Payment infrastructure modern franchises can't scale without.

The scaling imperative

Franchise growth is accelerating, and 2025 was no exception. Over 20,000 new franchise locations[1] opened in 2025, which support over 9 million jobs. In fact, the industry as a whole is outperforming the overall U.S. GDP growth forecast by 1.9%. These indicators paint an encouraging portrait for franchise owners in 2026.

This is especially true for those operating quick-service restaurants, which are expected to experience continued growth in 2026. To take full advantage of the growth opportunities ahead, QSR franchises need to innovate their infrastructure to keep pace.

Many franchises hang in the balance of having a growth mindset but a limited in-house tech team, making the implementation of innovation a challenge. For these owners, having a simple yet scalable payment infrastructure is a game-changer. When exploring a scaling strategy, owners must rethink operations that are traditionally considered a back-office concern. As consumer expectations continue to evolve, the payment process is a critical asset that strengthens brand trust, unifies fragmented data and promotes future expansion.

The modern franchise requires a scalable, secure, and omnichannel-ready payment infrastructure that connects every location, channel and guest experience. This eBook explores why and how smart payment systems are emerging as the foundation for franchise success.

1. https://americasbestfranchises.com/blog/why-franchising-outperforms-the-u-s-economy-2025-data-analysis-and-investment-insights/

Table of contents

What "modern" payment infrastructure really means

Franchise growth doesn't just depend on great products and strong branding. It also hinges on an infrastructure that can consistently power every transaction and guest interaction regardless of location. Driving this infrastructure is modern payment systems.

Today’s most effective payment platforms share three essential traits

Cloud-based architecture

enables scalability, remote access, and real-time updates across locations.

Omnichannel connectivity

seamlessly unifies in-store, online, and mobile experiences to meet guests wherever they are.

Integrated business tools

combine payments with inventory, loyalty, and reporting to create a unified commerce engine.

These features are strategic enablers that drive franchises toward unified commerce and connect all consumer touchpoints into a single, centralized platform. When restaurant franchises adopt modern payment infrastructure, they gain the mobility, speed, and scalability needed to grow without disruption.

Specifically, KMPG's 2025 report on restaurant priorities[1] shows that 67% are actively transforming back-office accounting. What's more, 65% of the fast casual and QSR segment is prioritizing a move to unified POS platforms, according to PYMNTS B2B and Digital Payments Tracker[2].

The 4 "must-haves" of a modern payment system

1 A tech stack that communicates across all locations, all the time

2 Mobile & contactless payments

3 Real-time reporting & analytics

4 PCI-compliant security layers

Smart terminals are designed for more than just payments. They also support next-gen efficiency needs and offer critical support for labor management, guest loyalty programs, app integrations for business operations, and real-time reporting.

1. https://kpmg.com/kpmg-us/content/dam/kpmg/pdf/2024/restaurant-trends-for-2025.pdf
2. https://www.pymnts.com/tracker_posts/why-more-restaurants-need-to-bite-into-digital-transformation/

Scaling challenges franchises face without it

Modern solutions are no longer a “nice to have” in today’s marketplace, but are instead essential drivers of franchise growth, efficiency and security. For those not operating on dynamic systems, the risks can quickly compound.

The hidden cost of workforce mismanagement

Staffing inefficiencies create high labor costs from understaffing and overstaffing, slowing the speed of service through peak times and having too many employees on the clock to balance with the revenue generated during lulls.

This inconsistency negatively impacts both the guest and employee experience, starting with employee burnout, an area where the National Restaurant Association reports that **77%** of operators identify[1] recruitment and retention as major obstacles. When guests experience inconsistent service quality, this leads to dissatisfaction. Ultimately, restaurants feel the bottom-line impact through reduced retention and revenue.

Operational inefficiencies undermine guest trust

Manual reconciliation and siloed systems drive challenges such as double invoicing, missed refunds, fulfillment delays, and inventory mismatches. This can look like a guest returning an item but never receiving the promised refund, or a franchise overselling a product because inventory wasn't up to date.

Inconsistent payment options across locations also erode guests' brand affinity. Such instances leave guests frustrated, such as when one branch accepts digital wallets while another lacks tap-to-pay technology.

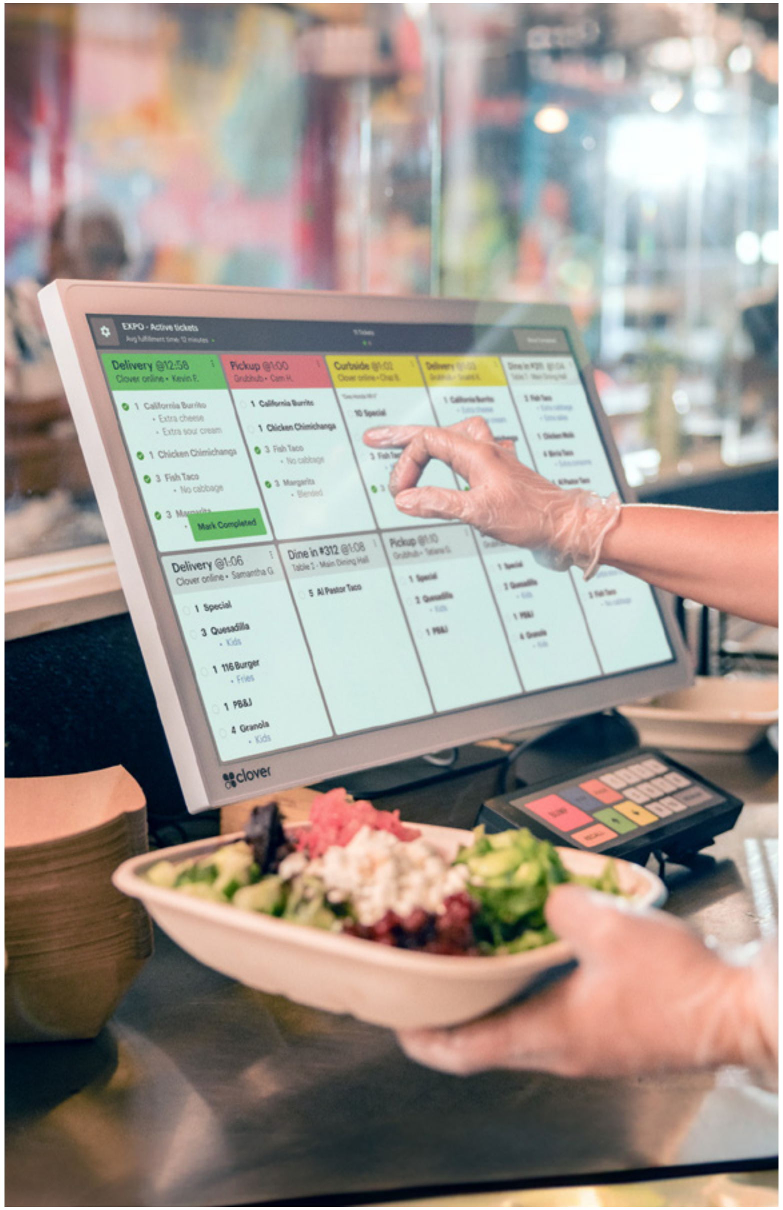
1. https://restaurant.org/research-and-media/research/research-reports/research-insight-workforce-technology-report/

Compliance risks threaten reputation

Outdated systems leave retailers vulnerable to fraud, as **80%** experienced at least one cyberattack in 2024 with half of those targeting POS systems. These breaches break guest trust and damage brand reputation.

Chargebacks add another layer of risk as global volumes are projected to hit **337 million cases**[1] by 2025. The average chargeback rate is **0.80%** for food delivery and QSR businesses, directly impacting ROI through lost revenue and rising operating costs. These trends underscore the urgent need for modern, secure payment infrastructure.

of resturant owners believe tech provides a competitive advantage according to The National Restaurant Association.



1. https://www.chargeblast.com/blog/chargeback-statistics-every-merchant-should-know

The competitive edge – how smart payment infrastructure fuels growth

A modern payment solution is a foundational business component and a central franchise scalability enabler. Properly integrated systems have been shown to fuel franchise growth across the board by influencing areas including onboarding, data centralization and loyalty programs. **69%** of restaurant owners say that incorporating more technology over the past 2-3 years has boosted efficiency and productivity, according to the National Restaurant Association[1].

1. https://restaurant.org/research-and-media/research/research-reports/research-insight-workforce-technology-report/

Create faster onboarding of new franchise locations

Modern solutions empower franchises to begin service faster than ever by meeting the tactical needs of efficient onboarding processes. In fact, many provide plug-and-play hardware solutions and cloud-based setup processes to allow new locations to go live quickly. This ability to drive onboarding consistency is crucial to continuous franchise growth.

Centralize data for better decision-making

When retailers have access to real-time dashboards for sales, inventory and guest behavior, they are better equipped to make the right decisions and maximize the benefit for guests and employees alike. Modern solutions prioritize visibility to ensure centralized access to franchise-wide data, enabling a more strategic approach to disparate location management.

Consolidated management of multi-platform sales will be crucial in 2026[1]

80%

of delivery customers would order using a smartphone app

70%

prefer contactless or mobile payment

67%

of an average restaurant's sales are now ordered and consumed off-premises

1. https://modernrestaurantmanagement.com/2025-restaurant-payment-trends-and-predictions/

Strengthen loyalty programs

Having effective loyalty programs in place is becoming an increasingly crucial part of customer retention. As of 2025, 68% of full-service and 71% of QSRs have loyalty programs, with projections rising toward 80% by year-end. To strengthen guest retention and broaden loyalty program accessibility, modern and mobile solutions are integrating to meet guests where they are. This merge enhances loyalty program functionalities, allowing franchises to easily deploy and manage enterprise-grade loyalty programs.

Reduce vendor complexities and supporting overhead

As modern solutions harness the power of automation and AI capabilities, they streamline traditionally labor-intensive, manually driven processes that would otherwise impede franchise growth and guest engagement. This efficiency and automation ensures reduced errors, faster issue resolution and better guest experience, ultimately leading to enhanced brand image and loyalty.

1. https://restaurant.org/research-and-media/research/research-reports/research-insight-workforce-technology-report/

Modern payment solutions are your franchise growth agent

Today's franchises need a growth platform that delivers a smart payments infrastructure, enabling their networks to scale efficiently, securely, and profitably. The right tool can support inventory management, guest loyalty programs, app integrations for business operations and real-time reporting.

5 ways to drive your franchise expansion

Accelerated onboarding

Skip the setup step of enlisting in-person tech teams with cloud-based architecture and plug-and-play hardware.

Centralized data for smarter decisions

Provides real-time insights on sales, inventory, employee management and guest data across locations.

Loyalty & CRM integration

Integrate loyalty and CRM tools for enterprise engagement and order solutions.

Reduced vendor complexity

Consolidates first and third-party payments, POS, inventory, loyalty, reporting and ordering into a single integrated ecosystem.

Built-in security & compliance

Become PCI DSS compliant and leverage advanced encryption and tokenization.

1. https://www.salesforce.com/service/field-service-management/trends/

Future-proofing franchise growth

It's time to start looking at your payment infrastructure as a critical growth enabler. As today's guest service landscape requires more agility than ever, it's important for franchises to adopt modern payment solutions that will scale with them.

Modernization can be overwhelming. Picking the right system is just as important as making the decision to evolve. When choosing the best fit, remember to:

- Evaluate the current systems in place
- Identify gaps and growth opportunities
- Explore all possible options
- Select the system that brings the most benefit to your franchise

Accept payments. Run your business. Sell more.

For tips and best practices, visit: fiserv.com/insights
To learn more about us, visit: fiserv.com/mid-market