

# THE CHECKOUT SCORECARD

Where checkout still breaks, and how retailers are fixing it.  
Choose your rating to find where friction is happening at the till.



## HOW TO USE THIS CARD

Rate each point from 1 (not addressed) to 5 (fully optimized) across a representative sample of stores. Score your stores, then total your score out of 35. The result shows where to focus first and gives you a baseline to measure improvement against.

Statement	NOT ADDRESSED	2	3	4	OPTIMIZED
1 Payment delays are measured stage by stage, not just as total transaction time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 Customer uncertainty is addressed, not just technical faults	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 Contactless and digital wallets are the default route, not a fallback	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4 Prompts and manual steps are minimized for both customers and staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5 Costs, promotions, and loyalty are clear before the customer reaches the till	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6 A broad range of trusted payment methods is accepted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7 The whole store journey is optimized, not just the payment terminal	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### YOUR SCORE

/ 35

Total across all 7 points

#### 29-35 OPTIMIZED

Friction is actively managed; pursue marginal gains

#### 22-28 SOLID

Isolated bottlenecks remain; target lowest-scoring stages

#### 15-21 DEVELOPING

Friction is costing conversion; prioritize quick wins

#### 7-14 AT RISK

Checkout is a drag on sales; structural change needed



## WHERE DID YOU SCORE LOWEST?

That is where your stores are losing time at the point of payment. **Talk to the Ingenico team** about fixing it.

[READ THE REPORT](#)