PaymentsEd

Your source for payments education

Omnichannel Payments
What to Get Right First

Cheryl Rademacher, Chewy, Inc., Head of Payment Partnerships & Operations

Key Considerations

As we work through today’s discussion, keep these three questions in mind:

- How do in-store payments change customer expectations?
- Where does consistency matter most across customer contexts and payment moments?
- What needs to be defined, designed, and supported when building omnichannel payment capabilities?

In-store payments change expectations

As payments move from ecommerce checkout to an in-store interaction, businesses need to design for both the customer and the associate.

Ecommerce Payment Moment	In-Store Payment Moment
Merchant-defined flow	Customer-to-associate interaction
Scripted message and prompts	Human explanation and reassurances
Customer self-serves next step	Associate influences next step
Issue may become a support case	Issue becomes part of the visit

Takeaway: In-store payments must work for both the customer and the associate supporting the experience.

Consistency starts with customer context

A consistent experience starts with understanding the customer context and what the associate needs to support it.

Customer Context	What Consistency May Mean
Known ecommerce customer	Their wallet, loyalty, preferences, or account relationship carry into store where it adds value
New-to-brand in-store customer	Checkout remains simple without requiring app, account, wallet setup, email or phone number
Customer moving between channels	Context follows the customer, from ecommerce to store and from store back to ecommerce
Customer open to deeper engagement	Store can introduce account, loyalty, or future ecommerce experiences

Takeaway: Consistency means the right payment path for the customer and the right guidance for the associate.

Customers experience consistency through moments

Customers and associates experience consistency through moments where they need to act, decide, or get help.

Moment	Customer Question	Associate Question
Payment choice	Can I pay the way I expected?	What options can I help access?
Checkout	Does this feel clear and recognizable?	What should I explain or prompt?
Loyalty	Can I earn, use, or understand the value of joining?	What can I see, apply, or explain?
Refunds	Do I understand what happens next?	What happened, and what can I do?
Support	Can someone help me resolve the issue?	What can I resolve or hand off?

Takeaway: Every payment moment must work for both the customer and the associate.

Moments create operating questions

Behind each customer & associate moment are operating questions the business needs to answer.

Customer Moment	Operating Question
Wallet, loyalty, or payment options	What can the associate see, explain, and help with?
New-to-brand customer	How can the business make enabling future engagement simple for the associate and customer ?
Customer is ready to pay	What appears to the customer vs. associate, and when?
Customer moves across channels	What context follows the customer, and what can the associate access?
Payment, refund, or loyalty issue	What guidance, tools, and actions support the associate?
Issue not resolved in store	How does the associate hand off, and who owns resolution?
Consistent options across channels	Can partners, and operations support both experiences?

Takeaway: The associate cannot deliver an experience the business has not enabled.

What to get right first

Before chasing advanced capabilities, start with the basics and make decisions explicit.

Step	First Decision	What to Make Explicit
1	Stakeholder alignment	Identify the teams needed to shape, operate, and support both experiences
2	Customer promise	Define what customers should expect and what the business can support
3	Capability readiness	Assess whether partners, integrations, and data flows can support the promise
4	Customer context	Account for known ecommerce customers, new-to-brand customers, and customers moving between channels
5	Cross-channel continuity	Define what carries across channels: wallet, loyalty, receipts, purchase history, refunds, and support context
6	Payment presentation	Decide what the customer sees, what the associate sees, and where payment and support options appear
7	Exception handling	Clarify what associates and support teams can see, say, and do

Takeaway: Make experiences explicit, then confirm the business can deliver and support them.

Bringing omnichannel payments together

Omnichannel payment experiences work best when the teams responsible for the customer and associate journey share a clear customer promise, intentional payment design, and supportable operating model.

Closing Anchor	Takeaway
Align the teams	Ensure the teams shaping, operating, and supporting the payment experience understand their role in delivering it
Start with the promise	Define what customers should expect across channels and what the business is prepared to support.
Design for the moment	Design each payment moment for both the customer completing the transaction and the associate supporting it
Support the experience	Ensure associates and support teams have the information, tools, authority, and ownership needed to resolve issues

Final Takeaway: Align the teams. Define the promise. Design the moment. Support the experience.

Thank you

Don’t forget to submit your session evaluation!

Cheryl Rademacher, Chewy, Inc, Head of Payment Partnerships & Operations

PaymentsEd Forum