



# The hidden infrastructure of retail: A guide to modern operational services



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Behind every seamless transaction, satisfied customer, and smoothly run store lies a largely unseen infrastructure powering modern commerce. From secure device storage and white-glove installation to rapid repair and refurbishment, each element of this infrastructure must function efficiently — and in sync — to deliver truly frictionless customer experiences.

That's why, for retailers, operational services are no longer just a back-office function: They are the strategic engine for growth, resilience, and flexibility. With the right operational systems in place, retailers don't have to wait for problems to happen and react in a hurry; they can rely on these systems to help anticipate risk, adapt in real time, and scale their business.

This guide outlines what best-in-class operational services look like today, how they form the backbone of modern retail success, and why they are critical for maintaining a competitive advantage in an increasingly dynamic market.



# Inside the hidden engine of modern retail

Customer expectations are evolving rapidly as today’s shoppers expect convenience, security, and personalization at every touchpoint.

According to NielsenIQ, more than half of global consumers are likely to [spend more for commerce experiences](#) that are convenient. And, as McKinsey & Company reported, 92% of consumers in the U.S. and Europe use [digital payment methods](#) like digital wallets.

Meeting these expectations requires more than integrating modern payments methods; it demands a streamlined, automated operational foundation that supports every transaction behind the scenes. This is especially important for brick-and-mortar merchants who have to compete with the speed and convenience of e-commerce retailers.

That’s why Verifone’s Operational Services are designed to power operational consistency at scale. So retailers don’t just react — they anticipate and adapt, turning back-office infrastructure into a strategic engine for sustainable growth.

| With a well-oiled engine of modern retail, businesses can: |                                                                                                                                                                                                                                            |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Expand their reach                                         | Easily add new devices and <a href="#">advanced payment methods</a> to support new locations, product offerings, or customer growth without increasing complexity.                                                                         |
| Improve uptime                                             | Continuously monitor devices and automatically flag service disruptions to prevent the risk of outages. Verifone, for example, supports merchants with 99.5% or higher uptime and 24/7 incident response to keep systems running smoothly. |
| Access real-time intelligence                              | Gather valuable insights about customer shopping preferences, buying trends, and obstacles to checkout so you can optimize processes accordingly.                                                                                          |
| Improve omnichannel commerce                               | Drive purchases both online and in-store, creating unified and intuitive experience across channels.                                                                                                                                       |

# Building & customizing your connected infrastructure

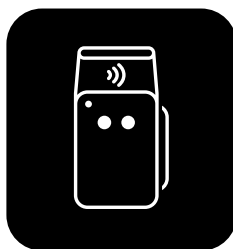
The first step to building a resilient operational infrastructure is designing a system that reflects how your business actually operates — today and as it scales.

That means selecting and [ordering payment devices](#) that fit in with your customer journey and store experience. Whether you're a tier-one merchant, franchise business, or reseller, it's crucial to implement tailored solutions that fit your unique workflows.

To choose your perfect mix of devices, start by asking questions like:

- Where do checkout delays or payments friction occur today?
- Are we supporting the payment methods and omnichannel experiences customers expect?
- Do we deliver a consistent experience across every store and channel?
- Can our infrastructure expand quickly as we add locations, format, or services?

For enterprise and multi-location retailers, Verifone supports that infrastructure with a comprehensive device ecosystem, including:



## POS systems

Easily accept and track transactions at any checkout counter with customizable, intuitive screens and card readers.



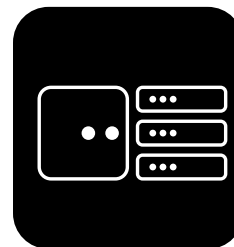
## Mobile payment devices

Process transactions from anywhere in your store or even on the go with WiFi- and Bluetooth-enabled devices.



## Self-serve kiosks

Empower customers to scan their own items, access loyalty rewards, and easily check out with just a few taps, reducing in-store lines and wait times.



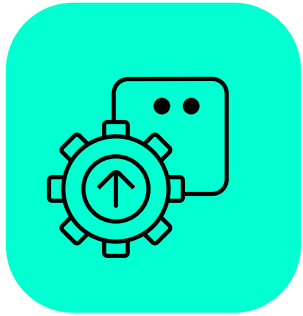
## Site controllers

Manage payments and inventory for your [convenience or fuel retail business](#) from one user-friendly device.

# Warehousing & deployment: More than storage

Once you handpick your payment devices, you want to know that they can be easily installed, deployed, and stored in a secure location — whether that's in a back office or on the floor of your store. This way, your devices are always accessible when you need them and configured to fit your workflows from day one.

To that end, it's important to implement these best practices for warehousing and deployment:



## Self-service activation

Use easy-to-follow instructions to get up and running quickly and start accepting payments.



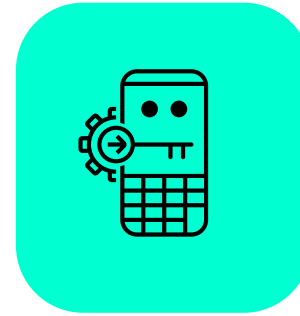
## Secure storage

House your devices in safe and controlled environments to prevent damage, theft, or unauthorized entry. Also, make sure they are easily but securely accessible to those who might need rapid or frequent access.



## Software configuration

Integrate devices with your current tech stack, like inventory management or accounting platforms, for easy onboarding and activation. Test devices before rolling them out across the business to ensure functionality and prevent any service disruptions.



## Key injection

Set up encryption keys to protect cardholder data on each device and in transit to the customer's bank. Use these encryption tools to meet compliance standards and prevent risk of fraud or data breaches from the moment your devices are powered up.



## White labeling

Modify each device with customized branding and packaging, tailoring both the physical hardware and software interface to best represent your business.

# Real-time visibility & device monitoring

Your payment system is a gold mine of customer data and business intelligence. By integrating devices, retailers can leverage valuable insights to help optimize processes and improve customer experiences.

The problem is, according to KPMG, [retailers struggle with fragmented data](#), inadequate infrastructure for handling data volume, and a lack of cohesive data strategy across the business. As PYMNTS reported, 63% of retailers say [siloed data](#) prevents them from responding to real-time demand changes — leading to lost revenue.

The solution? Setting up an integrated payment system that arms your business with:

## Real-time intelligence

Track customer interactions and behaviors to better understand sales trends and identify opportunities for business growth. This way, you can anticipate shoppers' needs and be ready for an opportunity to drive revenue and repeat purchases.

## Advanced diagnostics

Receive automated updates and granular reports about the health of your hardware and software. Proactively address any issues and make necessary updates.

## Asset tracking

Maintain oversight of each device's lifecycle — from order and installation to maintenance, repair, or retirement. Without lifecycle-level asset tracking, retailers often over-purchase devices, lose track of spares, and extend downtime during replacements, directly impacting revenue.

# Security & compliance

Security threats are constantly evolving, leaving businesses and shoppers at risk of fraud, skimming, phishing, and AI-driven attacks.

According to the Federal Trade Commission (FTC), consumers reported losing more than [\\$12.5 billion to fraud](#) in 2024 — a 25% increase from the previous year. Meanwhile IBM found that, for businesses, the global average [cost of a data breach](#) is \$4.4 million. Retailers can differentiate themselves by implementing the latest [security techniques](#) and compliance standards to keep customer data protected. This is easier said than done, however. As the U.S. Chamber of Commerce reported, more than half of small businesses say navigating [regulatory compliance requirements](#) is negatively impacting their growth.

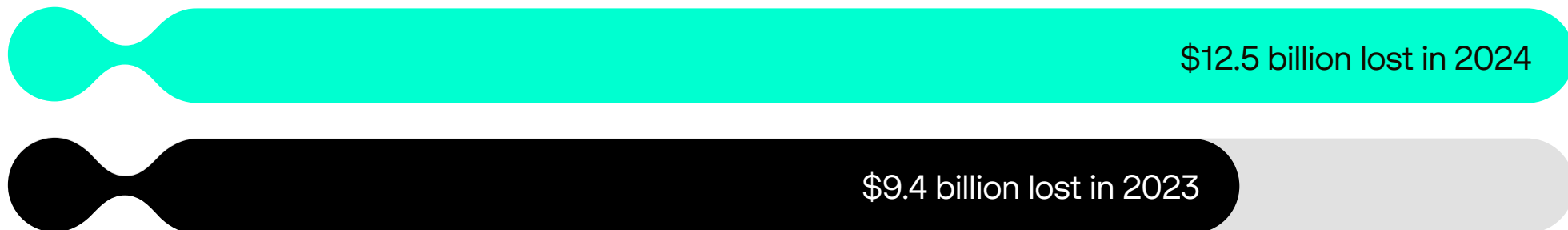
That's why retailers must ensure their payment systems and operational service providers offer:

- **Real-time fraud detection:** Automatically flag suspicious transactions and accept legitimate payments based on rapid risk assessments — reducing false declines and minimizing risk.
- **End-to-end encryption:** Keep data secured and unreadable to bad actors, whether it's being stored or shared across payment partners.
- **Built-in PCI compliance:** Stay up to date with the latest data privacy regulations like the Payment Card Industry Data Security Standard (PCI DSS) to save valuable time and avoid costly penalties.

## \$4.4M

Global average cost of a data breach for businesses

Consumer fraud loss increased by 25% between 2023 and 2024



# Advanced Exchange & rapid fulfillment

Business moves fast. So device replacement or deployment needs to be quick and reliable to ensure operations never miss a beat.

With services like rapid fulfillment, you can launch new locations efficiently and replace outdated or faulty devices — enabling truly “always-on” operations. To stay agile as your business grows, make sure your payment technology provider supports:

- **Next-day delivery:** Verifone's Advanced Exchange service delivers a replacement unit the very next day, so you always have a backup.
- **Order management:** Easily customize orders and upload supporting documents to make sure you get exactly what you need.
- **Real-time order tracking:** Have full visibility into order shipping and delivery so you can prepare to implement your new devices.

By leveraging Advanced Exchange and rapid fulfillment, retailers can stay resilient, responsive, and prepared for any operational challenge.



# Field services: The frontline of operational excellence

Some devices can be activated out of the box and managed remotely. Others require hands-on expertise to deploy, repair, or replace with efficiency. That's where on-site technicians come in — delivering device-agnostic, end-to-end installation and maintenance that keep your locations live and your operations moving.

# 3,000+

Verifone-certified professionals

# 400+

Service inventory locations

## Fortify the frontline of your operational services with:

- **White-glove installation:** Rely on trained technicians to configure your new devices and safely remove old equipment — taking the complex setup process into their own hands. Verifone, for instance, operates a robust network of over 3,000 certified professionals to provide customized, white-glove support for merchants across North America.
- **Centralized coordination:** Streamline service requests and device management through a single partner who understands your payment ecosystem end to end — reducing handoffs, delays, and operational friction.
- **Nationwide coverage:** Have peace of mind that you can receive on-demand support and device replacement at any store. That's why Verifone leverages more than 400 service inventory locations — to make sure your next devices are easily accessible no matter where you operate.

With robust field services in place, retailers can maintain operational continuity, reduce downtime, and ensure a seamless customer experience across all locations.

# The strategic impact of best-in-class operational services

If your current payment system is disjointed, lagging, or just not up to speed with the latest technologies, you're likely missing out on key opportunities to drive revenue and nurture customer relationships.

In fact, many retailers may not even realize they're behind the competition when it comes to upgrading and future-proofing their infrastructure. Are you wondering if you can get more from your operational services? Start by asking questions like:

- Are you reactive or proactive when operational disruptions occur?
- Have you avoided upgrading or expanding your payment system for fear of increased cost and complexity?
- Can you support customers with comprehensive and intuitive omnichannel experiences?
- Do you have peace of mind that, if a disruption occurs, you can quickly get your system up and running?
- Are you prepared for potential security breaches and fraud attempts?
- Do you have full transparency across your payment systems and infrastructure?

With integrated operational services, you can unlock concrete results that contribute to your bottom line and keep customers coming back for more:

#### Reduced risk

Minimize security threats and improve compliance with end-to-end automation and clear visibility across devices. Also, stay on top of changing compliance regulations like Payment Card Industry Data Security Standard (PCI DSS), avoiding hefty fees.

#### Increased cost efficiency

Spend less time and money putting out fires, tracking down a complex web of vendors, and apologizing to customers for slow or inefficient processes. Reduce overhead costs and rely on one partner to handle all logistics.

#### Enhanced customer satisfaction

Build trust with customers by proving that you can quickly and securely process their transactions — whether they're paying in store or online. Stand out from the competition and encourage loyalty with exceptional customer service at every touchpoint.

# Looking ahead: Operational services for the future of retail

Operational services will continue to evolve, offering new ways to help retailers increase efficiency and personalize customer experiences.

Advanced technologies like AI and machine learning are already transforming the way that merchants gather data, power transactions, and deploy devices.

Here's a closer look at key trends that will shape the future of retail payment systems:

- **Predictive maintenance:** AI algorithms will predict issues across payment devices like point-of-sale (POS) systems and kiosks, minimizing downtime and catching service disruptions before they occur.
- **IoT-enabled monitoring:** Technicians can remotely monitor, troubleshoot, and collect data from payment devices — making necessary updates or fixes without the need for on-site visits.
- **Intelligent routing:** Payment systems will use machine learning to analyze transactions and automatically route each payment through the most efficient processor or acquirer. This way, merchants can quickly approve legitimate transactions and reduce customer churn.



# Streamline your operational services with Verifone

For organizations that depend on payments,  
operational services are no longer a back-office  
function — they are a competitive advantage.

As expectations for fast, secure, and reliable transactions continue to rise, businesses must deliver consistent performance across every location, channel, and device or risk falling behind.

Verifone's Operational Services are designed to support continuous uptime and operational consistency at scale. From rapid deployment and customized white-glove installation to on-demand field support, Verifone helps keep payment environments running at peak performance throughout the entire device lifecycle.

With your payment infrastructure running smoothly — and a single, trusted partner managing the operational complexity — you can focus on growth, innovation, and delivering exceptional customer experiences, wherever and however payments happen.

Ready to simplify operations  
and support long-term growth?

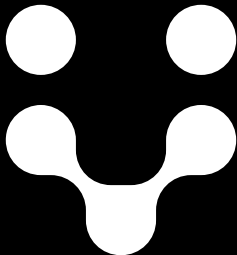
Learn more about  
[Verifone's Operational Services](#)



Verifone  
817 Broadway Ste 100  
New York  
NY 10003, USA  
Fax: 4545 233  
Phone: 001 454 2333



[www.verifone.com](http://www.verifone.com)



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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WP202505BPG | Published Jan. 2026

