



Seamless commerce: How Verifone and PayPal empower omnichannel experiences



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Omnichannel is the future of commerce, but most merchants have failed to execute it effectively. But omnichannel isn't failing because merchants don't understand its value—it's failing because payments and systems still don't talk to each other.

Consumers now shop across channels. They're buying online and picking up or returning purchases in-store. They're browsing in-store to make a more informed buying decision and then completing their purchase online. With the rise of the "endless aisle," they now expect anywhere-anytime access to a merchant's full inventory, even when they shop at brick-and-mortar locations.

Today, consumers also use multiple payment methods. Card payments still dominate in-store transactions, accounting for [41% of point-of-sale transactions in 2024](#). However, adoption of digital wallets and contactless payment methods is growing, as experts predict the value of [contactless transactions will grow 113% by 2029](#). Then, there are emerging payment options like buy now, pay later (BNPL), wearable payments, and QR code-based payment systems.

If merchants read the tea leaves, it's clear omnichannel isn't just coming—it's already here. To conquer checkout, they'll need to deliver a boundless payment experience, regardless of where the customer journey begins.

Here's why merchants who unify online and offline experiences have the ultimate strategic advantage, and how new omnichannel technology innovations help them win at checkout.

41%

of 2024 point-of-sale transactions were card payments

113%

projected growth in contactless transactions by 2029

The omnichannel imperative

For years, omnichannel was treated as an add-on—an incremental way to reduce friction or offer more convenience. Today, it's central to the shopping and payment experience.

With **73% of retail consumers shopping across multiple channels**, merchants can no longer afford disconnected systems. Shoppers engage with an **average of six touchpoints along the buyer journey**, according to Capital One Shopping Research. They expect a connected experience that signals a brand knows who they are, what they prefer, and how that consumer has previously engaged with them.

Unfortunately, channel silos often mean merchants lack this context and consumers don't always get seamless interactions. Instead, they encounter unnecessary friction whenever they switch channels.

Omnichannel integration drives both frictionless commerce and real business impact. Merchants with integrated systems generate **250% higher customer engagement** than those who are confined to a single channel. They also experience higher customer lifetime value and retention, which contributes to lower customer acquisition costs, reduced churn, and greater loyalty.

There's also an everyday operational impact. Unified payment systems reduce errors and frustration, and drive payments orchestration across the multiple providers, gateways, payment methods and channels, leading to higher authorization rates, increased conversions, and less friction.

When a store associate can't log into a POS system and see a customer's online order to process their return, it disincentivizes that customer to ever shop with the brand again. The same thing goes for online customer service reps and chatbots that can't access a customer's order history or can't see the store's full catalog to direct customers to the nearest store for pick-up.

These situations undermine any trust and confidence a shopper places in a merchant, which ultimately hurts the relationship and drives down core metrics like average order value, basket size, return visits, and conversion rates.

Rather than treat omnichannel as additional, merchants must view it as integral to the shopper journey.

Four foundational omnichannel journeys are reshaping commerce. Merchants will need to execute each one effectively if they hope to compete in today's boundless commerce environment.

73%

of retail consumers shop across multiple channels

250%

higher customer engagement

The four omnichannel journeys

Four foundational omnichannel journeys now define how consumers interact with brands.

Merchants must execute each one seamlessly to remain competitive:

- Purchase and refund
- Buy online, return in-store
- Buy online, pick-up in store
- Endless aisle

Each journey represents a critical moment of truth. When executed well, they build trust and loyalty. When they fail, they create friction that drives customers away.



Purchase and refund: Strengthening trust in the transaction lifecycle

The customer relationship doesn't end at checkout or when a shopper receives their online order. When a customer buys online, but wants to return in-store, at a kiosk, third-party drop-off location, or elsewhere, loyalty hangs in the balance.

A better post-purchase experience drives trust, retention, and strengthens brand credibility. Making refunds easier signals confidence in your brand's product and service quality, reducing consumers' uncertainty they can recoup their money if they aren't completely satisfied with their purchase.

Refunds function as a [psychological safety net](#) for consumers, but a poor refund experience often amplifies buyer's remorse. In fact, nearly 4 in 10 consumers say they'd [rather visit the dentist than wait for a refund](#). More than 6 in 10 now expect same-day refunds. When merchants don't meet this high bar, [nearly half of consumers](#) are likely to flee.

A positive refund experience has the opposite effect. It makes consumers feel a merchant operates with integrity and deserves their business: [89% of consumers](#) say they would be more likely to make a purchase from a store or retailer after a positive return experience, and 70% actually follow through and have made additional purchases because of it.

From this perspective, omnichannel is a crucial capability merchants can harness to strengthen customer trust.

89%

of consumers are more likely to buy again after a positive return experience

70%

of consumers have followed through and made additional purchases

Buy online, return in-store: Bridging digital and physical commerce

While there's a psychological tension that happens when the refund process is filled with friction, there's also an operational tension for merchants.

Connecting digital and physical retail has been one of commerce's most persistent challenges. However, for years merchants have grappled with fragmented and bespoke technologies that make it challenging to bring together their payments ecosystem.

Integration is the foundation of omnichannel. It's not just a technical capability—it solves a real pain point in commerce. Seamless returns require integrated payments infrastructure.

[Fifty-five percent of shoppers](#) would rather return online purchases in-store. However, when their payments systems aren't integrated, merchants run into a whole host of issues to process returns. For example, they may not be able to access a customer's purchase history and return eligibility, verify their original payment method, or issue refunds back to their card instantly. They can't easily sync refunds with their inventory systems to restock items and update product availability.

Without integrated payments, returns remain a point of friction rather than a loyalty-building moment.



Buy online, pick-up in store: Speed and control in the customer experience

“Buy online, pick-up in store” has grown in popularity:
More than 97 million U.S. consumers have used this option.

Buy online, pick-up in store meets consumers’ need for convenience and drives revenue for merchants. More than **8 in 10 shoppers** have made an additional purchase when they go inside a store to pick up their online order—transforming this fulfillment option into another conversion opportunity.

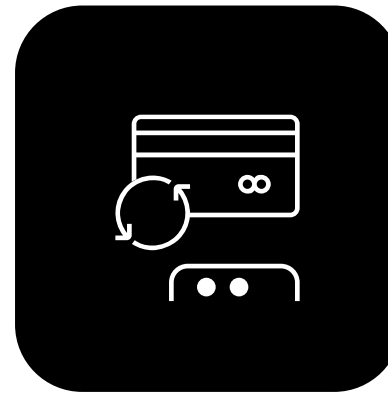
Making this happen requires pre-authorization and point-of-sale (POS) systems that work in lockstep with each other. For merchants, pre-authorization and POS coordination deliver control without friction. They can place a temporary hold on a customer’s chosen payment method and lock in payment. They can more easily sync payment data across in-store and online systems, which allows associates to access all the information they need to confirm a customer’s identity and payment details, update the store’s inventory, and release an order for pick-up.

With these omnichannel capabilities, merchants can empower their team to own the pick-up experience.

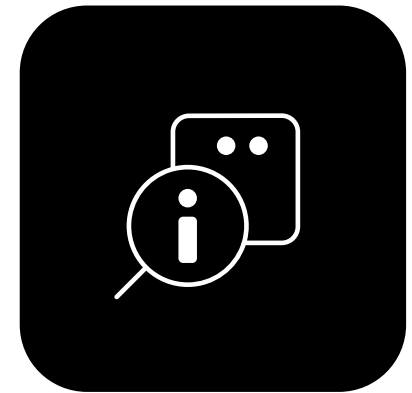
Pre-authorization and POS systems benefits:



Temporary hold on customer payment method and lock-in payment



Sync payment data across in-store and online systems



Provide all necessary information to release order for pick-up

Endless aisle: Expanding possibility beyond inventory limits

When a customer shops in-store and doesn't see their desired item, it shouldn't be the end of the shopper journey. Instead, it should become another opportunity to accelerate their path to purchase.

There's a significant opportunity cost with out-of-stock items, including lost sales or sending customers to a competitor. Consumers now believe items should be available across channels, regardless of where they initially see them. [Sixty-three percent of consumers](#) expect store associates to sell them products that aren't available in-store and ship it directly to them. Their expectation is that a lack of in-store availability shouldn't be a barrier to purchase.

Merchants now need to offer flexible order and checkout options to meet these demands. This is another example of why unified, integrated systems are now non-negotiable. Fulfillment flexibility depends on payments being synchronized across channels, so store associates know when a refund has been issued and an item is back in stock or when an item is already on hold for curbside or in-store pick-up.

Siloed channels only block the seamless payments orchestration necessary for omnichannel execution, taking merchants further away from realizing the benefits of frictionless checkout.



Technology as a strategic enabler

Integration powers omnichannel, making it a core strategic capability for every merchant.

Integrated systems unify data insights and reporting, enabling merchants to make smarter decisions across their operations. It supports multiple payment form factors and modalities that drive payments flexibility, consumer convenience and choice. Integration also enables secure, omnichannel processing that increases brand trust and loyalty, giving consumers confidence the returns and refund process won't make them regret their buying decision.

To streamline the path for merchants, PayPal and Verifone have partnered to empower merchants with omnichannel payment acceptance solutions. The partnership combines Verifone's in-person payment solutions—including POS terminals, kiosks, portable payment devices, and other hardware innovations—with PayPal's deep experience in online payments processing.

Bringing these technologies together drives value for merchants in several ways:

Recover revenue and drive growth: Intelligent routing, tokenization, and AI-based decisioning help to reduce false declines, enabling merchants to recapture lost revenue and increase conversions.

Seamlessly orchestrate payments across channels: A unified payments ecosystem supports online and in-store payment methods, from digital wallets to card payments. The integration allows merchants to deliver anywhere-anytime checkout experiences that give consumers choice and convenience, potentially driving loyalty and repeat purchases.

Minimize fraud and chargebacks: Merchants can proactively detect suspicious activity to reduce chargebacks and fraud risks associated with card-not-present transactions, limiting their financial exposure, revenue impact, and time handling payment disputes.

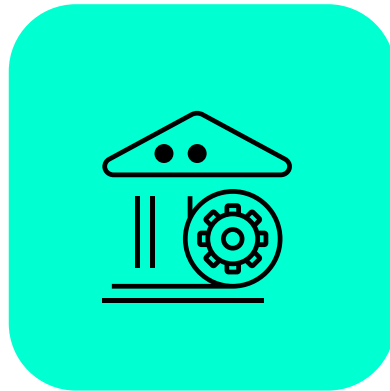
Scale with trusted infrastructure and best-in-class support: Merchants can scale their payments capabilities with a single, unified solution, leveraging Verifone's global footprint and PayPal's global payments network across [more than 400 million accounts](#). They can access local technical expertise and support in their market and other growth markets, giving them a globally-compliant foundation for secure, seamless omnichannel transactions.

With these capabilities, merchants across a wide range of industries, including big-box retailers, grocery stores, quick-service restaurants, and entertainment, can finally deliver omnichannel experiences.

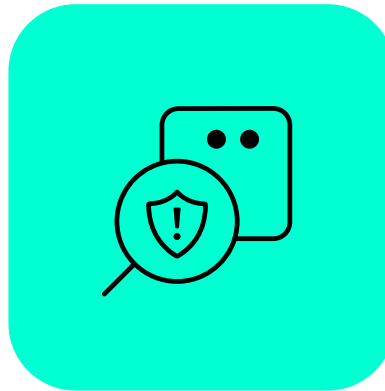
Payment technologies capabilities



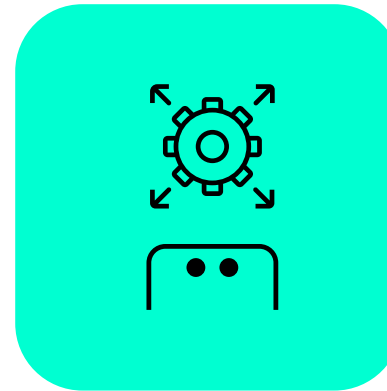
Revenue recovery and growth



Unified payments ecosystem



Detect suspicious activities



Scalable payment capabilities

The omnichannel advantage

Big-box retail

Key challenges

High return volumes, siloed checkout experiences by channel, and disconnected customer data that makes personalization more difficult.

How omnichannel solves them

With omnichannel capabilities, large retailers can achieve real-time visibility into their inventory to deliver on the “endless aisle” and minimize lost sales.

They can unify customer data to make it easier for customers to earn loyalty points and rewards, whether they make an in-app or in-store purchase.

They can deliver a unified returns and refunds process that reduces friction across channels, allowing customers to buy online and return in-store and driving faster restocks, reduced shipping costs, and upselling opportunities.



Grocery

Key challenges

Grocery stores serve high-frequency shoppers who prioritize convenience. But to deliver that convenience, grocers have to navigate growing fulfillment complexity, inventory volatility, and channel silos that jeopardize their already tight margins.

How omnichannel solves them

Omnichannel powers unified payments and order orchestration across diverse fulfillment channels, from curbside pick-up to delivery.

It enables grocers to integrate loyalty, coupon offers, and payments to boost basket sizes, shopping frequency, and average order values.

By integrating their systems, grocers not only can drive convenience, they can drive efficiencies that lead to more profitable operations.



Quick-service restaurants (QSRs)

Key challenges

With various ordering options across mobile, kiosks, drive-thrus, and pick-up counters, QSRs have to master speed and accuracy to meet customer expectations. However, siloed systems often affect their agility.

How omnichannel solves them

Omnichannel connects ordering and payments, enabling faster service and improved accuracy, so customers don't mistakenly receive the wrong order.

With intelligent routing, tokenization, and AI-based decisioning, QSRs also can increase real-time authorization rates to reduce delays for mobile and curbside pick-up orders.

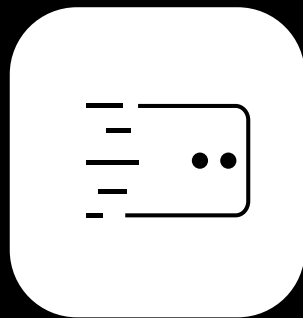
Earning and redeeming rewards is also streamlined for customers, because data is synced across channels to make their order history easily accessible.

With omnichannel integration, QSRs can transform channel and ordering complexity into a seamless customer journey that drives repeat visits and loyalty.

Omnichannel benefits for QSRs:



Connects ordering and payments



Enables faster service



Improves accuracy



Ticketing and entertainment

Key challenges

In the ticketing and entertainment industry, frequent fraud and counterfeits undermine trust and reduce revenue.

Disconnected purchase flows also don't help. Online ticketing systems often aren't integrated with in-venue experiences, such as concessions, merchandise, or VIP add-ons, so companies can't create unified customer profiles to deliver personalization.

How omnichannel solves them

Omnichannel payment acceptance solutions create a unified payment identity that follows a customer from the minute they purchase a ticket to their in-venue concession and merchandise purchases and VIP experiences.

These solutions also strengthen fraud prevention, allowing merchants to proactively address counterfeits and prevent unauthorized sales.

Merchants also can capitalize on upselling opportunities across channels and continue to engage patrons after the event with special offers, discounts, and exclusive access to upcoming events.

By integrating their systems, grocers not only can drive convenience, they can drive efficiencies that lead to more profitable operations.



Unlocking the value of omnichannel

Omnichannel has become the backbone of modern, boundless commerce. Consumers don't think in channels—and neither should merchants.

By unifying payments across online and in-store experiences, merchants can eliminate friction, build trust, and deliver the seamless journeys today's shoppers expect.

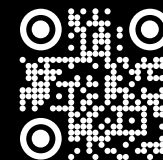
To win at checkout, merchants must dismantle longstanding payment and commerce silos and embrace integration. Unified systems enable orchestrated payment flows, personalization, and trust-building return and refunds processes that boost customer retention.

PayPal and Verifone deliver omnichannel payment acceptance solutions that empower merchants to create a connected commerce ecosystem—one that meets customers' needs at every touchpoint and across every channel, no matter where their journey begins or ends.

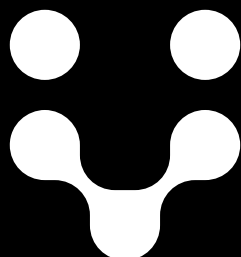
To learn more about PayPal and Verifone's omnichannel payment acceptance solutions, visit www.verifone.com/en/global/channel/omnichannel.



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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.

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