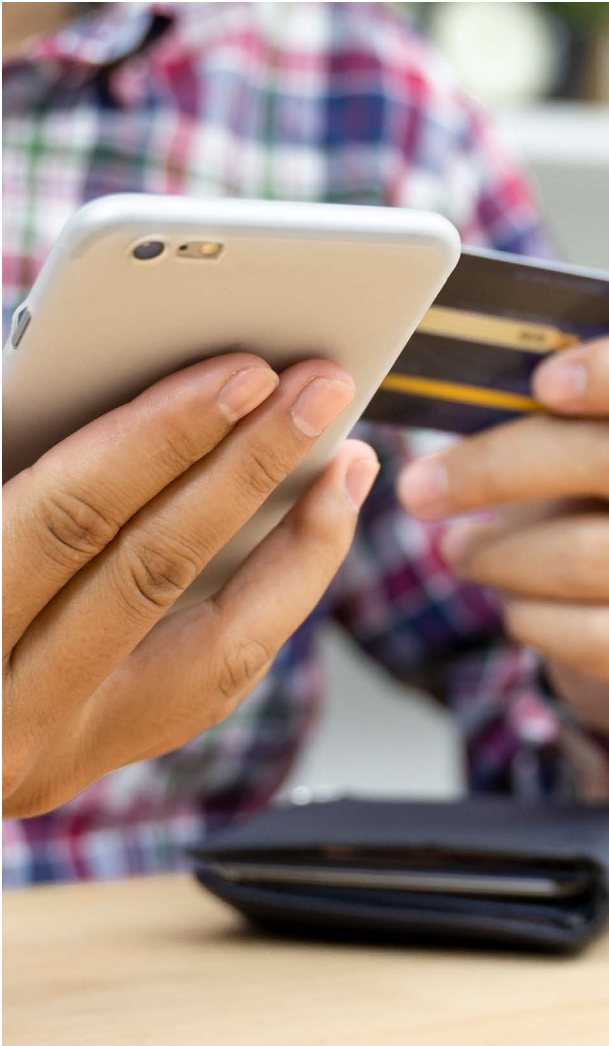


Moving from payments coordination to payments orchestration

The benefits of using one payments platform to manage your payments full lifecycle

Start

ACI Worldwide®



Today's shoppers demand a frictionless experience when checking out, regardless of whether they want to use their credit card, digital wallet, buy now pay later (BNPL), cryptocurrency, or other payment method.

Consequently, to remain competitive, retailers must make it easy for customers to check out on any channel using any payment type.

The complexities don't end there, as companies also need to factor in the unique challenges of specific processors, service providers, and local regulations while maintaining the highest level of security to prevent fraud and secure payments data. According to 451 Research, nearly 60% of merchants said they preferred to work with multiple payment service providers (PSPs). Working with multiple PSPs delivers many benefits, but at the price of further complexities.

In-store payments present even more significant hurdles because brick-and-mortar retailers look for ways to meet the heightened expectations of customers who got used to the digital checkout experience during COVID-19. At the same time, the sources of friction for in-store payments are myriad, including the proficiency of staff with technology and an experience inconsistent with the brand's online channel or loyalty program.

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Looking over the horizon, the world is collectively asking what role fit-for-use terminals will play in the future if cards continue to shed market share in favor of digital wallets, BNPL, and real-time payments.”

Adriana Iordan

Global Head of Merchant Products
ACI Worldwide

The problem: Legacy payments systems are incapable of meeting modern needs



There's a growing recognition that payment systems have transitioned from a cost center to a tool that can attract more customers and increase omnichannel sales. A robust and flexible payments system can be a differentiator that gives a merchant a competitive advantage over their peers.

"Payments have gone from being nearly an afterthought — the last perfunctory step carried out in a sales process — to being such a significant part of the checkout experience that, in many cases, the checkout methods that you present as a merchant may dictate whether a customer does business with you at all," advised Adriana Jordan, Global Head of Merchant Products at ACI Worldwide.



However, many merchants' systems cannot easily adapt to this paradigm shift. Often that's because they have a payments stack that has grown organically or through acquisitions rather than strategically. The resulting payment systems are costly and inefficient, and they don't always work in new geographies where customers may have different payment preferences and regulators have different rules.

Those cobbled-together systems are not only inadequate to meet current customer demands, but they're also ill equipped to provide the fraud management that retailers require. Today, fraud management is about more than denying fraudulent payments, requiring an understanding of multiple

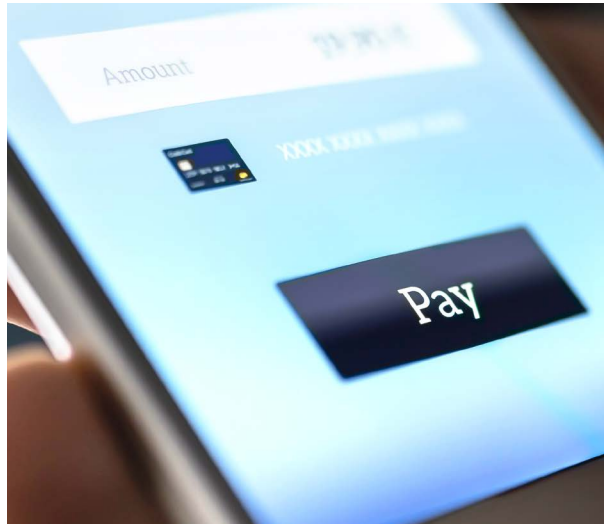
indexes to optimize — because there's nothing worse than denying — legitimate customers. "Letting good consumers through is vital. According to a survey from [Javelin](#), 38% of consumers would switch to a different merchant after experiencing a false decline. Additionally, [Aite-Novarica](#) reported an almost identical amount, four in ten consumers, would refuse to shop with that merchant again," warned Jordan.

The solution: Payments orchestration platforms



A payments orchestration platform streamlines and connects the front end of a website and in-store point of sale with various payment types and providers. It also works with acquirers, banks, lenders, and non-financial institution payment providers to maximize payments conversion cost-effectively while delivering a seamless customer experience. The best orchestration platforms increase conversions, help ensure compliance, mitigate fraud, risk and facilitate international transactions.

“With low-code APIs and more interoperability, the connectivity of solutions into a single payments



orchestration capability means that many aspects of payments optimization have actually become simplified, albeit more complex in terms of advanced payment flows that drive higher conversion,” said Peter Moedlhammer, Global Head of Merchant Solution Consulting at ACI Worldwide.

While previously available to only the most prominent merchants, recent tech advances, such as automation and the cloud, have allowed midmarket companies to access these tools to simplify their payment processing.

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Global Head of Merchant Solution Consulting
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Centralizing the entire payment and fraud ecosystems has many benefits for the merchant:

Automatic acquirer selection

Adding purpose-built orchestration functionality allows the platform to automatically choose the appropriate acquirer based on their conversion rate across factors such as the transaction type or value, shopper location, or card choice. It can also automatically rerun the request through another acquirer in the case of a denial.



Strategic insights

Once a retailer has centralized such processes, they can gain better insights and drive new customer experiences that increase conversions and revenue. Payments orchestration provides a “single pane of glass” view across all payments, potentially surfacing intelligence related to acquirer approval rates, the busiest days or times for orders, or other vital sales trends. Such insights could lead to improved decision-making about payment operations or other business areas.



Post-transaction support

Payments orchestration doesn't stop when the funds arrive in the merchant's account. It can also help retailers reconcile books, manage chargebacks, and pay intermediaries and partners. In addition, a payments orchestration platform can reduce revenue leakage and must have adequate risk and control tools across all aspects of the consumer journey and risk factoring. Such features may also free up the time for finance staff to work on more valuable projects than data entry or reconciliation.



Support for scaling

The diversity of international payment methods has previously represented a barrier to global expansion. However, merchants using payments orchestration platforms can expand more quickly since they do not have to manually stand up support for new types of payment providers, currencies, and regulations as they move into new markets.

Access to real-time payments

Advanced orchestration platforms allow merchants to accept real-time payments, in which they receive funds immediately from a customer's bank account. Real-time payments have several advantages, including increased cash flow, no interchange fees, and eliminating the potential for card fraud or chargebacks.

Better customer experience

With cart-abandonment rates as high as 70%*, it's mission-critical that merchants make the checkout process as frictionless as possible. Allowing shoppers to check out using their favorite payment method from the channel of their choice can go a long way toward repeat business and overall customer satisfaction.

* Baymard Institute

A balanced approach to fraud

While it's imperative for merchants to take measures to prevent fraud, they must do so with as minimal an impact as possible on the customer experience.

"Fraud solutions must focus on false positives as much as chargeback value," Moedlhammer warned. "Understanding the cost of fraud is critical — from declines to staff to vendors and additional third parties — but most of all the potential cost on customer experience and a merchant value proposition."

Orchestrating fraud as part of the platform allows merchants to tailor their approach based on geography and channel, for example, using digital identification and positive profiling and only applying friction when it's unavoidable.

Improved agility

In today's rapidly changing business landscape, new payment trends are quickly emerging — along with regulations targeting them. A payments orchestration platform allows merchants to quickly turn certain features or functions on or off to meet market demand or minimize risk.

"Simple configuration over complex, ongoing developments is the key with low-code, strong reporting analytics and flexibility across all channels," Moedlhammer said.

Finding the right payments orchestration partner

There are a variety of solutions, and the best solution for a merchant will depend on their industry, customer demands, budget, and other factors. Often the solutions available depend on the type of provider:



Pure payment orchestrators: These companies add an additional layer and provide an API for hosted services but do not host or control the services themselves. Similar to BI solutions, they provide a place to analyze and understand payments, but users may need to go to the individual systems or specialists to make the changes.

Gateways: Orchestrators in the most basic sense, gateways provide access to multiple individual acquirers but typically do not offer a multiacquirer solution or much beyond coordinating mainstream payment methods.

Acquirers: Often offered at aggressive pricing, acquirers typically only provide card acquiring for their service and have few additional features or functionalities.

Advanced/Integrated payment orchestrators: While these may have a higher price tag than other options, they typically combine the best features of gateways and pure payment orchestrators along with additional features and services. Such services might include fraud protection, payment analytics, and tokenization. Additionally, most changes can be made directly in the platform.

Where to start

The first step for a company considering a transition from payments coordination to orchestration is getting a baseline of its current payment processes, including current KPIs and metrics around conversion, growth, and cost of ownership. They should also look at existing contracts to get a sense of how many vendors they work with across end-to-end payments — and better understand whether existing providers might offer a more holistic service.

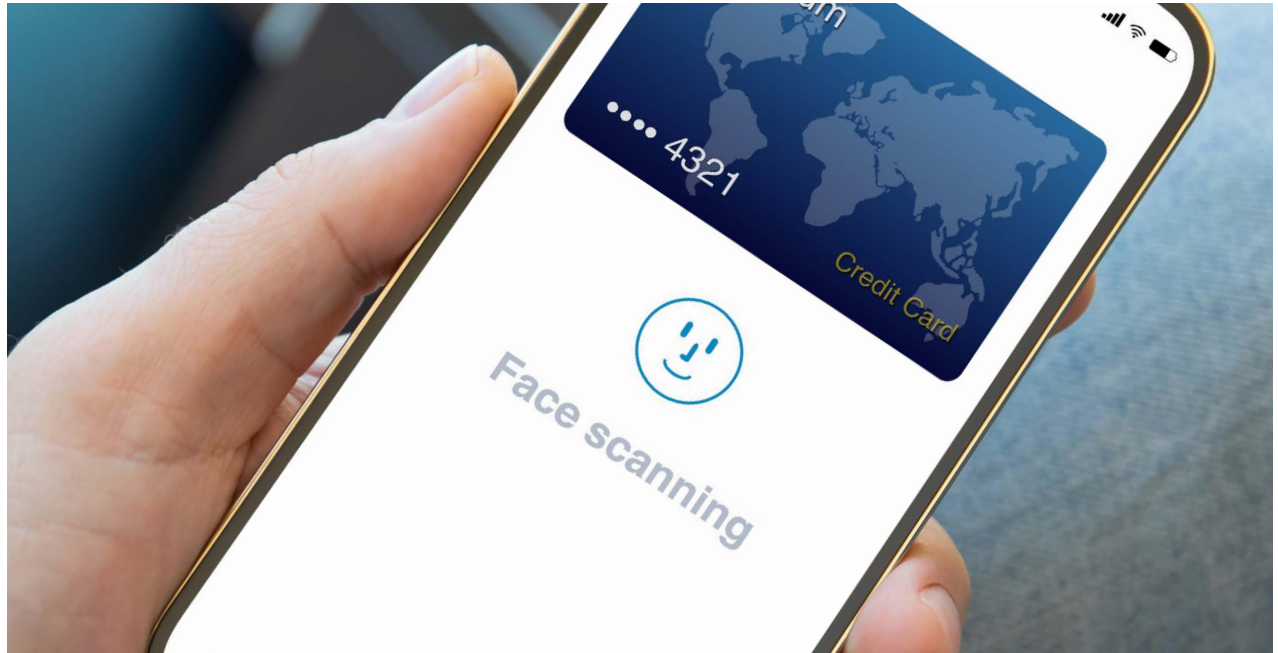
From there, retailers should perform due diligence on potential providers to find the one that best suits their needs when it comes to optimizing their payments. Ideally, they'll want a vendor with a wide variety of options and multiple endpoint and integration choices available. It's also essential to understand the pricing for various services, whether the retailer can add services, endpoints, or customer value propositions, and apply different settings to multiple channels, web properties, or checkout types.

In addition, best-in-class providers prioritize controls and are transparent about their products' PCI certifications and the security and authentication options available, such as P2PE and tokenization. Retailers should also ask about support and onboarding services to make the transition easy.



Executing a **transition to orchestration**

While making this type of switch can feel overwhelming, it's important to remember that connectivity to a payments orchestration platform is no more complex than connectivity to a single gateway or acquirer platform. That said, there are still some best practices to keep in mind when moving:



Understand the pricing model: Providers use many methods for pricing, and often the lowest “transaction fee” is not the best solution. Merchants should understand what’s included in the package or solution and whether additional onboarding or monthly maintenance fees exist.

Feel free to flex: Payments orchestration allows you to add or drop features as necessary. Merchants should take advantage of the opportunity to try out new payment options or remove a feature or payment type that’s not working.

Prioritize fraud prevention: If the orchestration platform includes fraud orchestration, merchants can reconfigure that portion of the service to address concerns or KPIs. Just like adding new payment methods, the platform should be able to add new fraud tools from the fraud prevention ecosystem to create a best-in-class system that recognizes both fraudulent and legitimate buyers.

How can ACI help

Payments traditionally have been seen as a cost center. Today, payments have C-suite visibility, and through a more sophisticated proposition that orchestration can deliver, the merchant payments team can become revenue generators as well as true differentiators in a highly competitive market. Decisions around payment partners today should be about not only cost per transaction but also conversion and growth opportunities.

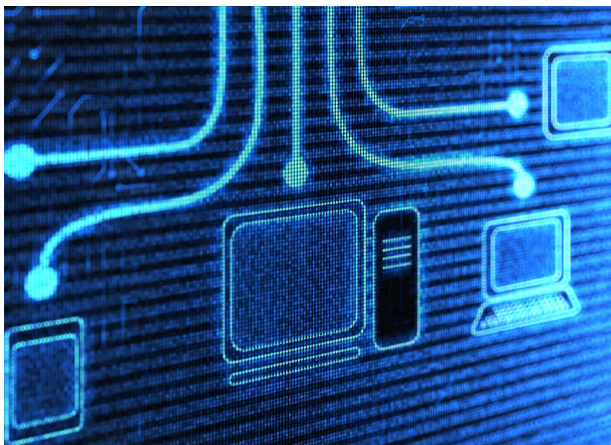
As digital-savvy consumers expect more from their commerce checkouts, their retailers must be able to meet these increased demands. More importantly,

merchants must be ready to adopt the next wave of innovation and beat competitors to deliver ultramodern payments in the future.

The agnostic, flexible, and functionally rich ACI® Payments Orchestration Platform™ can drive significant value in terms of payments strategy and provide access to the broadest, best-in-class vendors in a more digitally advanced payments ecosystem. ACI can orchestrate the customer payments journey to drive the highest conversion, enable revenue and customer growth, and, importantly, deliver this at the most efficient cost of ownership.

ACI provides a full-service payments orchestration platform with access to a wide array of card acquirers and alternative payment methods, including integrated fraud management, tokenization, and strong customer authentication (SCA) exemption management. Its agnostic solution also has integrated orchestration services designed to optimize customer conversion by routing to the best acquirer, auto-retrying soft declines and minimizing the effect of SCA.

[Contact an ACI payments expert today](#) to learn more about how the ACI Payments Orchestration Platform can boost your bottom line.

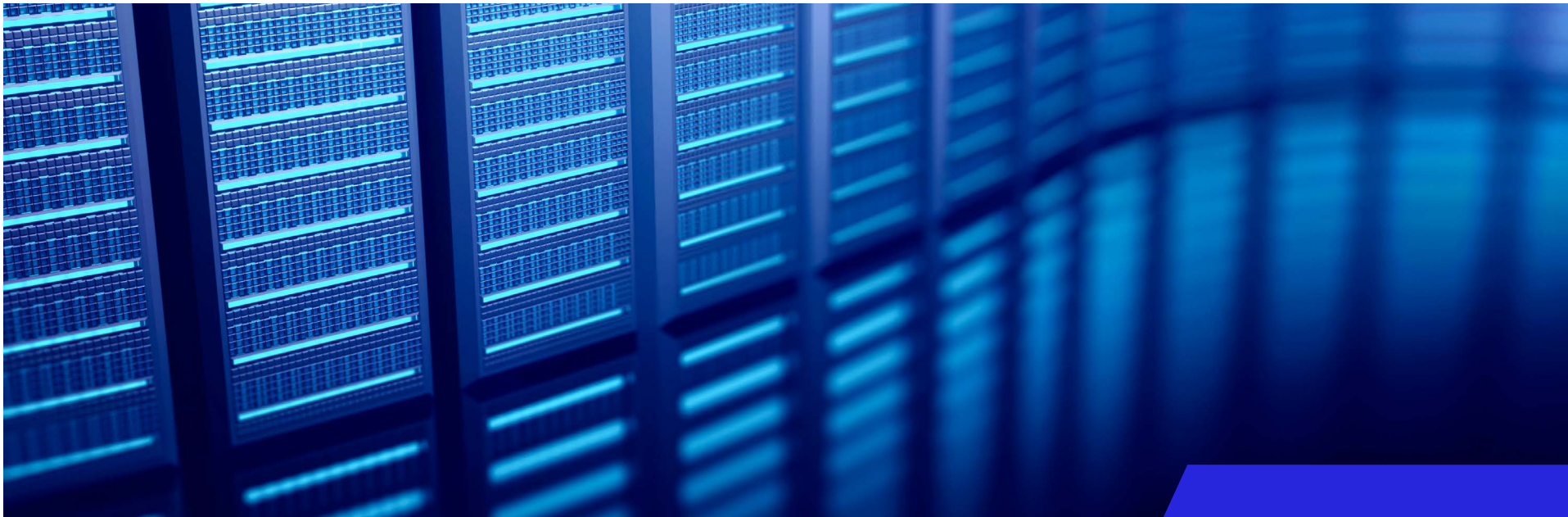


A leader in real-time payments — delivers the mission-critical real-time payments software solutions that enable corporations to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk.

In short, we're helping banks, merchants, and billers capture rising real-time opportunities and volumes, all to meet the shifting needs of their consumers and business customers.

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[Learn More](#)



ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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