

Unlocking €5M in annualized revenue through payments optimization

THE CHALLENGE

- High abandonment rates driving lost revenue

THE SOLUTION

- Market-specific payments performance analysis and optimization; strategic 3DS performance assessment in the US market

THE RESULTS

- €417K in incremental revenue within one month
- €5M in projected annualized revenue uplift



Industry: Retail

Locations: HQ in Europe, with eCommerce activity globally

Company size: Thousands of employees worldwide; billions of euros in annual revenue

Solution: ACI® Payments Optimization Program, in conjunction with ACI Payments Orchestration Platform™

As a global eCommerce retailer operating at scale, this ACI client processes high transaction volumes across multiple markets, channels, and payment methods—making payments performance a critical driver of revenue and customer experience.

In such an environment, even small inefficiencies in the payments journey can quickly translate into meaningful revenue loss. Optimizing payments performance was therefore a critical lever for improving both revenue outcomes and customer experience.

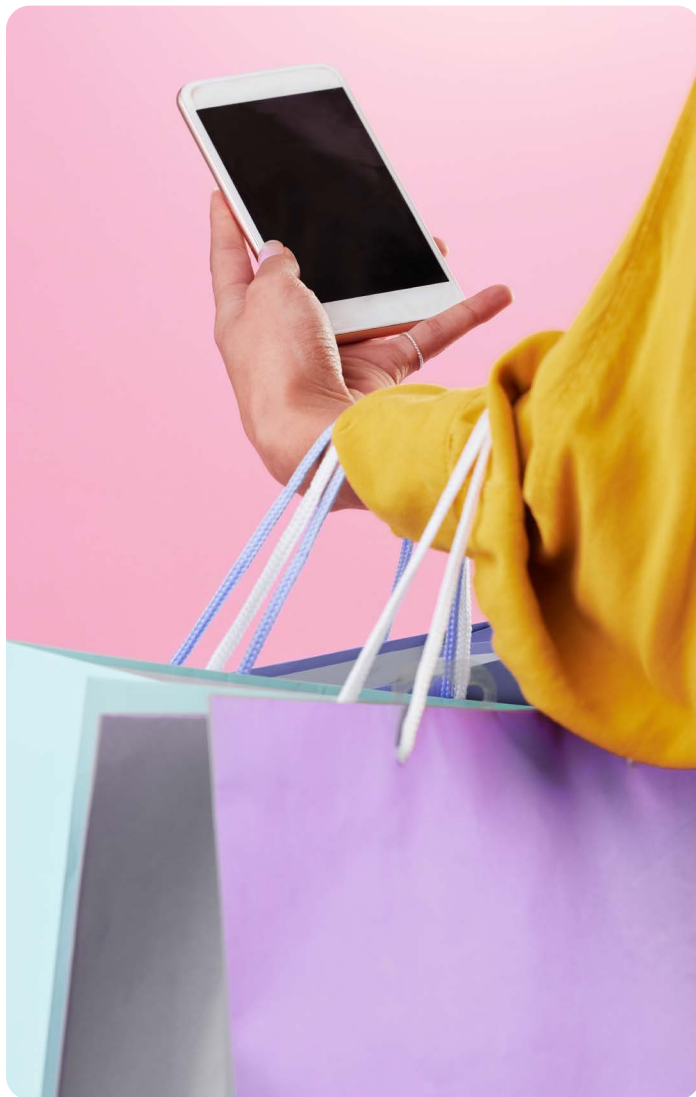
The challenge: Hidden inefficiencies across markets

A comprehensive review of payments performance showed that significant lost revenue was driven by localized inefficiencies in specific markets and flows. These friction

points were limiting authorization success and increasing customer drop-off at checkout.

One key issue surfaced in the US market, one of their largest markets, where elevated authentication challenges were contributing to abandonment during checkout. Approximately 15% of transactions were failing or being abandoned during authentication, indicating that payments performance—not demand—was the primary constraint on revenue growth.

The retailer's objective was clear: improve authorization outcomes and reduce friction in the payments journey while maintaining a seamless, high-performing checkout experience across regions.



The solution: Targeted, market-specific improvements

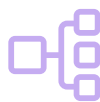
Working closely with the retailer, ACI's Payments Optimization team delivered an end-to-end view of payments performance, enabling the retailer to pinpoint market-specific friction and prioritize high-impact optimizations. By addressing the root causes of friction and authorization loss, the customer improved approval rates, customer experience, and efficiency.

Key solution elements included:



Payments intelligence and issuer-level analysis

ACI identified friction points, approval losses, and issuer-level performance differences across specific markets and channels. In the US market, one of their largest markets, the analysis revealed significant variation in authentication handling, with some issuers declining transactions outright rather than triggering authentication challenges.



Smart routing for 3DS decisioning in the US

Based on these insights, the customer limited authentication to high-risk regions, intelligently requesting 3DS authentication. They optimized challenge strategies in line with issuer behavior and scheme rules, leveraging existing liability protection from their fraud provider.



A phased, data-led optimization approach

Changes were implemented incrementally and continuously measured, enabling the retailer to validate impact, refine strategies over time, and scale improvements without disrupting overall payments performance.

The results: Fast financial impact without compromising risk controls

By applying market-specific payment optimizations, informed by deep analysis and close collaboration, the client was able to address localized performance issues while improving overall payments efficiency. The targeted optimizations delivered measurable financial impact in a short timeframe:

- €417K in revenue uplift realized within one month, driven by improved 3DS strategy, reduced friction, and higher overall approval rates in the US market, equating to €5M in projected annualized revenue uplift

The engagement demonstrated that even mature, multi-market businesses can unlock meaningful value fast through focused, data-driven payments optimization.

“Small improvements in payments performance scaled quickly into multi-million-euro impact.”

VP, GLOBAL DIGITAL COMMERCE

The **ACI Payments Optimization Program** is a managed consultancy service that helps retailers unlock eCommerce revenue by improving their payments performance end to end. The program combines deep payment data insights with hands-on expert analysis to identify opportunities across the full payments journey—then works directly with clients to implement, measure, and continuously refine improvements. The focus is on delivering measurable revenue uplift by optimizing approvals and reducing friction.

Optimizing payments
is one of the fastest ways
to improve revenue.

[Request a consultation today](#)
to explore the opportunity
with ACI.



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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