

Payment Gateway Integration with SAP for a Multi-National Retail Network

This client is one of the world's largest agricultural (ag) retailers with a network of over 2,000 retail locations in seven countries.

The client was in the process of implementing an SAP solution to be used in their U.S. retail locations; as part of the SAP pilot, the client was evaluating the design of a payment gateway integration and processor certification. The implementation team sought broader expertise around payment processor certification and integrated payment solution implementation.

The client engaged Clarkston's retail experts to provide payment gateway advisory services to assist the team as they completed design and prepared for the operationalization of integrated payment across their pilot stores.

As a result, Clarkston completed a rapid assessment of the retail systems landscape, order capture solution overview, payment flow scenarios, and technical solution documentation. In addition, interviews were conducted to understand strengths and areas of opportunity to determine a priority of open gaps that needed to be addressed prior to fully scaling integrated payments. Clarkston conducted a post-mortem session to review prioritized recommendations across system integration, payment certification, hardware maintenance, and process documentation so that the client could maintain a scalable payment solution within the U.S. and globally in the future.

Finally, Clarkston provided an integrated payment playbook for the client, which served as a foundation for creating future state processes, implementation and deployment timelines, as well as cross-functional resource involvement for retail payment systems.

Retail Case Study

PROJECT OVERVIEW

INDUSTRY:



Retail

PRODUCT AND SERVICES:



Agriculture Retail

PRIMARY OBJECTIVES:

- Evaluate the client's Order to Cash process for in-store payments within the U.S. pilot design to uncover potential gaps and opportunities for improvement
- Conduct a post-mortem analysis of the integrated payment landscape design to assess the scalability of the solution built for pilot prior to deployment across all U.S. locations.
- Provide integrated payment advisory from a systems, process, and resource perspective to ensure the client was aligned with industry best practices

RESOLUTION:

- Conducted interviews with technical and business leaders within the Order to Cash team to determine key findings and critical challenges
- Compiled and shared 20+ key findings related to integrated payment based on best practices and experience within the retail payments industry
- Facilitated a read-out of observations and prioritized recommendations to ensure alignment to integrated payment best practices during the remainder of design, build, and deployment phases
- Delivered an integrated payment playbook with considerations across process design, implementation and deployment timelines, and resource involvement

KEY BENEFITS:

- Compared existing retail payment architecture to best-in-class retail payment architecture to identify priority integrations to assess further
- Aligned cross-functional stakeholders to industry best practices for integrated payment solution architecture, management of third-party payment processors and payment gateway development teams, and how to proactively manage future payment certifications
- Received guidance on potential gaps with planned integrated payment design along with supporting recommendations to address prior to full-scale deployment



KPIs

- **Identified 12 overarching themes across areas of payment system architecture, integrations, business process, and resource alignment**
- **Uncovered 20+ key findings to address for scalability of the integrated payment solution**
- **Developed and prioritized 15+ recommendations to ensure effective operations of in-store payment processing, reconciliation, and hardware maintenance**

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