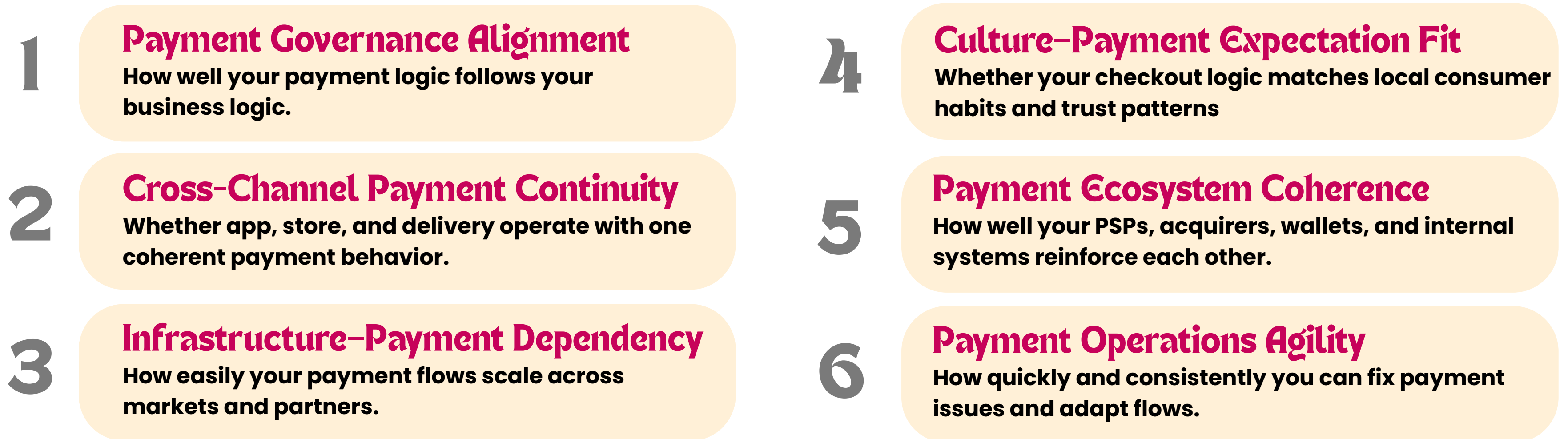# The Unified Commerce Orientation Lens

A 6-dimension maturity model to reveal how your payment system supports or silently breaks unified commerce.

1 Payment Governance Alignment
How well your payment logic follows your business logic.

2 Cross-Channel Payment Continuity
Whether app, store, and delivery operate with one coherent payment behavior.

3 Infrastructure–Payment Dependency
How easily your payment flows scale across markets and partners.

4 Culture–Payment Expectation Fit
Whether your checkout logic matches local consumer habits and trust patterns

5 Payment Ecosystem Coherence
How well your PSPs, acquirers, wallets, and internal systems reinforce each other.

6 Payment Operations Agility
How quickly and consistently you can fix payment issues and adapt flows.

Modern merchants are not challenged on *poorly designed technical solution*.

The challenge lies on payment system doesn't match their business governance, infrastructure vision, or cultural environment.

Orientation Spectrum

	Fragmented	In Transition	Coherent		Fragmented	In Transition	Coherent
Payment Governance Alignment	○	○	○	**Culture–Payment Expectation Fit**	○	○	○
Cross-Channel Payment Continuity	○	○	○	**Payment Ecosystem Coherence**	○	○	○
Infrastructure–Payment Dependency	○	○	○	**Payment Operations Agility**	○	○	○

Suggested question to help you position

Payment Governance Alignment
Do we make payment decisions proactively, or only when something breaks?

Cross-Channel Payment Continuity
Can a customer move from app to store without the payment logic changing?

Infrastructure–Payment Dependency
When we enter a new market, do our payment flows work as-is or require rebuilding?

Culture–Payment Expectation Fit
Do customers understand our payment and pickup flow without explanation?

Payment Ecosystem Coherence
Do our PSP, acquirer, and internal systems behave like one flow or separate ones?

Payment Operations Agility
When a payment issue occurs, do we know exactly who fixes it and how long it takes?