

SaaS Payment Stack Optimization Checklist

Follow this actionable list to audit your current infrastructure and prepare your billing systems for global scale.

1. Core Gateway and Security Audit

- Confirm your gateway supports Network Tokenization to automatically update expired card details.
- Verify your checkout is fully compliant with 3D Secure 2.0 to meet international security standards.
- Check that your API latency at checkout is consistently under 200ms to prevent abandonment.
- Ensure your gateway is PCI-DSS Level 1 certified to protect sensitive customer data.

2. Global Conversion and Localizing Efforts

- Identify your top five revenue-generating countries and verify if you have local acquiring in those regions.
- Enable the top three most popular local payment methods for each target international market.
- Configure your checkout to display prices in the customer's native currency based on their IP address.
- Audit your Merchant Category Code to ensure it accurately reflects "Software" to avoid bank flags.

3. Tax and Legal Compliance Setup

- Implement a system to capture two pieces of non-conflicting location evidence for every EU transaction.
- Set up automated tax calculation for US Sales Tax, VAT, and GST based on real-time nexus thresholds.
- Create a recurring schedule for filing and remitting collected taxes to international authorities.
- Draft and link a clear, accessible Refund Policy and Terms of Service directly on your checkout page.

4. Advanced Billing and Subscription Logic

- Integrate your product usage logs with your billing engine to support metered or usage-based pricing.
- Verify that your system handles mid-cycle upgrades and downgrades with automated proration.
- Test your "Grandfathering" logic to ensure existing customers retain their original pricing during updates.
- Enable an automated Account Updater service to sync new card information directly from the networks.

5. Revenue Recovery and Churn Prevention

- Set up a dunning email sequence that triggers immediately after a failed payment attempt.
- Configure "Smart Retries" to attempt transactions during peak banking hours in the customer's timezone.
- Add an in-app notification banner for users whose payment method is expiring within 30 days.

- Implement a "Pause Subscription" option in the customer portal as an alternative to full cancellation.

6. Long-Term Scalability Assessment

- Calculate the total monthly hours your team spends on manual billing support and tax reconciliation.
- Compare the cost of your current multi-vendor stack against the consolidated fee of a Merchant of Record.
- Review your 24/7 billing support capabilities for customers in different time zones.
- Assess if your current infrastructure can handle a 300% increase in transaction volume by next quarter.