

# Merchants' payment maturity levels

Level	1 Manual payments	2 Fragmented payments	3 Unified payments	4 Responsive payments	5 Agile payments
<b>Business size</b>	Newbie merchant	Small merchant	Medium merchant	Large merchant	Enterprise merchant
<b>Connected providers</b>	0 (manual)	1-3	1-5	3-9	10+
<b>System solution</b>	none (manual)	External PSP	Payment CRM	Payment CRM Payment gateway (hub)	Payment processor
<b>Payment process owner</b>	Founder/CEO (individual contribution)	Top Manager (individual contribution)	Payment Manager (functional management, 1-3)	Payment Manager (dedicated team, 2-5)	Head of Payments (business unit, 5-20)
<b>Merchant's side</b>	No coding No automation Shareable link	Low coding Basic integration Prebuilt payment form (redirect to PSP-hosted checkout)	More coding Self-managed payment page PSP UI components Redirect to PSP checkouts Unified payment CRM	Mostly coding Self-hosted payment gateway Routing & Cascading Custom payment page PCI DSS Dedicated payment team	Standalone product Full-fledged payment processor Self-hosted payment processor (hub) Dedicated payment department Payment dashboard Payment BI/Analytics
<b>Provider's side</b>	Invoices Manual payments Payment links	Checkout (hosted payment page)	Elements (hosted payment fields)	API only (host-to-host)	API only (host-to-host)
<b>Key goals</b>	Startup Stay afloat	Stabilisation Focus on availability, reliability, consistency, growing volumes	Unification Focus on a unified system for all payment types, moving from account- to transaction-based view	Performance Focus on facilitating customer interaction on all levels	Optimisation Focus on relationships with customers across all dimensions