

4 ways payments are accelerating global retail expansion into 2026



Our [latest research](#) shows that **85%** of large retailers are planning to expand internationally in the next 12 months.¹

Despite heightened geopolitical uncertainty, retailers are accelerating their international expansion plans. Inflation, supply chain disruptions, and shifting trade policies might seem like reasons to retreat, but instead they are fuelling urgency. Why? Retailers see international diversification as a way to spread risk, access new revenue streams, and tap into new consumer bases in growing economies.

Here are four ways payments are at the heart of how they're making it happen:



1. Payments are the key to global retail growth

Expanding internationally is not just about logistics, branding, or store openings—it's about enabling customers to pay in the ways they trust. Payments influence conversion, loyalty, and compliance.

This is why retailers are increasingly adopting local acquiring and local payment methods. Credit and debit cards alone no longer cut it. Customers expect to use PayPal, Apple Pay, Google Pay, and BNPL solutions like Klarna, AfterPay (ClearPay), and Affirm, but many prefer local wallets, in-app payments, and increasingly mainstream methods like Click to Pay. The surge in account-to-account (A2A) payments, cryptocurrencies, and social commerce checkout reflects this shift: payments are no longer a back-office function but a strategic driver of growth.



2. Why local acquiring relationships matter

One of the most effective ways to address international expansion challenges is to build strong local acquiring relationships. Instead of routing transactions through a foreign bank or processor, retailers partner with acquirers based in the same country as their customers. The benefits go beyond cost savings:

- Higher approval rates by recognizing domestic cards and banks
- Lower fees by avoiding cross-border and conversion charges
- Faster settlement that improves cash flow
- Local trust from familiar methods and local currency pricing
- Built-in compliance with national regulations
- Access to local payment methods

In short, local acquiring is helping turn payments into a growth driver rather than a cost center.



3. The role of payments orchestration and acquirer agnosticism

While local acquiring delivers clear benefits, relying on different processors in each market creates complexity. Payments orchestration platforms solve this by enabling retailers to connect to multiple acquirers and dynamically route transactions.

This acquirer-agnostic approach improves approval rates, builds resilience against downtime, and reduces costs by sending transactions to the most efficient provider. Just as importantly, it gives retailers the agility to add new markets and payment methods quickly, without having to creatively patch them into or rebuild their payments stack.



4. What's next: A2A, crypto, and social commerce

Retailers aren't just reacting to today's trends; they're preparing for tomorrow's:

- A2A payments offer faster, cheaper alternatives to cards, particularly in Europe and India
- Cryptocurrencies are gaining traction for cross-border payments and luxury goods
- Social commerce is reshaping checkout: platforms like TikTok, Instagram, and WeChat increasingly let consumers discover and pay without leaving the app

Together, these innovations point to a future where payments are deeply embedded into discovery, engagement, and fulfillment.

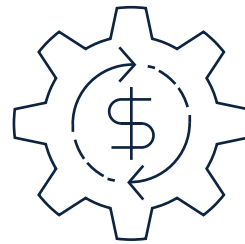
FINAL THOUGHTS

Payments are no longer an afterthought. They are the fuel of global retail growth.

Global expansion is no longer just about logistics or marketing—it's about building trust at the point of payment. Those who adapt to local acquiring, embrace regional payment preferences, and experiment with new technologies will lead the charge.

Want to accelerate your growth?

[ACI® Payments Orchestration Platform™](#) gives merchants the agility to maximize revenue, add new capabilities, and expand into new markets with over 1,000 pre-integrated connectors in more than 160 markets.



Meet with Our Expert Team

¹Unlocking Opportunity: How Payments Are Powering Merchant Growth