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Unified Payments Research 2026

Key findings

Survey Methodology and Demographics

Objective: To understand how fragmented payment systems are impacting fuel retailers.

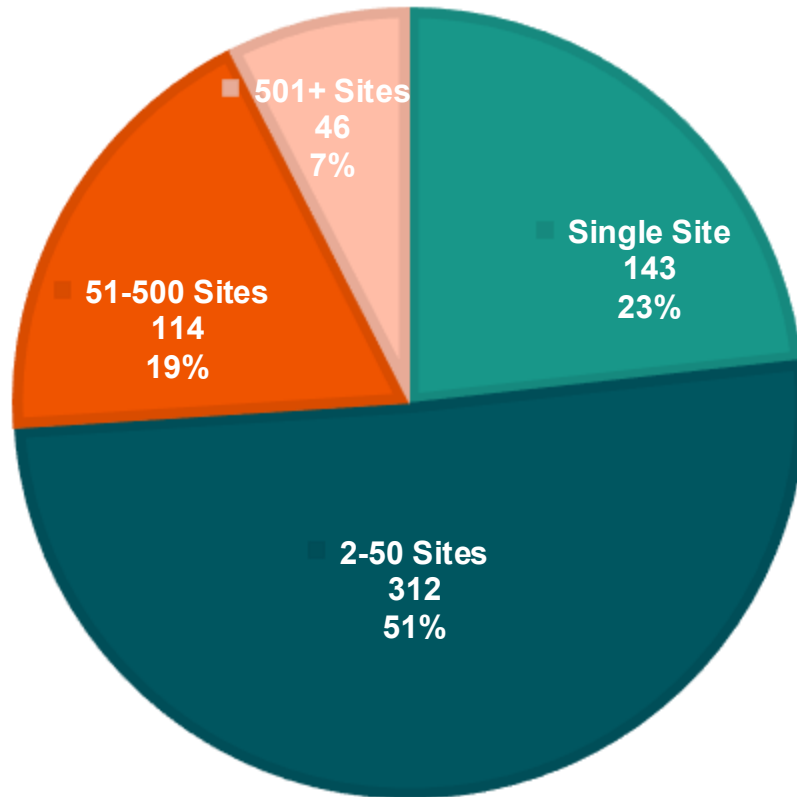
- **Field dates:** April 16th-24th (online)
- **Audience:** US C-store operators and fuel retailers
- Survey conducted at **+/-4% margin of error**

The sample of **615 respondents** included:

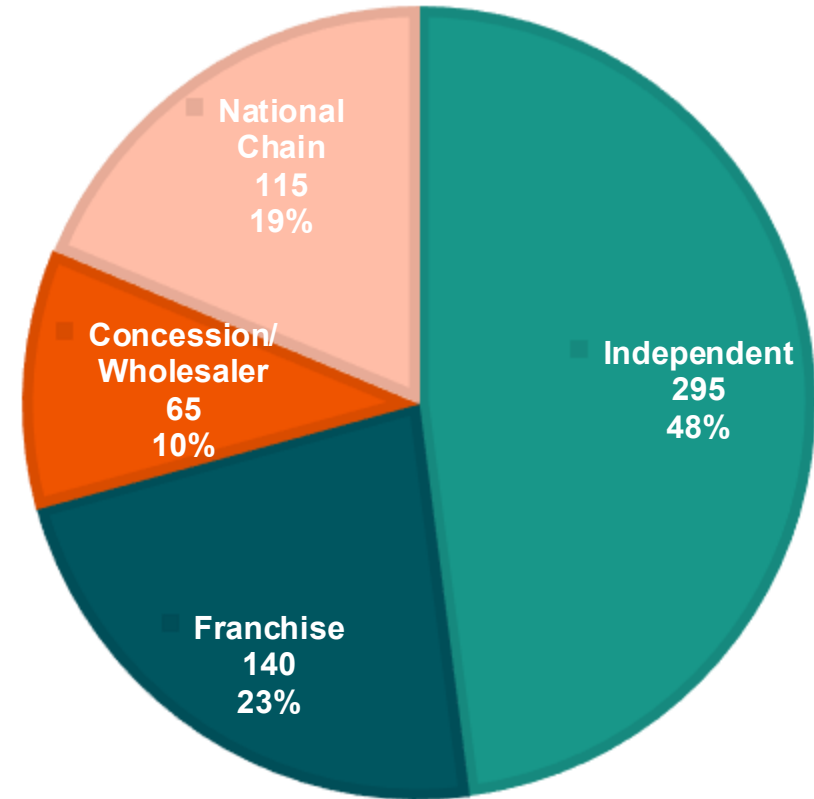
- **Location:** 48 states/districts. 48% urban (n=296), 37% suburban (n=228), 15% rural (n=91)
- **Responsibilities** included:
 - Payment systems/processing (79%, n=488)
 - Point of sale systems (81%, n=499)
 - Customer experience/loyalty programs (81%, n=498)

Respondents spanned a broad mix of business types

How many sites do respondents have?



Which of the following describes your business?



How fragmented are payment systems?

Integration isn't the norm for fuel retailers:

- **75%** report having a fragmented payment architecture (n=460)
- **68%** operate two or more payment systems across devices (n=417)
- **50%** have four or more different outdoor terminals (n=308)
- **33%** have four or more different indoor terminals (n=211)

This creates a complex ecosystem where **33% are managing at least four vendor certifications** to deploy a single new solution.

Cost implications

How does fragmentation affect retailers' bottom line?



Compliance is a massive cost for retailers

86%

of retailers (n=527) complete L3 certification at least once every three years – 34% (n=208) annually.

\$100k-
\$250k

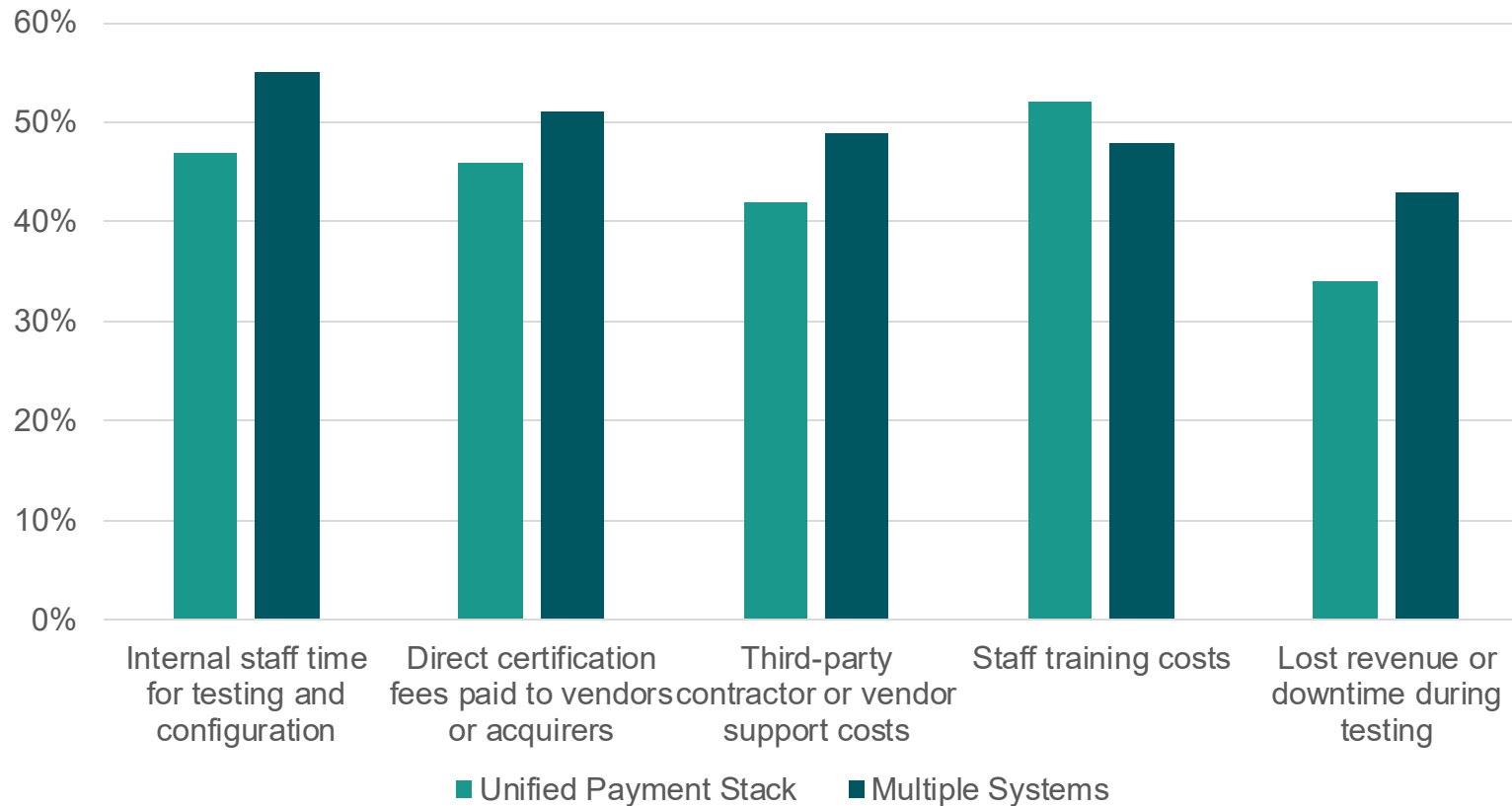
is the median compliance cost for fuel retailers – rising to \$500k-\$1m for the largest retailers.

76%

say compliance adds staff-related costs (n=465) – including testing and configuration (53%, n=324), training (49%, n=303) or both.

How does consolidation reduce costs?

For certification and compliance activities, which of these cost types apply to your organization?



- Businesses with unified payment systems are **less likely to report third-party costs and business/staff downtime** than other respondents.
- **45%** (n=64) of single-site operators are absorbing compliance costs locally or in-house.
- **64%** (n=392) of all retailers were very/extremely confident that consolidation would reduce their certification cycles and related costs.

What are retailers telling us?

Open text responses tell a similar story. Asked for real-world examples where certification had caused challenges for the businesses, **48% (n=58) mentioned cost-related issues**, including:

- *“Each system required **separate testing and approval cycles**, which extended the rollout timeline by several months and required additional coordination and costs.”*
- *“Formal L3 certification traditionally requires third party labs, where **scheduling backlogs** can take weeks or even months”*
- *“The certification can be slow at times and has **slowed operations a few times** quite dramatically and cost us revenue.”*



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Innovation Bottlenecks

How can integration enable faster feature roll-out?

Complexity is stifling upgrades and innovation

45%

of retailers (n=275) claimed recent payment system upgrades were “smooth and cost-effective”.

49%

(n=303) said an improved customer experience was one of their biggest motivators for investing in unified payments.

68%

(n=417) of retailers are taking at least six months to deploy new payment or loyalty features

How can consolidation enhance loyalty schemes?

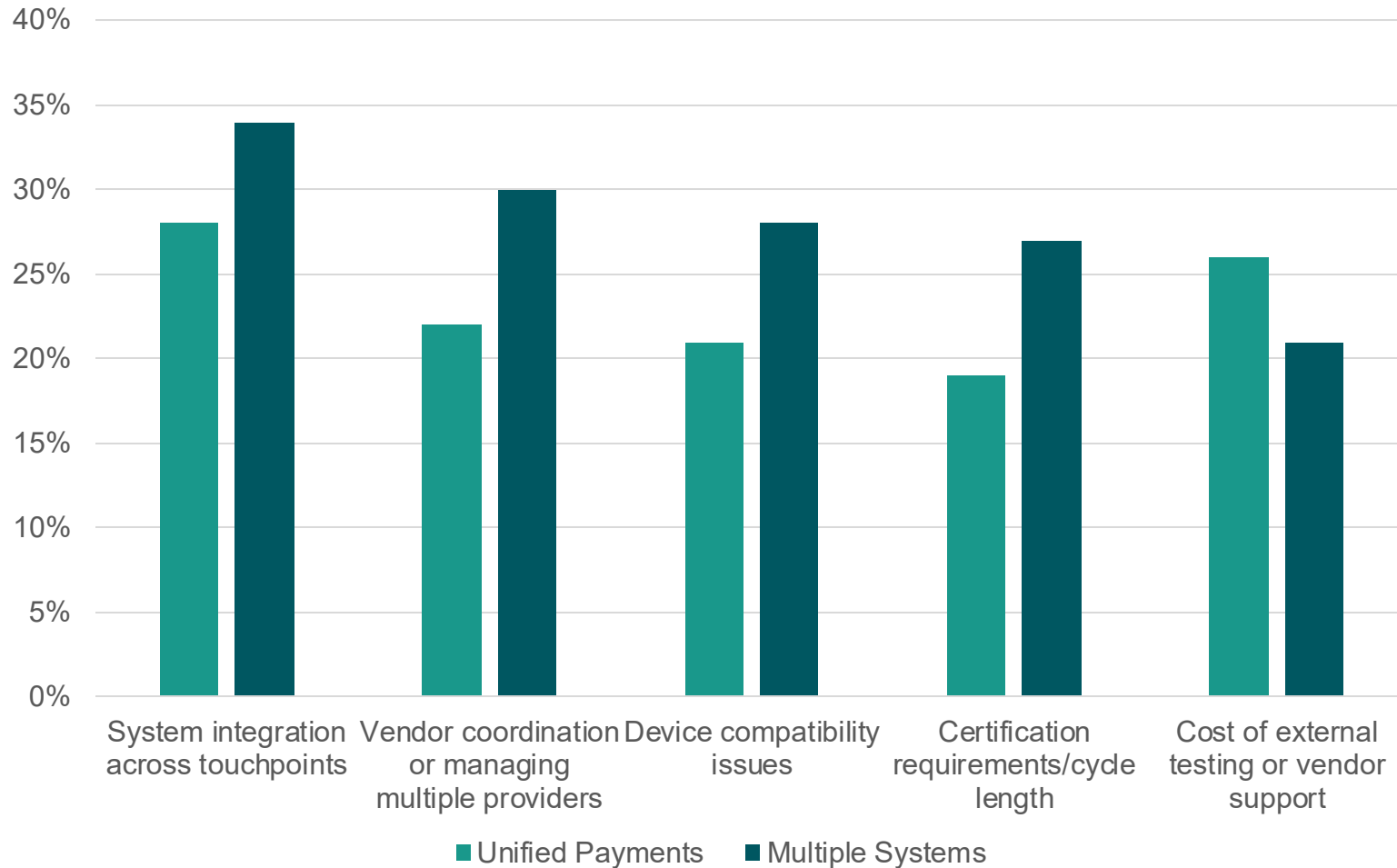
88% (n=540) of retailers have a loyalty program, of which:

- **45%** (n=275) are built/managed in-house
- **43%** (n=265) are through a third-party provider
- **56%** (n=302) have fully integrated it across all touchpoints

With a unified payment system in place, retailers were more likely to:

- Have **loyalty schemes integrated across all touchpoints** (72%/n=87) vs 51%/n=213) – which offers a more seamless customer experience, and...
- **Manage their loyalty scheme in-house** (52%/n=79 vs 42%/n=79) – which can offer richer data.
- Meanwhile, **easier customer enrolment** was the most popular loyalty-related reason to invest in unified payments (42%, n=259)

How does integration simplify launches?



The data shows retailers with unified payments enjoy **more streamlined upgrades** than other businesses.

They were also:

- More likely to have **new features live within six months** than other respondents (47%/n=71 vs 26%/n=118).
- Less likely to say this process is often/always **delayed by certification or vendor complexity** (16%/n=24 vs 34%/n=155).
- More likely to **describe upgrades as smooth and cost-effective** (63% vs. 38%)

What are retailers telling us?

Those frustrations were repeated in open text responses, with **58% (n=71) reporting delayed launches** due to fragmented systems. These included:

- *“We had to **wait on the lab** to clear our pump software just to add a simple mobile pay option”*
- *“We had a six-month delay rolling out contactless at the pumps because the L3 certification for our outdoor payment terminals required separate validation for each of our two processor integrations. The timeline pushed our launch past Q4, causing us to **miss peak holiday fuel volume.**”*
- *“The complexity of aligning pump terminals with in-store POS certification cycles created bottlenecks that **prevented us from launching mobile loyalty redemption on schedule.**”*



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Downtime

Can consolidation enhance the customer experience?

Payment system downtime is a big issue

88%

of retailers (n=541) have had at least one outage during the last 12 months – 36% (n=222) have had three or more.

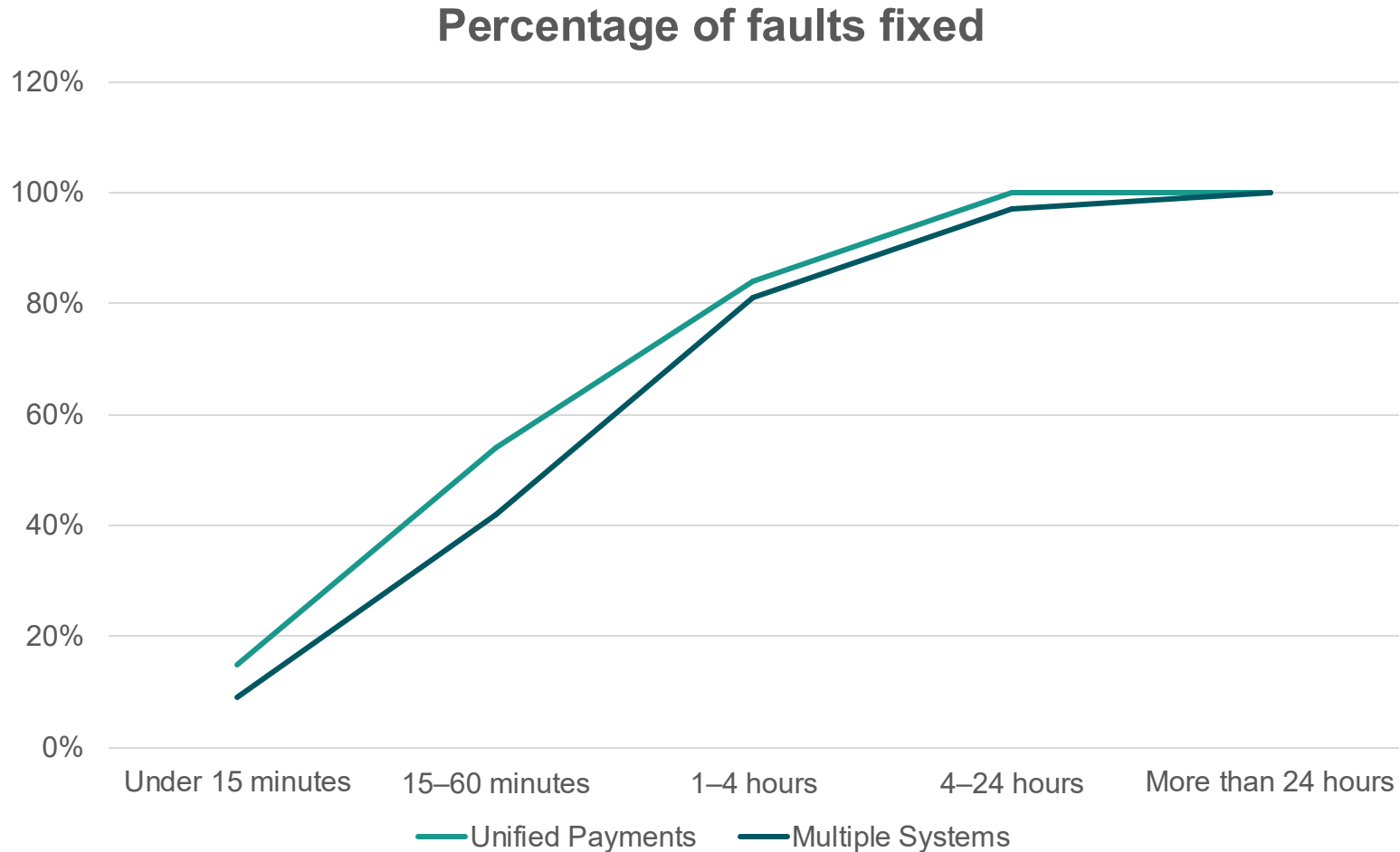
53%

(n=326) reported a typical downtime period of at least an hour before outages were resolved.

42%

(n=258) cited improved reliability and uptime as a reason to invest in unified payments.

Does integration result in higher uptime?



Retailers with a unified payment stack were:

- More likely to **report zero faults over the last 12 months** (21%/n=31 vs 9%/n=43)
- More likely to have **faults fixed within 15 minutes** (15%/n=22 vs 9%/n=43)
- More likely to say **software updates and repairs** were simple (43%/n=65 vs 10%/n=48)

What are retailers telling us?

Open text responses also detailed multiple cases where vendor complexity led to incompatibility and downtime issues. The 28% (n=34) who mentioned this included:

- *“Certification is a logjam, honestly. I stay stuck in a version lock with no way out, because **the POS and the pumps won't talk to each other** without months of work.”*
- *“We tried to add a new payment option, but it got slowed down because every system had its own testing. **One update broke another**, so we had to redo stuff and it pushed things back a couple months.”*
- *“The last rollout was a total mess since the different vendors **couldn't agree on the security specs** for the hardware”*



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Summary

What can we learn from the data?

What can we learn from the survey data?

Fragmented payment ecosystems are an operational headache for retailers, leading to:

- **Costly certifications** that burden staff and involve payments to multiple supplier partners.
- **Delayed launches** of more modern payment systems and data-rich customer loyalty programs.
- **Disruptive downtime** due to incompatible systems and suppliers, leading to longer outages that affect revenue.

Importantly, **fuel retailers see the benefit** of unified payments, with:

- **27%** (n=174) seeking vendor consolidation and simpler contracts
- **57%** (n=353) were willing to invest within 12 months if the ROI is clear
- The median budget for those upgrades was **\$100k-\$250k**

Thank you!