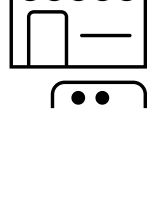


# How to Break Free from the Payments Complexity Trap

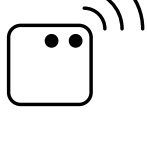
Global commerce, long defined by consistency and predictability, is changing.



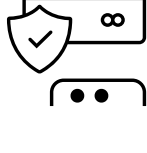
Decline of cash



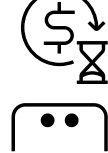
Marketplaces and embedded finance



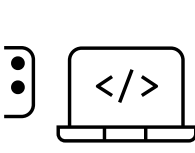
Rise of contactless adoption



Financial crime



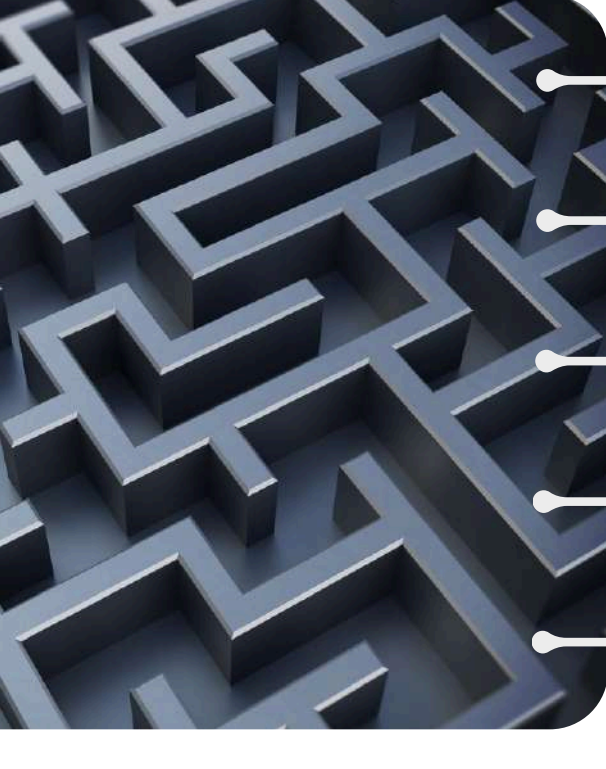
Instant payments



AI and tech innovation

More payment possibilities lead to exponential complexity.

As a result, merchants and commerce providers are stuck in a payments complexity trap caused by:



Integration sprawl with too many endpoints to manage

Global gaps where local payments are hard to reach

Limited payment types that lead to outdated experiences

Lagging innovation that makes staying relevant costly

Infrastructure that's built for another era

What are the symptoms that you're caught in the payments complexity trap?

Fragmented payment systems

Dealing with compliance overload

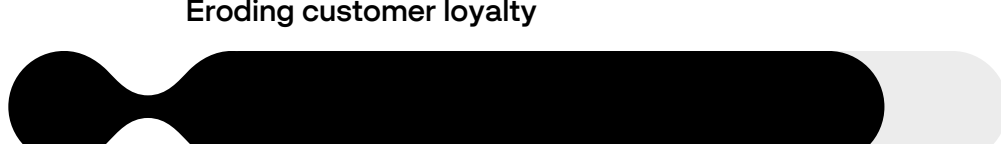
Falling short on customer expectations

Slow in entering new markets

Payments complexity has negative consequences for both merchants and commerce providers.

## Merchant consequences

Eroding customer loyalty



85% of consumers will leave after a bad payment experience

Roadblock to expansion



86% of merchants see the need to improve omnichannel payment experiences

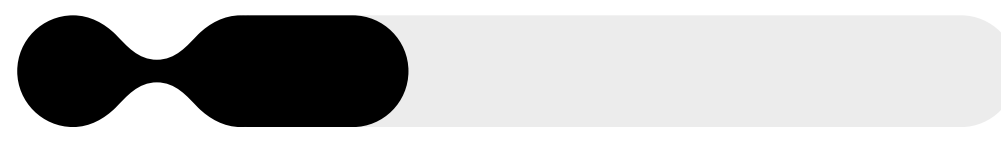
Facing irrelevance



77% of merchants know they aren't providing the digital experiences consumers expect

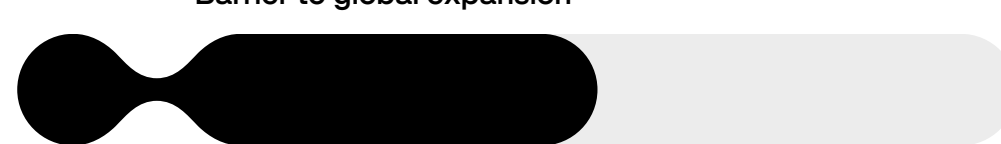
## Commerce provider consequences

Stale innovation



26% of ISVs find integration to be the top blocker to innovation

Barrier to global expansion



49% of execs struggle with global payments complexity

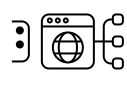
Failure to scale



75% of ISVs struggle to scale payment solutions as their merchant base grows

Verifone powers the world's boundless payments grid to help you break free from complexity

A flexible payments platform comprised of devices, applications, services, acquiring and more, combined with an open ecosystem of 2,500+ integrations and four decades of payments expertise.



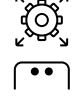
Hides complexity

One point of access for thousands of integrations



Removes barriers

Support for global payment methods, opening new markets



Expands possibilities

A full range of modalities, channels, and fraud prevention strategies

Why do 75% of the top retailers, 90% of the top grocery chains, and all of the major oil brands choose Verifone for boundless payments?

Boundless payments access

Easily integrate popular APMs like Apple Pay, Klarna, MobilePay, Vipps & Google Pay

Boundless payments experiences

Support any commerce journey – all consumer payment preferences & channel choice

Boundless payments expertise

Unrivalled tech depth, on-the-ground field engineers, and decades of payments DNA