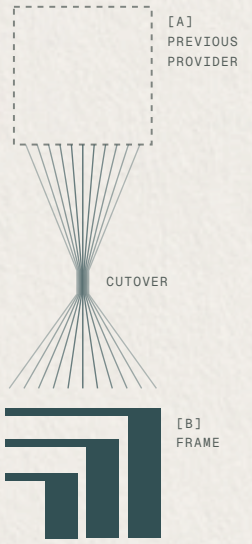
PAYMENTS / MIGRATION / OPERATIONS

Payment processor migration checklist



Switch with confidence. Use this checklist to keep checkout running, subscriptions renewing, and revenue flowing.

BUSINESS	MIGRATION LEAD	TARGET LAUNCH DATE

[01] WHY [02] MAP [03] PLAN [04] TEST [05] SWITCH [06] REVIEW

[01] Get clear on why you’re switching

- [ ] Identify the problems the switch needs to solve.
- [ ] Ask your current provider whether those problems can be fixed and by when.
- [ ] Confirm the new provider supports your business type, payment methods, and required integrations.
- [ ] Review pricing, settlement timing, reserve terms, and support coverage.
- [ ] Check contract notice periods, termination fees, and requirements for keeping your old account accessible.
- [ ] Choose a migration window outside peak sales periods and code freezes.

OWNER	TARGET COMPLETION DATE

[02] Map everything payments touches

- [ ] List every checkout, website, app, and internal tool connected to payments.
- [ ] Map API connections, webhooks, credentials, and customer notifications.
- [ ] Inventory saved payment methods, subscriptions, and renewal schedules.
- [ ] Identify open refunds, disputes, reserves, and unsettled balances.
- [ ] Document reporting exports and reconciliation workflows.
- [ ] Record current authorization rates, checkout conversion, settlement timing, and payment-related support volume.

OWNER _____ TARGET COMPLETION DATE _____

[03] Build the migration plan

- [ ] Assign one migration lead and a contact from each team involved.
- [ ] Bring engineering, finance, risk, compliance, and customer support into planning.
- [ ] Confirm the new provider’s account review requirements and readiness to process live payments.
- [ ] Confirm with both providers which payment credentials can transfer securely and which require customer action.
- [ ] Validate imported record counts, sample customer records, payment-method mappings, and renewal dates.
- [ ] Assign each subscription renewal to one system to prevent duplicate or missed charges.
- [ ] Plan how to handle legacy refunds, disputes, reserves, and reporting.
- [ ] Prepare customer communications for any required updates.

OWNER _____ TARGET COMPLETION DATE _____

[04] Test before moving live transactions

- [ ] Test successful payments, declines, refunds, subscriptions, payouts, and reconciliation.
- [ ] Test retries, delayed or repeated webhooks, and payment-status updates.
- [ ] Confirm customer notifications and internal tools reflect the correct payment status.
- [ ] Check authentication across supported devices and checkout versions.
- [ ] Define the first customer segment or share of traffic to move.
- [ ] Set measurable criteria for expanding the rollout.
- [ ] Document and test the rollback plan, including triggers, decision-makers, and traffic controls.
- [ ] Confirm how transactions already processed will be handled if new traffic moves back.

CRITERIA FOR EXPANDING TRAFFIC

ROLLBACK TRIGGERS

ROLLBACK DECISION-MAKER

OWNER

TARGET COMPLETION DATE

[05] Make the switch and monitor results

- [ ] Confirm launch staffing, provider support coverage, and escalation contacts.
- [ ] Verify account approval, data validation, testing, and rollback readiness before launch.
- [ ] Move the agreed initial traffic segment.
- [ ] Compare authorization rates and checkout conversion against your baseline.
- [ ] Investigate unexpected declines, authentication friction, and customer support issues.
- [ ] Verify settlement and payout timing.
- [ ] Confirm finance can reconcile transactions, fees, refunds, and deposits.
- [ ] Expand traffic only when the agreed criteria are met.
- [ ] Keep the old account accessible for outstanding obligations.

OWNER _____ LAUNCH DATE _____

[06] Review the first 30 days

- [ ] Review results by payment method, device, geography, product, and customer group.
- [ ] Review fraud rules and authentication settings with your risk team and provider.
- [ ] Confirm subscriptions renew correctly without duplicate or missed charges.
- [ ] Verify refunds, disputes, payouts, and reporting remain operational.
- [ ] Complete reconciliation through the relevant reporting periods.
- [ ] Confirm remaining balances, reserves, and obligations with the previous provider.
- [ ] Document lessons learned and update your operating playbook.
- [ ] Assign an owner and deadline to every unresolved item.

OWNER _____ REVIEW DATE _____

[07] Final sign-off

- ☐ The new payment setup meets the agreed performance criteria.
- ☐ Finance and support can complete their day-to-day workflows.
- ☐ Remaining legacy obligations have clear owners.
- ☐ Open issues have documented next steps and deadlines.

OPEN ITEMS

MIGRATION LEAD SIGN-OFF

DATE

NEXT STEP

Planning a move?

Talk to Frame about your migration requirements.

FRAMEPAYMENTS.COM/CONTACT →