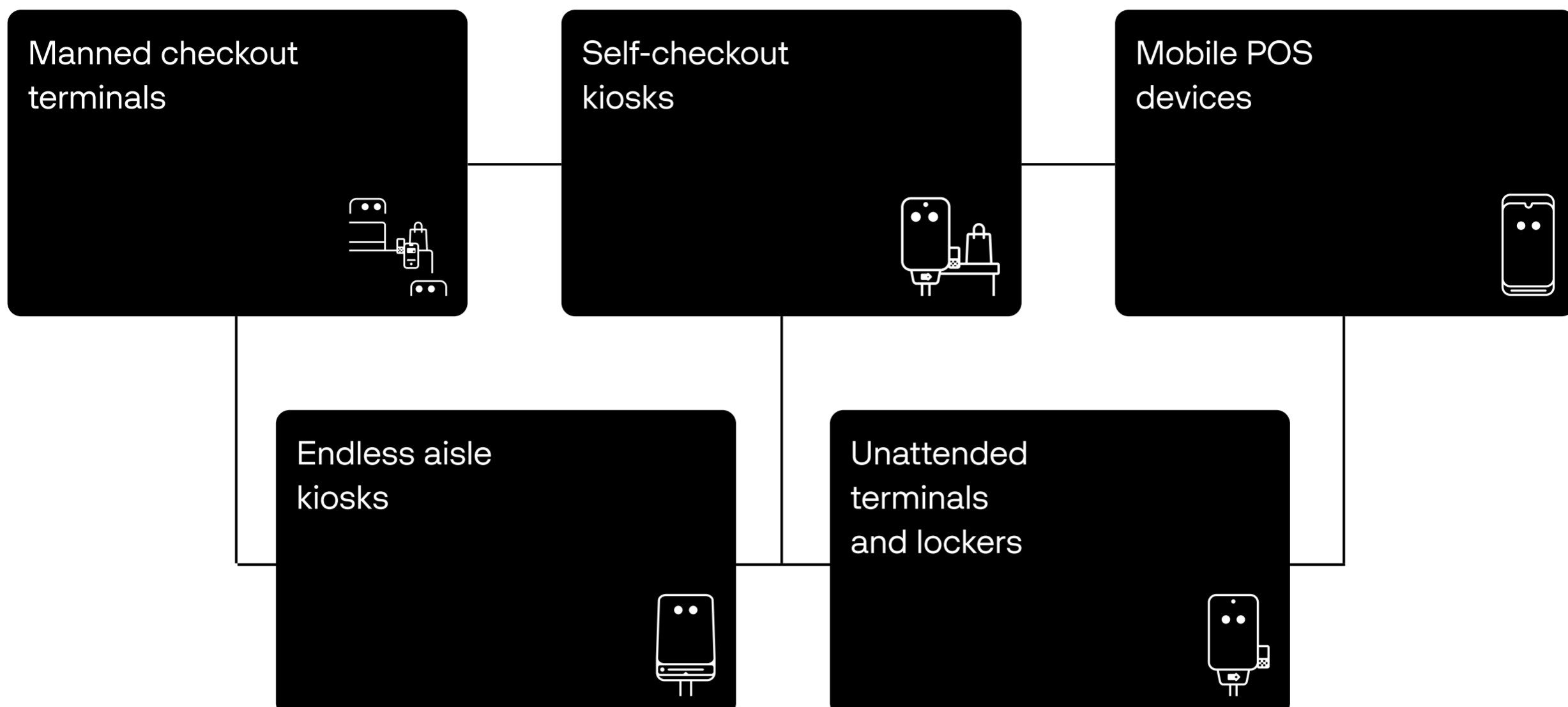
Modern retail payment architecture is built in layers — each independently scalable and updatable.



Pillar 1    Pillar 2    Pillar 3

## Devices and form factors

Payment devices are connected nodes in the retail ecosystem, not endpoints.

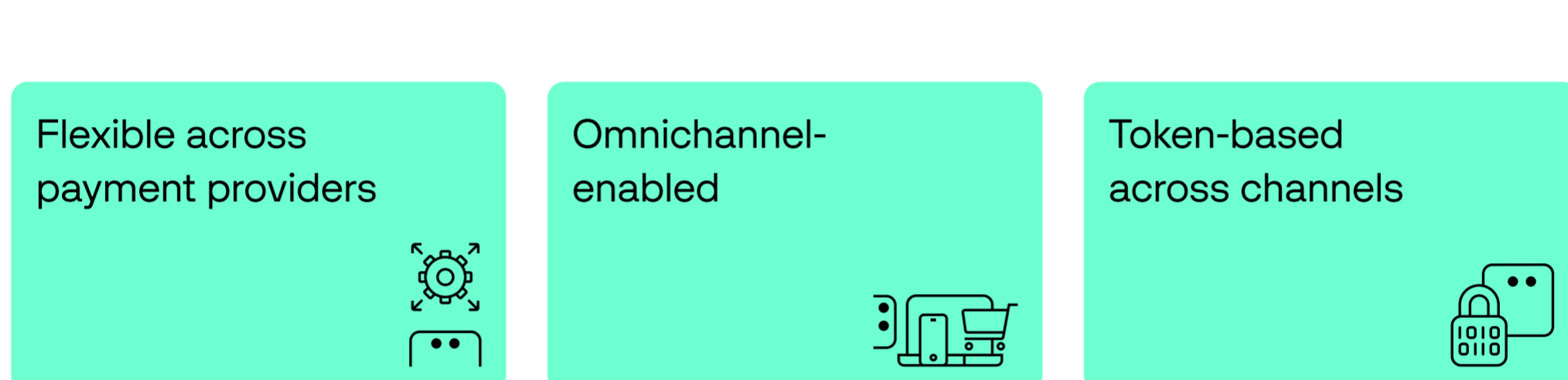


Connected devices enable faster checkout, smoother associate workflows, and consistent customer experiences across every channel.

Pillar 1    Pillar 2    Pillar 3

## Platforms and orchestration

The layer connecting payments, loyalty, and customer identity

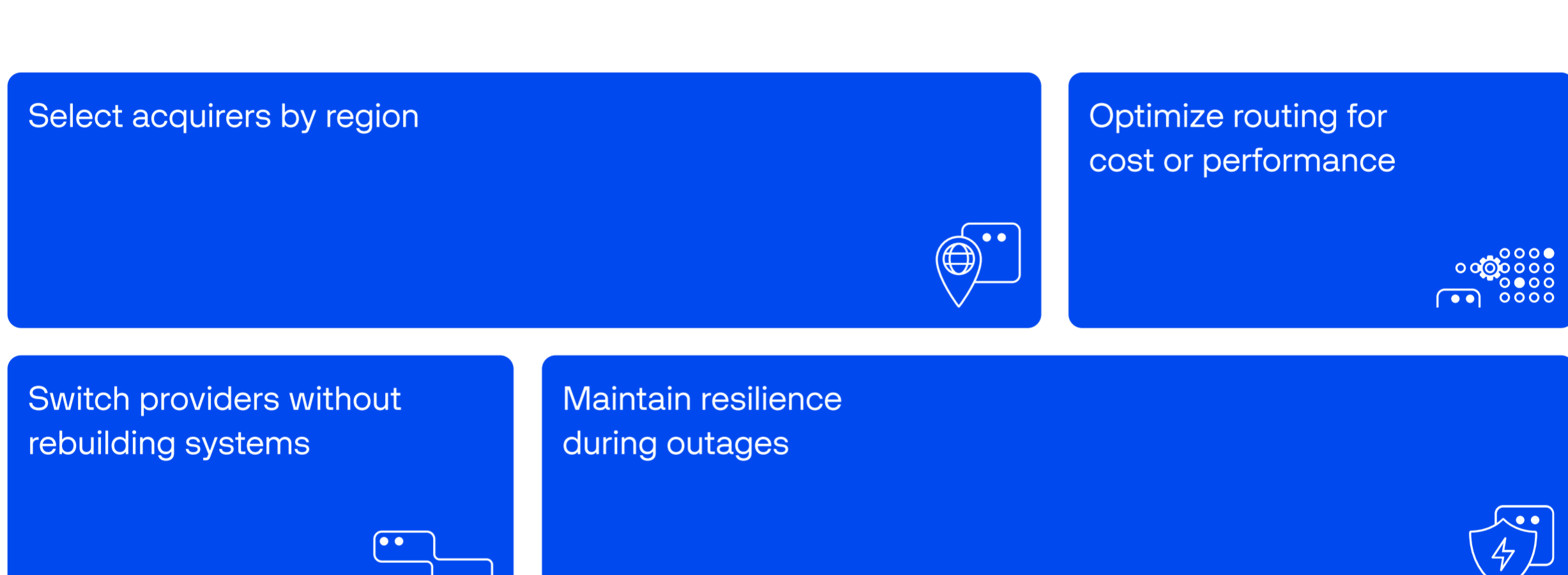


Every customer is recognized across every channel, enabling seamless loyalty, smarter fraud detection, and more consistent checkout experiences.

Pillar 1    Pillar 2    Pillar 3

## Processing and acquiring

Flexible payment processing built for scale and resilience.



Smart routing improves authorization rates, reduces processing costs, increases uptime, and supports global expansion.

## A unified foundation for omnichannel retail

Retailers that move beyond fragmented systems unlock:



Reach out to the Verifone team to learn more

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