

The modern enterprise payment stack:

Built for flexibility, security, and scale

For enterprise businesses, payment infrastructure is no longer a back-end utility. It's a direct driver of revenue, customer experience, and competitive advantage — and fragmented systems are costing you both. **Every transaction now directly impacts revenue, loyalty, and growth.**



The hidden cost of fragmentation

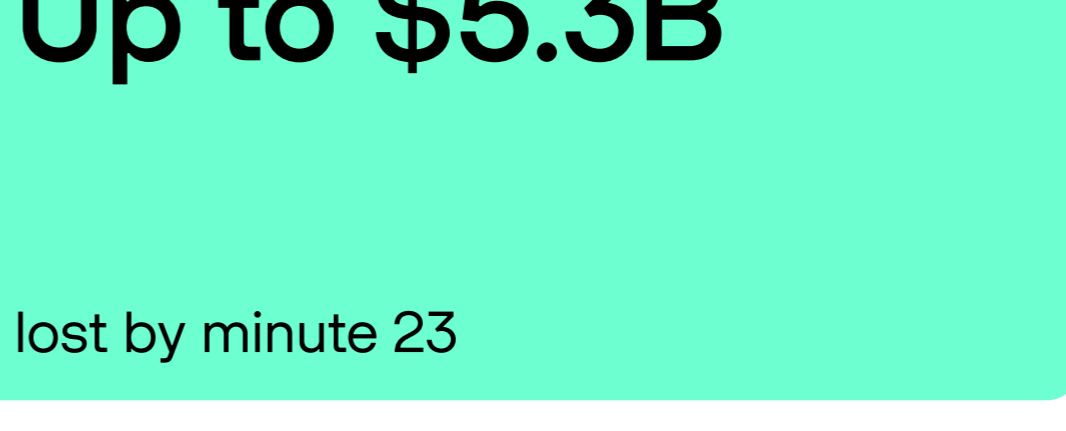
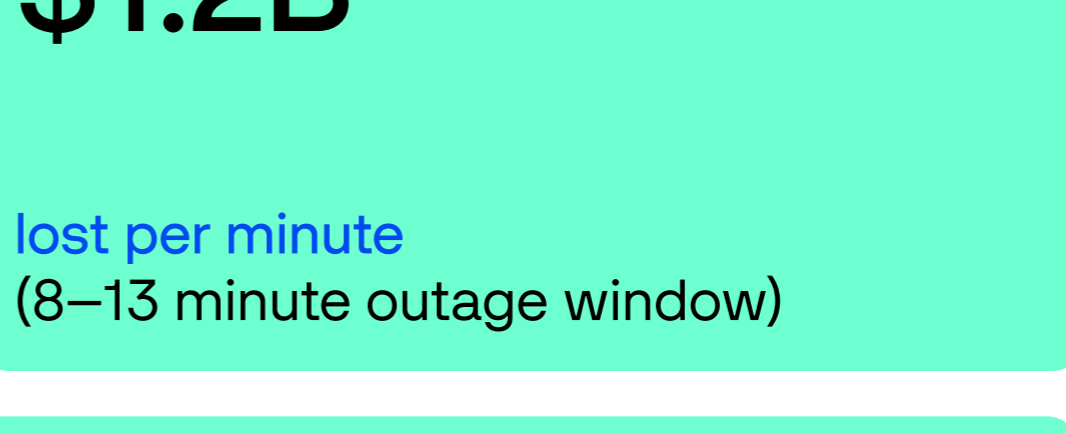
Checkout is where system complexity becomes visible — and expensive. It's also where fragmented architecture converts directly into lost revenue.

Payment outages don't just disrupt; they destroy revenue in real time:



70% of online carts are **abandoned** on average

While not all abandonment is payment-related, a significant portion is directly influenced by controllable infrastructure decisions — especially payment method availability, routing efficiency, and system reliability.



At enterprise scale, checkout is the most financially sensitive system in the entire customer journey, where infrastructure performance directly translates into revenue performance.

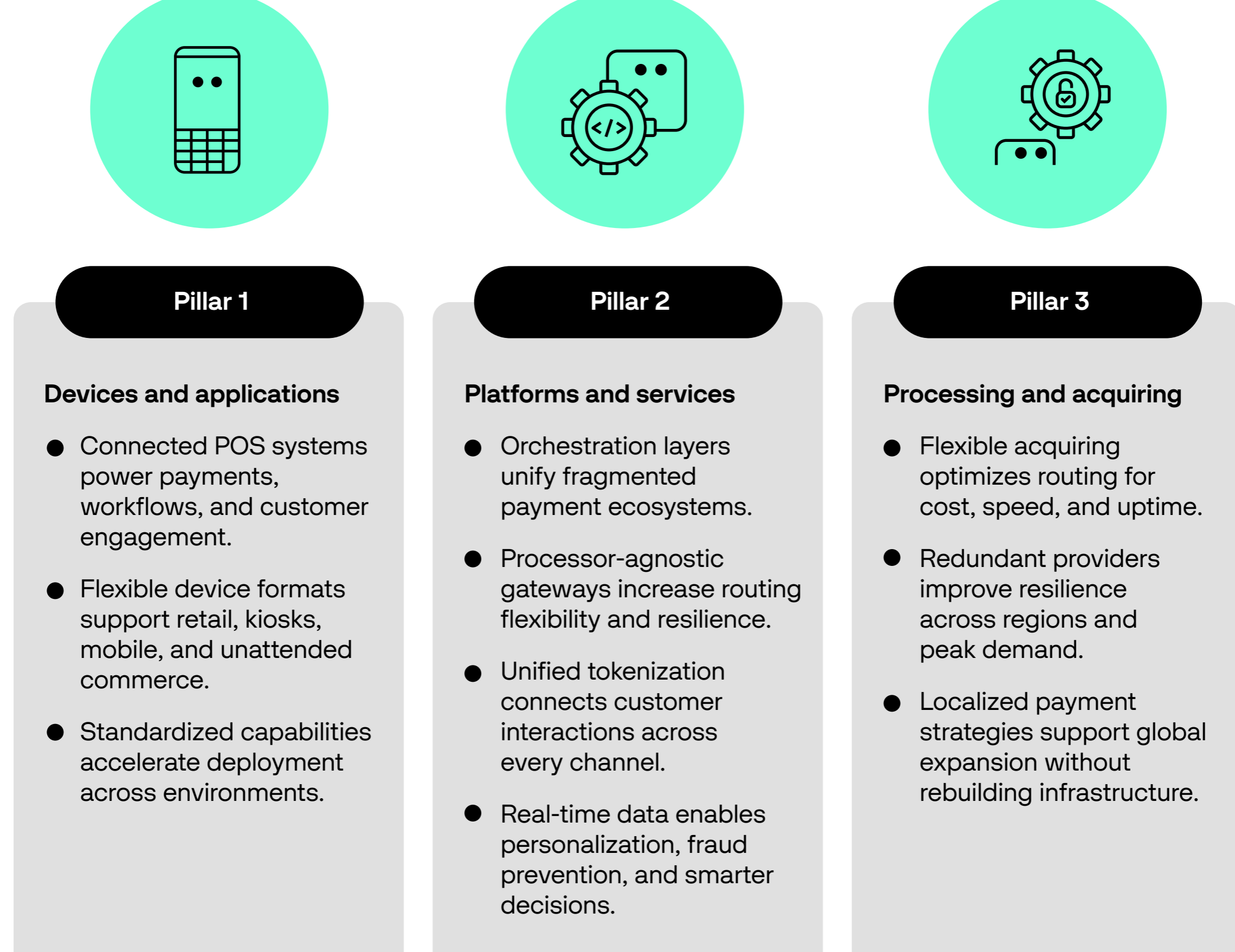
Where fragmentation shows up

Disconnected payment systems slow operations, increase costs, and disrupt customer experiences.

- Latency:** Layered systems create delays that impact conversion and experience.
- Reconciliation burden:** Teams spend time matching transactions instead of optimizing performance.
- Operational complexity:** Multiple vendors slow issue resolution and reduce resilience.
- Inconsistent experiences:** Siloed systems break seamless omnichannel customer journeys.

The modern payment stack

Modern payment architecture is modular by design. Each layer operates independently, allowing organizations to evolve without rebuilding the entire system.



When these layers work together, your payment stack becomes adaptable instead of rigid.

Emerging technologies shaping payments

Payment providers built on rigid, closed systems will struggle to adapt, while modular platforms can integrate new rails, channels, and intelligence as commerce evolves. Several emerging trends are accelerating this shift:

- Biometrics:** 138% growth in biometric POS transactions by 2028
- Stablecoins:** \$28T in real economic activity in 2025
- AI-driven payments:** Fraud detection, personalization, optimization
- Embedded commerce:** Checkout moves into apps, devices, and conversational interfaces

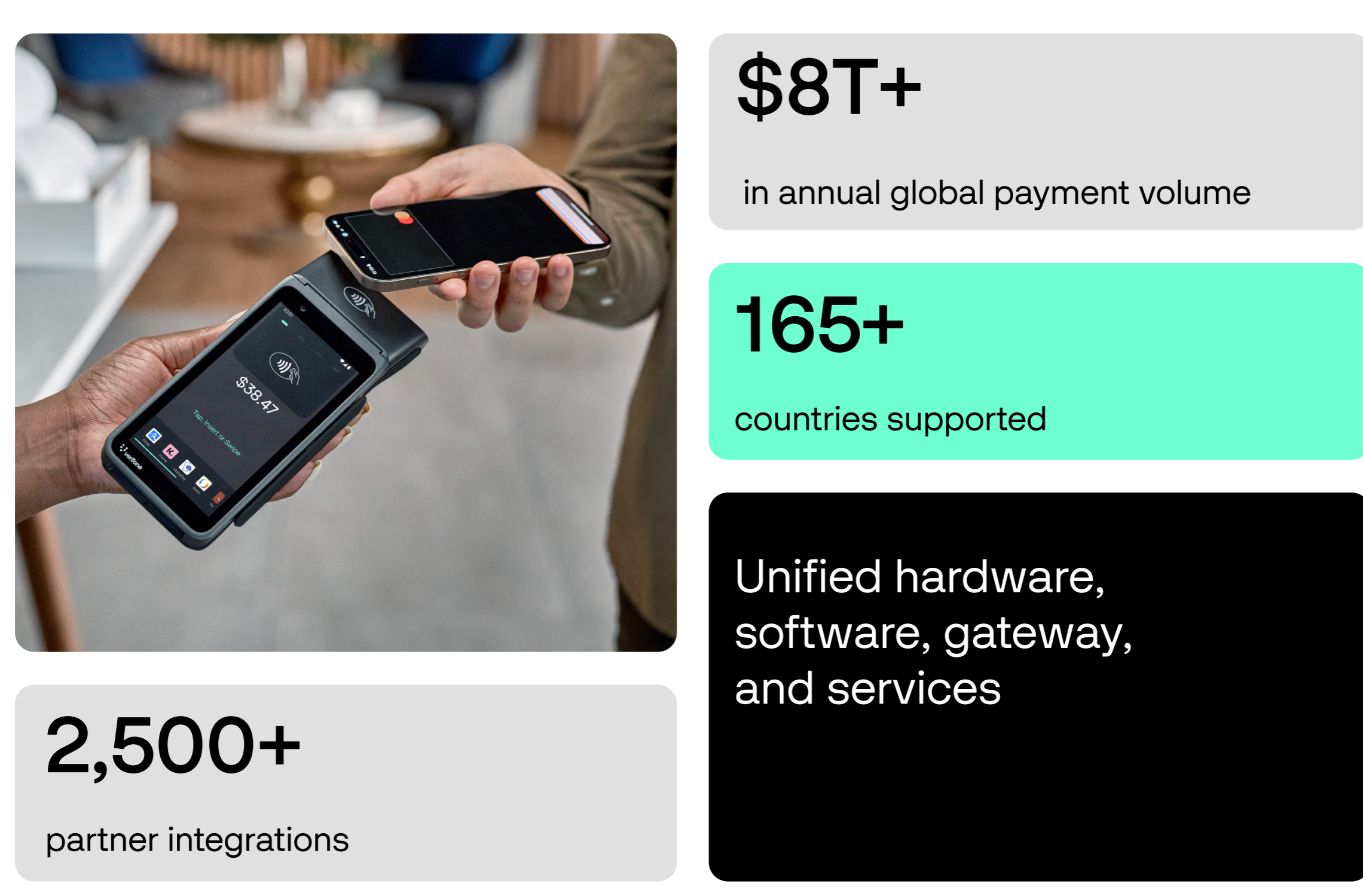
The opportunity

One architecture replaces fragmented systems, disconnected vendors, and operational complexity with a unified foundation built for continuous evolution.

- Modern payment infrastructure unlocks:**
- Real-time data across the enterprise
 - Improved authorization and conversion rates
 - Reduced operational complexity
 - Faster innovation cycles
 - Global scalability with local flexibility



Modernize your payment stack with Verifone



Verifone unifies hardware, software, gateway, and services into a single, integrated payment architecture designed for enterprise scale.

Read our full guide on how to build a modern payment stack for flexibility, security, and scale.

