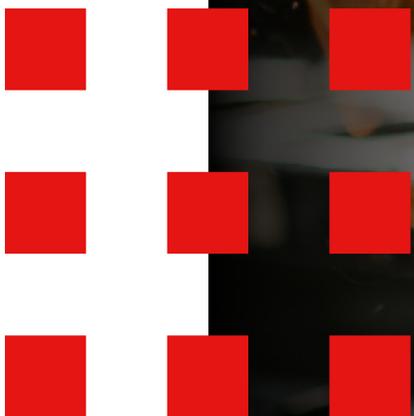


Savouring Success

Integrated
Payment Solutions
for the Food and
Beverage Sector

Getnet x Restaurants



2026

Getnet 

The most satisfying digestif to a great meal isn't a carajillo or mate, but the serene **smoothness of a seamless payment process.**

We've all been left with a bad taste when a card machine freezes, the online booking system clashes with the Point of Sale (POS) system, or a payment link fails for an international guest.

For consumers this is frustrating and negatively impacts their perception of the whole experience. This not only creates stressful situations for owners and management, but ultimately, lost revenues. In simple terms, today's customers expect businesses to operate seamlessly. A single bad payment experience can cost an organisation not only the immediate sale, but future customer loyalty or a valuable review.

If unnecessary payment obstacles prevent customers from having a good experience, these challenges can snowball into larger issues for thriving sectors. The food and beverage sectors across Spain, Mexico and Chile are renowned across the world, providing major contributions to local economies. In Spain, the sector accounts for roughly **2.5%** of the country's GDP, while in Mexico the figure is higher at **3.4%**. Both countries fall behind Chile, however, where the food and beverage sector contributes **4.7%** to

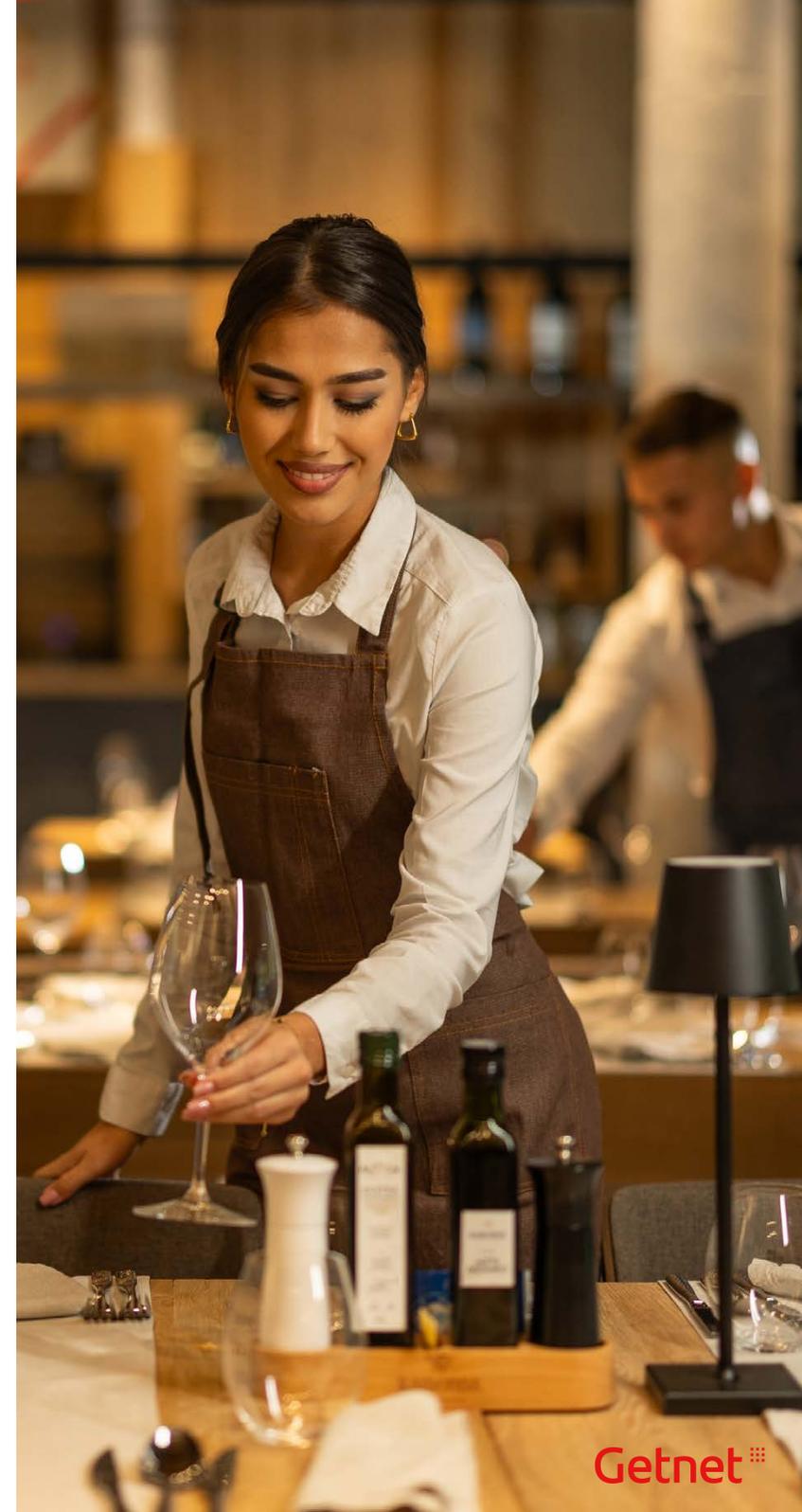
the national GDP. These numbers underline what is at stake: every disruption in a restaurant, cafe or kitchen resonates far beyond the dining room.

At Getnet, understanding these challenges is central to how we design our customer centric solutions. Our products are built around deep insight, developing the technology that solves the problems real businesses face. To that end, **we recently interviewed payment solution decision makers within restaurants, cafes, caterers and ghost kitchens** across Spain, Mexico and Chile **to understand their pain-points and critical needs regarding payment efficiency and financial management.** Their insights reveal the problems that matter most to them today, as well as the opportunities to make every payment a positive ending to a meal.

The price premium for getting it right is real. When speed, convenience and consistency combine at the checkout, customers are more likely to return, spend more, and share their positive experience with friends or family. **Payment technology must give businesses exactly what they need to create better experiences.** This isn't just smoother transactions, but a foundation for growth.

Research methodology

In July and August 2025, we conducted 56 one-on-one interviews with payment method and solution decision makers in Spain, Mexico, and Chile. Participants were employed by full service restaurants, ghost/dark kitchens, cafes and bakeries or catering and events suppliers. We sought to map the relationship between restaurant vertical and sub-categories with payment products, banking services and management tools (ISVs), highlighting their jobs to be done, pain points and needs during their routine.



01

Hidden payment obstacles



Hidden payment obstacles

Restaurants, cafes, caterers and ghost kitchens all face unique operational and financial hurdles that impede their growth and efficiency. While each sub-segment has distinct needs, there are common patterns that cut across the entire food and drink sector. These obstacles often remain hidden from diners, but for operators they are daily realities that drain time, resources and energy. **From our interviews, we heard that the three greatest challenges facing these businesses are:**

- 01.1 **Operational headaches**
- 01.2 **Tech systems clashing**
- 01.3 **Managing cash flow**

01.1

Operational headaches

The manual and fragmented nature of many tasks creates substantial work overload and inefficiencies. A cafe manager may be juggling HR paperwork while also running between front-of-house and the kitchen. A caterer may be finalising an invoice while answering calls from suppliers and clients. The result is an environment where reactive firefighting leaves little space for proactive planning.

“ Everything is still manual. I write daily sales in a notebook, do the monthly balance by hand with my daughter, and manage payments in cash.”

Restaurant owner, Chile

“ It’s such an interrupted job: I’m entering invoices, the phone rings about a staff shortage, then a supplier shows up... I abandon the computer to help out.”

Cafe owner, Mexico



Hidden payment obstacles

01.1

Operational headaches

Seasonality profoundly impacts sales and customer flow, leading to increased demands on human resources and inventory control, which become taxing without flexible, scalable payment and management tools. Operators describe the difficulty of summer booms or holiday peaks, when payment systems, staffing schedules, and inventory all collide at once. **Without tools that flex with demand, managers are forced to improvise, often at the expense of accuracy and efficiency.**

Many food and beverage business owners wear multiple hats, handling everything from cooking to complex administration and accounting tasks. This multi-tasking often results in work overload and significant time constraints, leaving little room for strategic focus. The human cost is also clear: long hours, stress, and difficulty in stepping away from the business. **Many operators report feeling trapped in daily operations rather than free to think about growth.**

“ On holidays the demand doubles. Suddenly we’re managing 30 or 40-piece orders at once.”

Dark Kitchen, Spain

“ Our main challenge is keeping control of everything, since we don’t have much knowledge of managing payments, suppliers, and the like.”

Cafe owner, Spain



01.2

Tech systems clashing

A common frustration rises from fragmented technology. In infrastructures where numerous tools are used independently for different functions, **our research revealed that a lack of seamless omnichannel acceptance and single-entry integration constantly undermines operations.** For example, a POS system may not link with the accounting tool, requiring duplicate entries, while a delivery app may not sync with stock management, creating gaps in inventory control.

This disjointed environment not only forces staff into repetitive manual work, but **can lead to manual errors and time-consuming reconciliation processes.** Even small mistakes – such as a payment entered twice, a missed tip, or a delivery order lost in transition – can cascade into disputes, accounting mismatches, and wasted hours of backtracking.

“ I still do everything by hand, the old-fashioned way. I don't have any system or software.”

Restaurant owner, Chile

“ We enter everything by hand and then re-enter it later - it's double the work.”

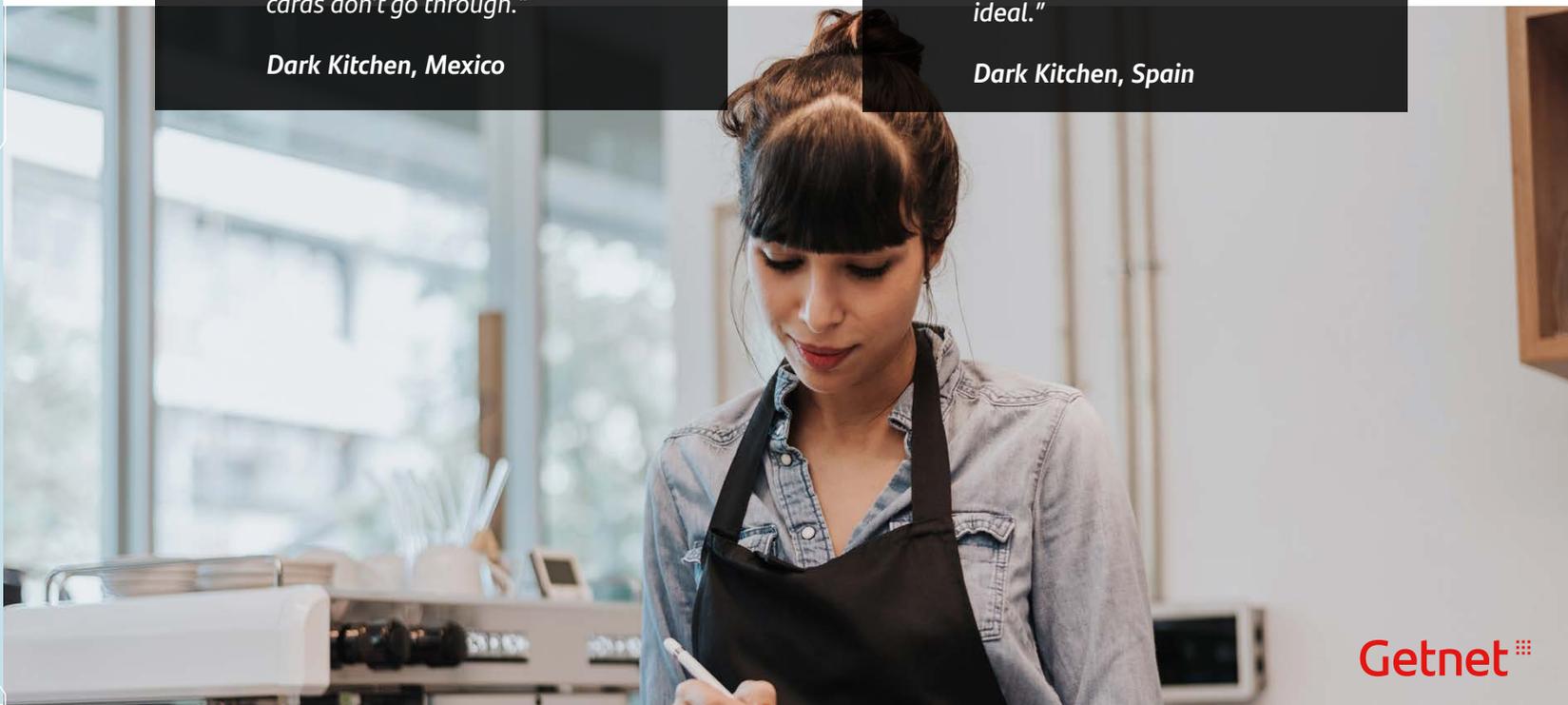
Cafe owner, Mexico

“ The system freezes sometimes, the network gets overloaded and bank cards don't go through.”

Dark Kitchen, Mexico

“ If we had a single system that included everything, it would be ideal.”

Dark Kitchen, Spain



01.2

Tech systems clashing



Existing payment tools often suffer from instability during peak hours, directly impacting service speed and customer satisfaction. When the payment terminal crashes at 9pm on a busy Saturday night, or when a customer's overseas card is rejected despite funds being available, the operational pressure is immediate. Staff scramble for workarounds, queues grow, and the customer experience suffers.

As a result, there is a **strong desire for an all-in-one solution that seamlessly integrates management and accounting functions**. Operators consistently highlight the need for "one version of the truth", where **a central system ensures that payments, sales, staff data, and stock all flow together without duplication**. Reliability and uptime are as important as functionality: in this sector, downtime is revenue lost.

01.3

Managing cash flow

Accounting tasks like bank reconciliation, cash closing, and financial reporting consume a substantial portion of a business owner's time. Many rely on legacy infrastructure, such as Excel sheets or manual ledger entries, which delay insight into real-time performance. The lack of timely information creates uncertainty, particularly in managing day-to-day cash flow.

If these challenges weren't difficult enough, managing profitability is hampered by high input costs, rising transaction fees, and the ongoing cost of living crisis resulting in many diners opting to stay home. At the same time, raw materials fluctuate in price and delivery platforms demand commissions of up to a third of revenues. It's a hard environment even for the most established businesses.

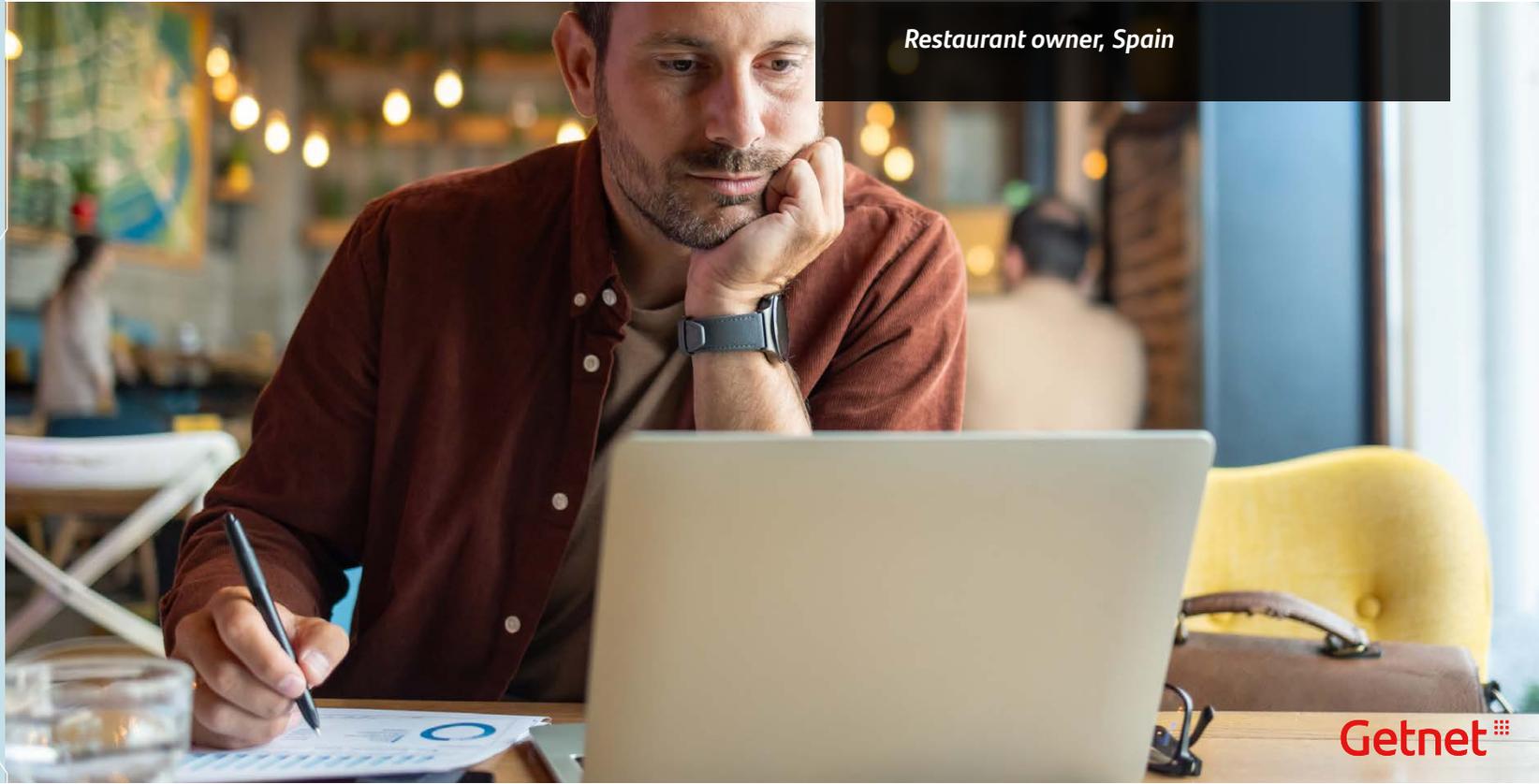
Ensuring stable cash flow and reliable financial reporting is essential to avoid defaults and support ongoing investments.

Without visibility into daily inflows and outflows, operators risk missing supplier payments, struggling with payroll, or delaying necessary investments in equipment and staff. These challenges are particularly acute for small and medium-sized businesses, which lack the buffers and reserves of larger chains.

The financial tightrope is therefore both operational and strategic. One misstep can jeopardise trust with suppliers, employees, or customers. However, this is a burden a burden that could be significantly eased by automated reconciliation systems. **When payments flow smoothly and financial reporting is automated, operators gain back precious time and confidence to plan ahead.**

“It literally takes me three days to review staff attendance, overtime, and absences before I can process payroll.”

Restaurant owner, Spain



A recipe for smooth operations



A recipe for smooth operations

02.1

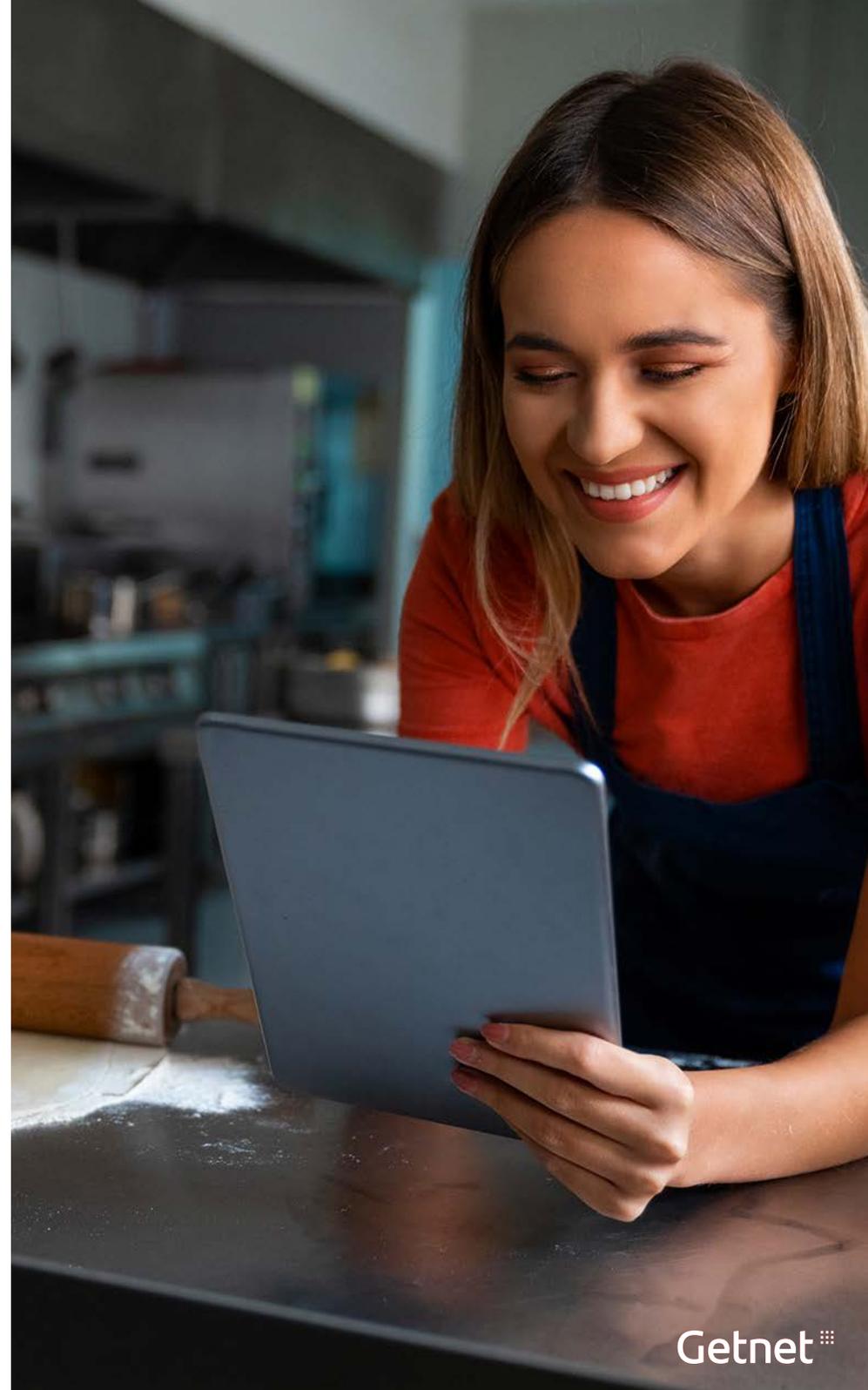
Getnet X Restaurants

Getnet offers a comprehensive, adaptive, and secure payment ecosystem designed to transform operational functions into strategic advantages for restaurants. Instead of viewing payments as a back-office necessity, **Getnet** positions them as the connective tissue between front-of-house service, kitchen workflows, and financial management.

Through embedding payments into every stage of the dining journey, operators can convert a potential pain point into a seamless brand experience.

Getnet understands the realities of the food and drink sector. From fine dining to dark kitchens, our customers rely on speed, reliability, and flexibility to succeed.

We combine local insight with global scale, allowing operators to remove the friction from payments while keeping their focus on service and growth. We pride ourselves in delivering value through **close collaboration with Independent Software Vendors (ISVs) that power the sector.**



A recipe for smooth operations

02.1

Getnet X Restaurants

We know what your restaurant needs to thrive

- **Data that drives better decisions:** Clear dashboards and analytics that turn payments into insight.
- **Simplified daily management:** Unified tools that bring together payments, reporting, and reconciliation.
- **Let customers pay their way:** Card, wallet, QR, contactless or link, on-site or online.
- **Tableside payments for faster service:** Boost table turnover and elevate customer satisfaction.
- **Seamless online solutions:** Smooth e-commerce and delivery integrations for every business model.
- **Financial solutions that support growth:** Access to working capital, cash advances, and easy reconciliation.
- **Reliable support that never stops:** Local, multilingual teams available 24/7 to keep you running.

Across our markets we integrate with Toteat (Chile), Agora (Spain), Aloha (Mexico), Loomispay (Spain) and Fudo / Deli (Chile / Brazil), Soft Restaurant (Mexico), Hippos (Canada and the US), Maxirest (Argentina), and Cover Manager (Latin America), enabling operators to unify payments with inventory, reservations, and staff management.]



A recipe for smooth operations

02.2

Every payment, every way



Getnet provides a full suite of payment solutions for in-store, online, and mobile transactions. This includes omnichannel acceptance, supporting card-present, payment links, and Mail Order/Telephone Order (MOTO) transactions. Crucially, **Getnet** supports a wide array of local payment methods, ensuring maximum conversion rates and customer convenience.

From a family café in Lima to a fine dining venue in Mexico City, flexibility is critical. Customers increasingly expect to pay in their preferred method, whether by QR code, wallet, contactless card, or voucher. **Using our solutions, merchants can split bills, easily add tips and accept payments in multiple currencies.** By offering broad



coverage of local and international methods, Getnet helps businesses avoid lost sales and create a frictionless experience for every customer type.

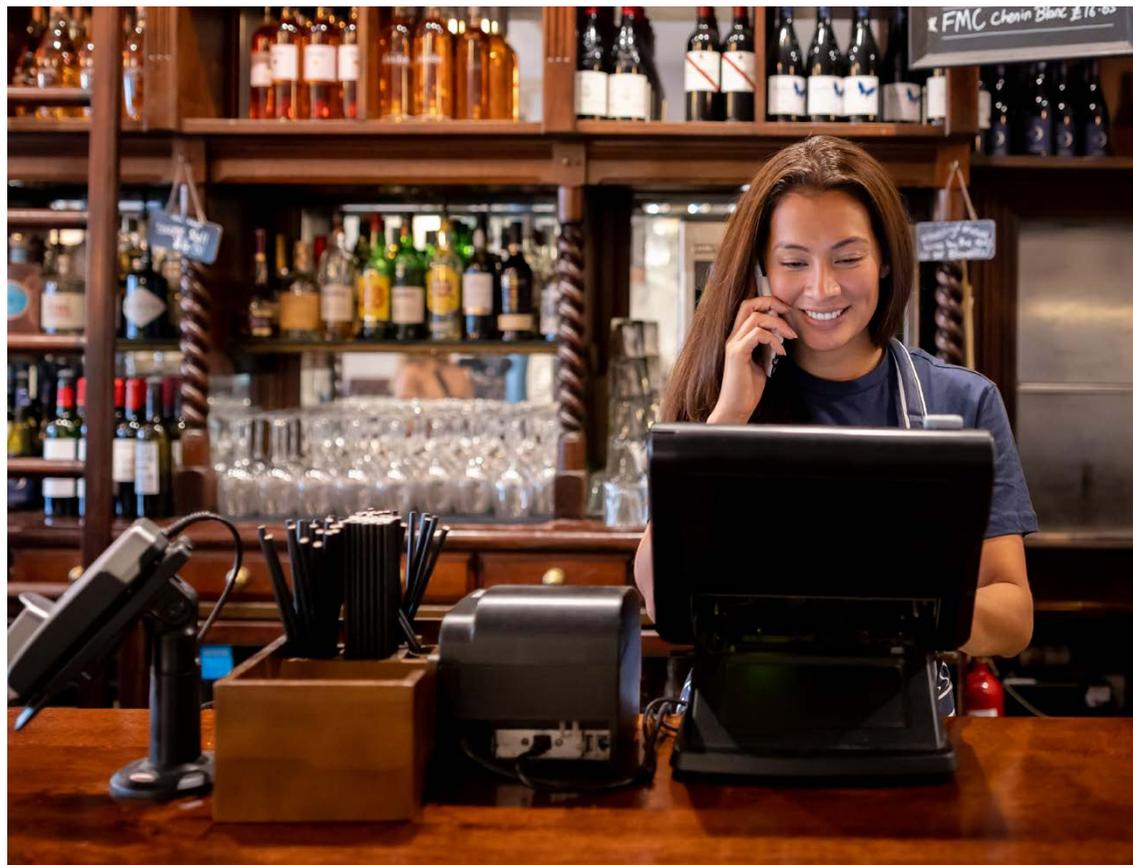
Pay-at-Table technology enhances service speed and improves the overall dining experience. This functionality cuts queues, empowering staff to close bills quickly, increase table turnover, and spend more time focusing on the guest relationship. In an environment where peak hours are so linked with profitability, shaving minutes off the payment process translates into measurable revenue gains.

A recipe for smooth operations

02.3

Smart orchestration tools for seamless flow

Getnet's solutions facilitate comprehensive digitalisation, integrating payment systems with restaurant software platforms, kitchen display systems, and reservation tools. By doing so, they eliminate the inefficiencies that arise when systems operate in silos. Instead of re-entering the same data multiple times, staff and managers gain "one version of the truth" across sales, stock, and payments.



One integration, extensive coverage for large restaurants

Getnet's Single Entry Point (SEP) API offers a streamlined way to unify payments across Latin America. With one integration, businesses gain access to local acquiring in every market where Getnet operates, while leveraging core gateway services and a full suite of value-added tools such as 3D Secure, antifraud, tokenisation, and subscriptions. The API supports real-time payments with low latency and proven scalability, handling hundreds of transactions per second. For restaurants expanding across borders, it delivers consistent performance, simplified reconciliation, and faster speed to market.]

A recipe for smooth operations

02.3

Smart orchestration tools for seamless flow

Meanwhile, **Getnet's Restaurante technology** is designed to work with your business, seamlessly integrating with leading restaurant software providers and industry partners. Through certified integrations with numerous leading ISVs, including the likes of Toteat, Agora and Aloha, we ensure one connected platform that evolves with the latest hospitality innovations.

This integration automates processes like order management, inventory updates, and financial reporting, significantly reducing manual effort and minimising errors. The outcome is smarter orchestration, greater visibility, and freedom for teams to focus on service rather than systems. The result is more reliable data, less human error, and a smoother collaboration between front and back of house.



Our partnership with **Soft Restaurant**[®]

In Mexico, **Getnet** partnered with **Soft Restaurant** to tackle one of the food and drink sector's biggest challenges: disconnected systems. Soft Restaurant, the region's leading provider, set out to solve this by creating Soft Restaurant Payments – a platform unifying restaurant management and payment processing. After developing the solution, Soft Restaurant needed to find a payments company that could effectively integrate it – enter **Getnet**. The platform streamlines operations by enabling instant order capture, multiple payment acceptance, tableside processing, and automatic reconciliation. For operators, the technology results in faster service, fewer errors, and greater visibility across the business.]

A recipe for smooth operations

02.4

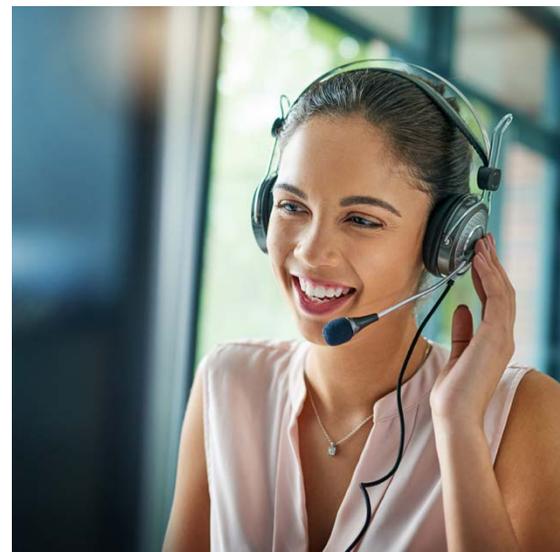
Financial clarity and dedicated support

Beyond basic payment processing, **Getnet provides value-added services such as data analytics and business intelligence tools.** Instead of relying on guesswork, operators can track which products sell best, when peak hours occur, and how staff performance links to revenue.

Features like automatic reconciliation systems, merchant financing options, and access to working capital loans ensure stable cash flow and provide crucial resources for investment. For many smaller operators, the ability to access flexible financing is not just a convenience but a necessity. Seasonal businesses, for example, can use cash advances to manage off-peak months without cutting staff or service quality.

Fast setup means restaurants can get up and running in days, not weeks. **Getnet's infrastructure** is certified to the highest international security standards, guaranteeing 99.99% uptime and continuous protection.

Getnet's value also lies in its human support. **Specialised service teams are available in local languages 24/7,** helping operators resolve issues quickly and confidently. Reliable technology backed by dedicated experts gives businesses the confidence to focus on what truly matters: its customers.

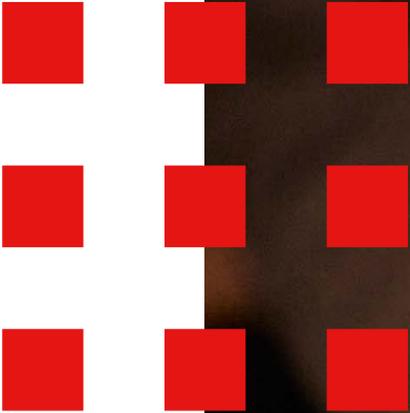


Success needs a strategic partner

Getnet turns payment operations from a burdensome necessity into a powerful asset. Our integrated solutions **streamline workflows, reduce friction, and free up time so operators can focus on what truly matters: delivering outstanding service and driving growth.** Reliability, speed, and insight are the essential ingredients of any commercial kitchen, and we provide the tools to achieve it.

Together, we can deliver impeccable service and memorable experiences. Get in touch to find out how Getnet lightens your workload, unlocks insights, and supports your growth.





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