



From transactions to strategy:

# **How payment data drives omnichannel growth**

Every payment tells a story — are you listening to what your customers are saying?

A white paper by PayXpert  
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# Executive summary

In a landscape where customers seamlessly switch between in-store, online, mobile, and even social commerce, every payment is more than a sale — it's a story. From tap-to-pay to one-click checkout, **every transaction leaves a trail of actionable data that can reshape how you operate, engage, and grow.**

This whitepaper is tailored for retail and omnichannel merchants ready to unlock the full potential of their payments infrastructure. We'll explore how to mine transactional data across all customer touchpoints — **in-store and online** — to drive smarter decisions, create connected customer experiences, and accelerate growth.



# The untapped power of omnichannel payment data

Your customers don't think in channels. They browse online, buy in-store, return via app or any combination. **And with every action, they leave digital fingerprints.**



## **Payment data captures a wide range of valuable information.**

It includes the channel of purchase, whether it occurred in a physical store, via an e-commerce site, or through a mobile app. It also provides device and browser information for online transactions, helping merchants understand consumer preferences and optimise digital touchpoints.

The type of payment used, whether it's a card, a mobile wallet, or Buy Now Pay Later (BNPL), **offers insights into customer behaviour**, as does geolocation and the exact time of the transaction. The amount of the purchase, the number of retry attempts, and loyalty point usage; all add more layers of context. Additionally, fraud flags and chargeback data provide critical intelligence for risk management and operational adjustments.

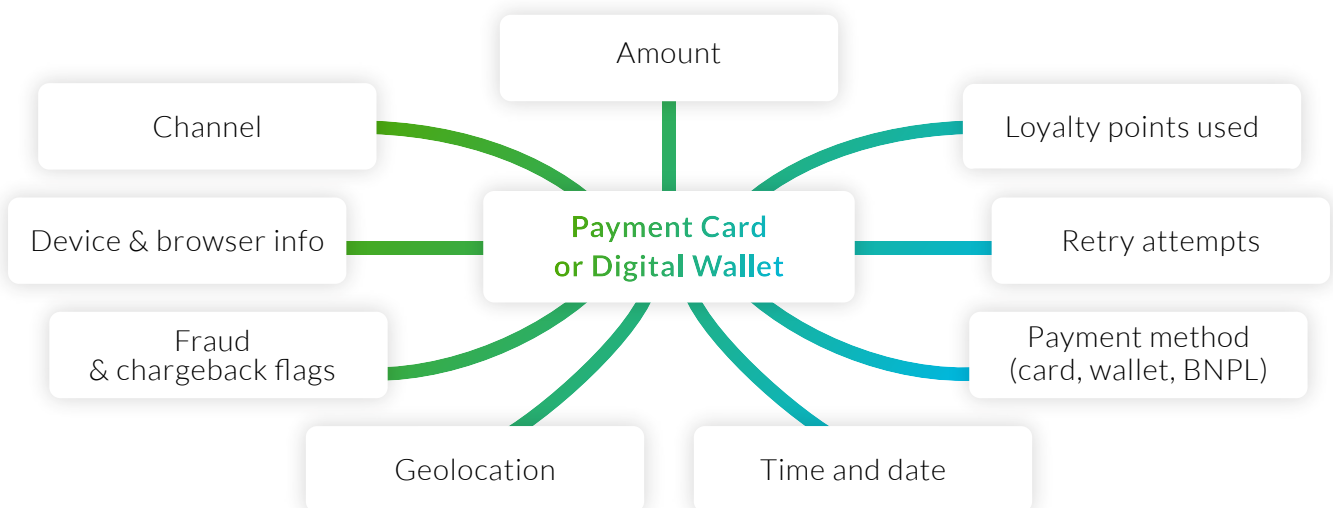




Yet many merchants see payments as a back-office utility, rather than a strategic goldmine. This is a missed opportunity.

**Omnichannel payment data bridges the physical and digital world, revealing your customers' behaviours, habits, and expectations.** When connected and analysed, this data becomes a living map of your business, highlighting where friction lives, what drives loyalty, and how to scale smarter.

**For example, the most basic use of payment data is to analyse your conversion funnel in order to understand where the friction or the abandonments occur:** is it during checkout (no control/help on entry fields), during authentication (high challenge rate), or during authorisation (fraud suspicion because not enough data is sent)



# From transaction to transformation: Unlocking business value

## ***A. Customer experience: Seamless journeys win***

Friction in any part of the customer journey leads to lost sales. **Leveraging omnichannel payment data allows retailers to build seamless and personalised experiences.** For instance, merchants can recognise returning shoppers regardless of whether they are browsing online or walking into a physical location. This enables consistent, tailored interactions.

By analysing historical preferences, **businesses can automatically suggest preferred payment methods at checkout such as prompting mobile wallet use in-app or defaulting to a saved card for online users.** Loyalty details and digital receipts can be pre-filled or auto-generated for logged-in users, reducing the number of checkout steps and enhancing convenience. Checkout flows can also be routed based on device type or regional behaviour, ensuring a localised and intuitive experience.

**Knowing the customer's device type to propose them the right wallet solution is really important:**

For example, iPhone users typically prefer not to see the Google Pay button.



## ***B. Strategy and operations: See the big picture***

Omnichannel data delivers powerful operational insights. **Merchants can track conversion rates and average order value separately by channel, gaining clarity on what drives revenue in each context.** Payment failure rates can then be identified and linked to specific causes such as card issuer blocks, connectivity issues, or flawed checkout design.

**Returns, refunds, and chargebacks are monitored to uncover problematic products, locations, or customer segments.** Payment method preferences by demographic group or region can help retailers tailor their offerings. For instance, offering Klarna or PayPal where Gen Z conversion rates are higher, since they are typically used by this demographic. Additionally, store-by-store performance comparisons become more meaningful when layered with payment type data.

### **Moreover, merchants can also use payment data to identify which fields are more relevant to send in the payment requests:**

If they want to improve the 3DS frictionless rate, it is highly recommended to send at least:



The real IP address of the customer



The billing delivery/email addresses if applicable



The phone number



The type of delivery



How long the customer account has been active



### ***C. Personalisation and loyalty: Reward the right moments***

**With payment history at their fingertips, merchants can create hyper-targeted loyalty experiences.** Customers can be segmented by lifetime value, repeat purchase frequency, preferred channels, or even favourite product categories. Promotions and loyalty rewards can be tailored accordingly.

For example, a shopper who frequently uses a mobile app to buy skincare can receive app-exclusive bundles or early access to new launches. In-store visitors might receive QR-triggered offers synced to their previous e-commerce activity.

**The goal is to reward behaviour in context, across channels.**



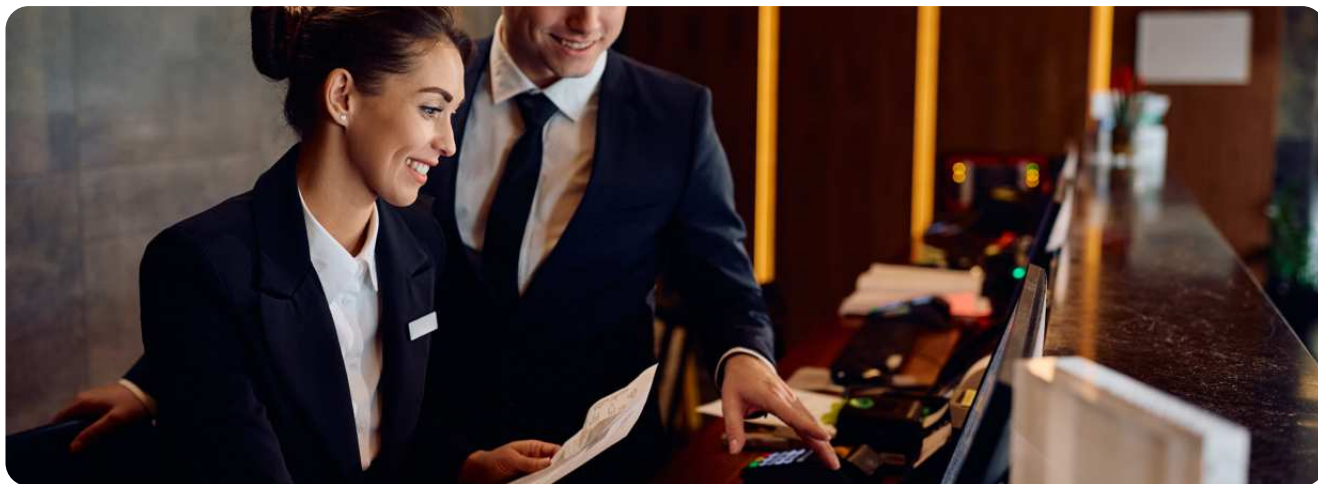
**As a merchant, they can also use payment data to identify regular customers and implement “transaction analysis” to reduce challenges linked to 3DS.** In France, “frictionless” requests can be accepted in up to 95% of cases performed in the right cases.



## ***D. Beyond retail: Payment data use cases in travel, transport, and hospitality***

Other industries are also ripe for transformation **through the application of payment intelligence**. In the travel and transportation sector, payment data can uncover booking trends across seasons, identify popular departure times, and highlight service bottlenecks. For instance, a transport operator may notice higher mobile wallet usage for last-minute bookings, indicating a segment that values speed and flexibility above all else. Airlines can use payment data to match frequent flyer activity with revenue preferences, such as seat upgrades or baggage add-ons.

In hospitality, hotels can unify in-room charges, restaurant payments, and spa services into a single customer profile, enabling more personalised service and seamless checkouts. **High-value guests can be identified in advance based on transaction history**, enabling concierge teams to offer tailored packages or loyalty perks before check-in.

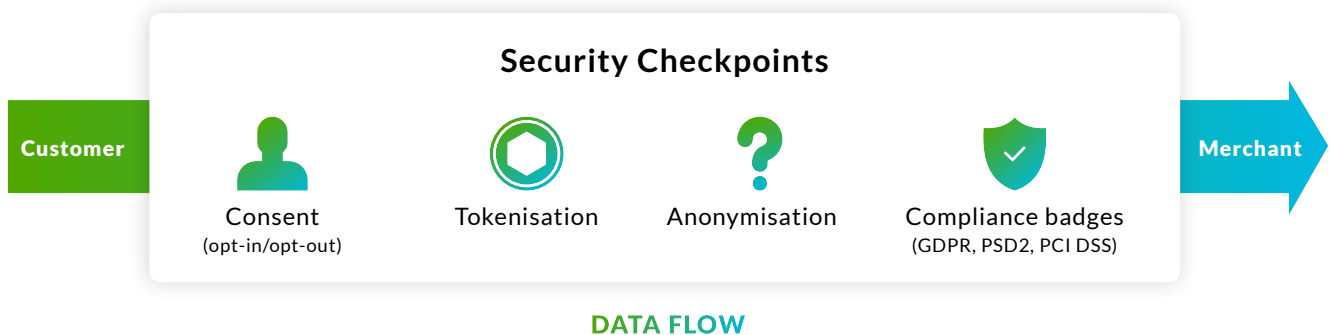


**The PAR (Payment Account Reference) linked to a payment account across all methods (transfer, card, etc.) could be used to unify payments for one customer.**

# Privacy, trust and compliance in the real world

Modern consumers demand personalisation, but not at the cost of privacy. **Transparent and ethical data use is essential, not only for compliance, but also for building brand trust.** Merchants need systems that prioritise consent and safeguard data.

**This means getting opt-in or opt-out at every key interaction, depending on the purposes.** Opt-in is indeed suited for marketing profiling, storing payment methods for future usages, or optional personalisation features, whereas opt-out is suited for Business Intelligence, service improvement or operational efficiency. **Applying tokenisation is also critical to protect card data,** and using anonymised identifiers to track behaviour without violating privacy. Compliance with regulations like GDPR, PSD2, and PCI DSS should be built in, not bolted on.



Using scheme tokenisation for “card-on-file” operations can offer 1-2pts of acceptance increase, in addition to allowing for automatic replacement of the card number when it expires.

# Smart stacks win:

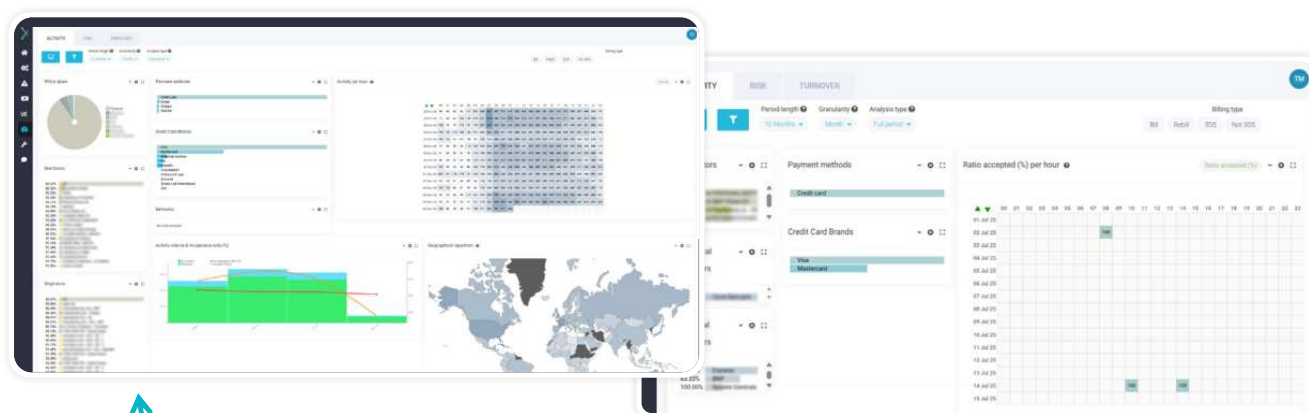
## How to activate your payment data



The key to extracting value from omnichannel payments is to treat data like an asset, not a by-product.

**First, merchants should conduct a full audit of their payment ecosystem.** This includes listing all touchpoints where transactions occur, such as e-commerce sites, in-store POS systems, mobile apps, pop-up stores, social commerce integrations, and customer service portals. Mapping these out reveals where data is being captured, and where it's leaking.

**Next, centralise all payment data into a single repository.** This might be a back-office system, such as PayXpert's, or a custom-built data lake. The goal is to remove silos and enable cross-channel analysis.



Advanced dashboard is the ultimate visual tool to keep you in tune with how your online business is performing.

Once centralised, integrate payment data with existing business tools, including CRMs, customer data platforms, marketing automation systems, inventory management systems, and analytics engines. **This interconnectivity allows real-time responses to customer behaviour.**

From here, you can activate insights. Use dashboards to track failed transactions, monitor campaign uplift, or identify trends like “most-used payment method by region.

Set up workflows based on this data, for example, triggering a cart recovery email after a failed transaction.

### **Finally, iterate.**

Run experiments and analyse outcomes. Test retry logic, new payment methods, checkout layouts, or offer personalisation. Then scale what works.

**Tracking payment performance by card country is essential**, since acquirer and issuer rules often vary significantly depending on the card’s origin.

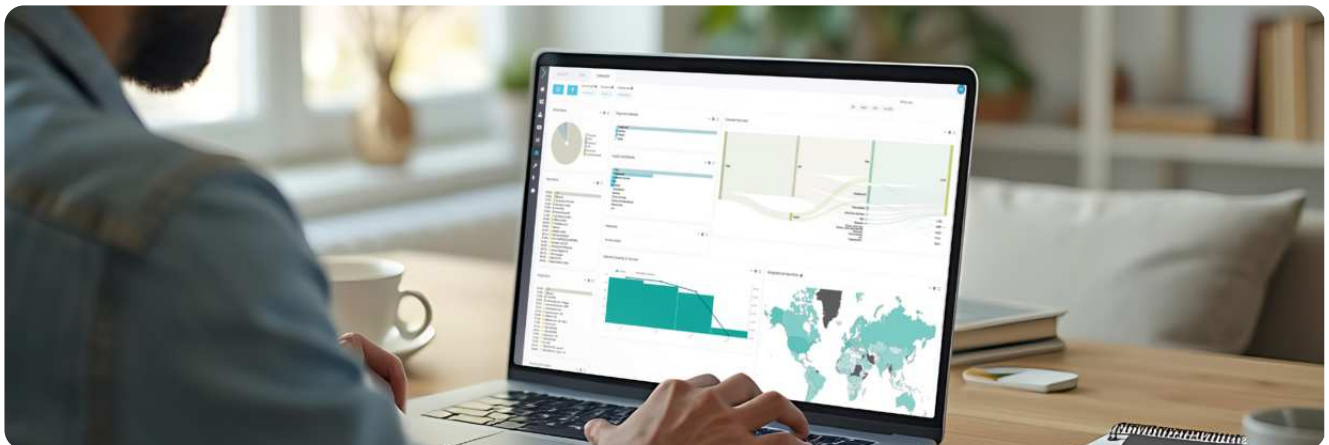


# Intelligence as infrastructure: How PayXpert elevates omnichannel retail

**PayXpert turns your payment system into an omnichannel intelligence platform.** By consolidating data from POS, e-commerce, mobile, and call center into a unified dashboard, merchants gain full visibility over how their customers pay and why.

With PayXpert, you can filter data by any dimension, including store location, payment type, period, customer profile, or channel. **This helps you recognise behavioural trends, identify friction points, and react to issues in real-time.**

**Our dashboards go beyond visualisation.** They enable predictive action. Integrated with your Martech and ops stack, they can inform your next campaign, optimise your staffing, or trigger fraud investigations. Custom reporting tools allow you to tailor insights to your role, whether you're a CMO tracking ROI, a store manager optimising footfall, or a CFO monitoring cash flow.



Our Team of experts can also help you increase your performance using our advanced BI dashboards and identify pain points in your integration.

# Transactional intelligence: The strategic role of reporting

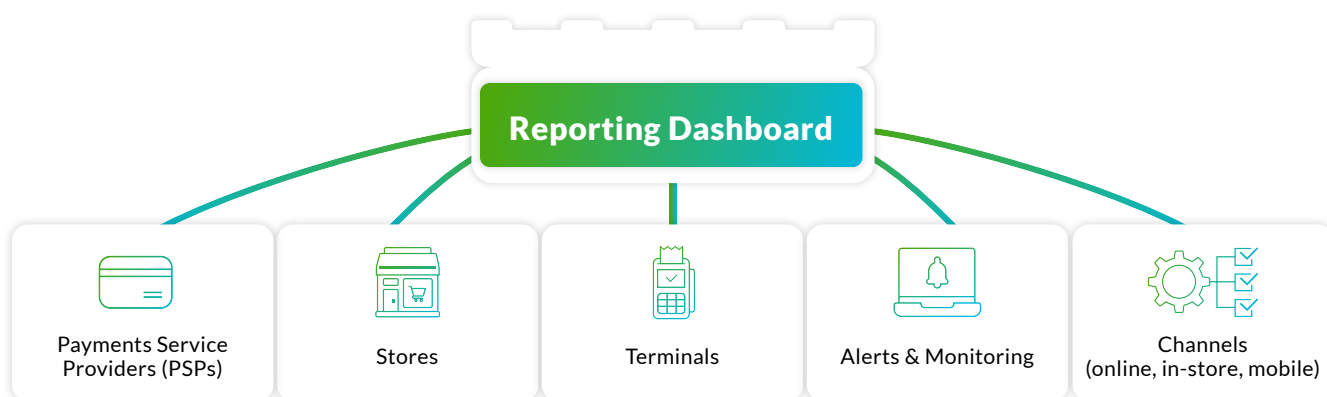
**A reporting dashboard is more than a visual aid. It's a control tower.**

With PayXpert, merchants can track transaction success and failure in real time, categorised by store, PSP, terminal, or channel. This helps detect payment issues the moment they occur, avoiding revenue leakage.

Refunds and chargebacks can be monitored closely, enabling you to identify repeat offenders, problematic products, or operational breakdowns.

Conversion bottlenecks; whether at the checkout button or due to a declined card, can be quickly diagnosed and addressed.

Average order values can be tracked across different geographies and customer segments. **You can also receive alerts when there's an unexpected drop in conversions or a spike in declines, empowering your teams to act swiftly.**

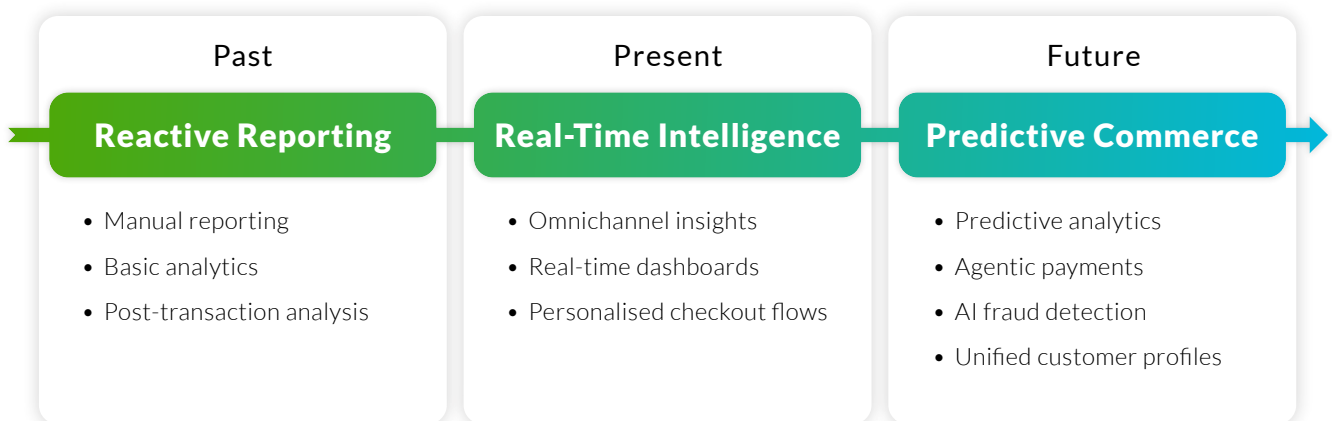


You can also aggregate your reports coming from different providers into your preferred BI solution, in order to compare performances efficiently.

# Predictive commerce: Where it's all headed

Omnichannel payment data is evolving from a diagnostic tool to a predictive engine. What used to be a way of looking back at past transactions is quickly becoming a means of anticipating customer behaviour, optimising conversions in real-time, and steering entire business strategies forward.

**Fraud prevention is being transformed by AI**, with systems learning from historical patterns to detect anomalies instantly and reduce false positives. Checkout flows are becoming personalised down to the individual, offering the right method at the right moment, based on context, channel, and prior behaviour.



New forms of payment, from biometric to voice, are also being shaped by these behavioural insights.



**A powerful new concept on the horizon is agentic payments:** where an AI assistant initiates and executes a transaction on behalf of the customer. While the potential for frictionless commerce is enormous, it also raises important challenges: how will the agent authenticate to the customer's account, how will 3DS work in this scenario, and who is liable if a chargeback occurs?

These questions will define the next generation of payments, and the merchants who start preparing today will be the ones shaping the rules tomorrow. **Unified receipts, loyalty tracking, and seamless returns will also become standard, powered by payment intelligence that ties every action back to a single customer profile.** The shift is clear: merchants who embrace predictive commerce will not only keep pace with change but also lead it.





## Conclusion: Don't just process payments, fuel your power strategy

**If you run both online and offline stores, your payments are your connective tissue.** They are the richest and most consistent source of customer insights. When analysed and activated, this data becomes your competitive edge.

### With PayXpert, you can:

- ✓ Improve customer experience with consistent, smart checkout journeys
- ✓ Identify friction and unlock new revenue streams
- ✓ Improve performance by using the full potential of your payment data
- ✓ Align store operations and inventory with real buying patterns
- ✓ Build loyalty through targeted offers and personalised journeys

**You're already collecting the data.  
Now it's time to put it to use.**



Let's talk payments!

**Contact us today to accept  
seamless payments**



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