Payment System Review checklist

– for retail and hospitality businesses

As your business evolves, it's important to make sure your payment systems keep pace. This checklist is designed to help you regularly review performance, security, and customer experience, so you can spot opportunities to improve how you accept and manage payments all year round.

Review sales and payment activity

- [ ] Identify busy trading weeks or months across the year
- [ ] Identify peak days of the week and peak times of day
- [ ] Make a note of any recurring issues such as slow terminals, long queues, dropped connections
- [ ] Review refund or void processes for any repeated delays or errors

Evaluate how customers are paying

- [ ] Review what payment methods you offer customers
- [ ] Identify which payment methods your customers most commonly use
- [ ] Breakdown your payment methods from most to least requested, and update your payment stack to reflect customer preferences – if necessary

Assess your existing payment tech
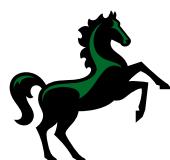
Hardware

- [ ] Check your card terminals are performing quickly and reliably
- [ ] Make sure you have enough devices for peak trading periods
- [ ] Identify devices that are outdated or no longer supported by software updates

Connectivity

- [ ] Test your terminal connections are working reliably (Wi-Fi, Bluetooth)
- [ ] Identify any connection issues during busy times or at certain locations
- [ ] Research a backup connection option, in case Wi-Fi goes down

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Review your operational flow

- [ ] Investigate whether queues are forming at peak times
- [ ] If staff are sharing terminals, monitor potential delays for customers
- [ ] Check whether totals between the till and terminal match smoothly and consistently
- [ ] Make sure staff are trained and confident with refunds, voids and troubleshooting
- [ ] Make sure receipts (paper or digital) are working correctly and consistently

Security and compliance

- [ ] Make sure there are clear procedures around who has relevant passcodes and access to terminals
- [ ] Check that staff are aware of and following safe card-handling procedures
- [ ] Ensure receipts and customer data are stored, protected and disposed of correctly and appropriately
- [ ] Make sure your PCI compliance is up to date and documented
- [ ] Carry out regular software updates, to help protect against fraud

Consider opportunities to improve efficiency

- [ ] Consider whether an integrated till-terminal setup could reduce manual input errors
- [ ] Check if portable terminals could help serve customers faster
- [ ] Think about whether adding another terminal might reduce pressure during peak times
- [ ] Consider whether you need remote or telephone payment options for deposits or bookings
- [ ] Look at your in-store layout to identify whether any changes could help improve flow at the counter

Plan for year-round efficiency

- [ ] Forecast when your busiest trading periods will be
- [ ] Make sure your current setup can handle increased footfall
- [ ] Make a list of any new services or events that might require new payment methods or extra hardware
- [ ] Plan staff training and refresher sessions for new, seasonal and existing workers
- [ ] Set a reminder to review your payment setup every 6-12 months

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