Nearly Two-Thirds of Global Retailers Say Payment Method Flexibility Drives Revenue Growth, ACI Worldwide Survey Finds

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New report highlights the growing importance of multi-acquirer strategies, alternative payment methods (APMs), and AI in global retail expansion.

OMAHA, Neb. & LONDON--(BUSINESS WIRE)--Oct. 9, 2025-- With payments emerging as a battleground for driving revenue growth, global retailers are accelerating their multi-acquirer strategies to stay ahead, according to a new survey conducted by ACI Worldwide (NASDAQ: ACIW) and Payments Dive. The report Unlocking Opportunity: How Payments are Powering Merchant Growth reveals that 97% of global retailers are already working with multiple acquirers, and that 96% of those using two or more acquirers report an increase in revenue. The research also highlights the surge in alternative payment methods (APMs), including real-time payments and cryptocurrencies, as well as the growing importance of AI.

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Key Findings at a Glance:

- **Drivers for Multi-Acquiring Strategy:** 53% of tier-one global retailers say the need for additional payment options is the top objective when adding additional acquirers, followed by expansion into new markets (51%) and improving authorisation rates (48%). 86% of retailers report cost savings from working with two or more acquirers.
- **Global expansion demands localised payment strategies**: 85% of retailers plan to enter new global markets within the next 12 months. To meet local expectations, 69% are adding local acquirers, and 58% are prioritising acquirers that support local payment methods.
- **Rise in cryptocurrency:** Crypto is gaining momentum among Millennials and Gen Z. 55% of retailers say cryptocurrency payments influence their choice of acquirer. The growing interest is driven by stablecoins, which offer lower transaction fees and faster settlement.
- **APMs now mainstream:** 83% of retailers ranked mobile wallets a top consideration when choosing new acquirers, followed by Account-to-Account payments (67%) and BNPL (57%).
- **Artificial Intelligence (AI) use cases:** 70% use AI in acquiring strategies, primarily for fraud detection (65%) and predictive analytics (63%).
- **Payment Orchestration Platforms (POPs):** 90% of retailers are using or planning to adopt POPs to streamline multi-acquirer management and enhance fraud prevention.

As retailers scale, managing multiple acquirers becomes increasingly complex. Payment Orchestration Platforms (POPs) provide a powerful solution by unifying acquirers, gateways, and payment methods through a single interface.

"The next wave of retail growth is being driven by AI-powered tools and insights, enabling merchants to optimize performance and increase customer engagement, while embracing emerging payment methods such as mobile wallets, A2A payments, and digital currencies," said Adriana Iordan, global head of merchant, ACI Worldwide. "As retailers adopt a multi-acquiring strategy, the growing complexity underscores the need for smarter payment infrastructure. Intelligent payments orchestration isn't just about improving efficiency; it's about unlocking new revenue streams and transforming payments into a powerful catalyst for revenue uplift."

The full survey report, "Unlocking Opportunity: How Payments are Powering Merchant Growth", is available at www.aciworldwide.com/MA-Survey

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Methodology

This survey, commissioned by ACI Worldwide and conducted by Payments Dive, provides insights from 105 Tier 1 consumer retail leaders, examining how they are using various payment strategies and technologies to manage payments and grow their businesses. All respondents hold senior roles across Payments, Treasury, Finance and IT departments at organizations that operate in the consumer retail industry with a minimum annual revenue of $500 million. The majority of respondents (53%) reported annual revenues between $1 billion and $4.9 billion. The remaining 47% were split between $500 million to $1 billion (23%) and over $5 billion (24%). Respondents indicated that the majority of their business is conducted in either North America (49%) or Europe (51%). The survey was translated into French, German, and Italian to ensure accuracy and cultural relevance across the sample.

About ACI Worldwide

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 retailers 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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