ACI Worldwide

Retailers Rank Richer Payments Data as the Top Benefit of Payments Orchestration, New ACI Worldwide Research Finds

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Cost reduction through competitive routing was selected least often among nine benefits, at 19%, yet 60% of respondents measure payments optimization by processing cost and only 25% say it is a top-tier strategic priority with board-level visibility.

OMAHA, Neb.--(BUSINESS WIRE)--Aug. 27, 2026-- Access to richer payments performance data across all channels was the payments orchestration benefit retail payments professionals selected most often, at 47%, according to new research from ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology. Respondents could pick up to three from nine options, and reduced payment-processing cost through competitive routing was selected least often, at 19%. The research was commissioned and funded by ACI and designed and fielded by Retail Systems. The findings are published in the report, *The Revenue Hidden in Plain Sight: Closing the Retail Payments Optimization Gap*.

Payments orchestration is a platform that connects and manages a retailer's payment ecosystem. It can provide the means for payments optimization, including the ability to route transactions, retry declined payments, and bring performance data from multiple providers together.

Key Findings at a Glance:

- **Data outranks routing.** Access to richer payments performance data across all channels was the most-selected orchestration benefit at 47%, followed by an improved ability to retry declined transactions without customer friction at 44%. Reduced payment-processing cost through competitive routing was selected least often, by 19%.
- **Cost-centric scorecards.** The cost of payment processing is how 60% measure the success of payments optimization. Revenue directly attributed to payments performance gains is used by 37%, and 9% have no defined metrics at all.
- **Limited board visibility.** Payments optimization is a top-tier strategic priority with board-level visibility at 25% of respondents' organizations, leaving 75% who did not report board-level visibility for it.
- **What retailers plan next.** Over the next 12 months, 61% plan to engage external expertise or a managed optimization program, 57% plan to implement or expand a payments orchestration solution and 30% plan to adopt AI or machine learning tools for payments optimization.
- **A visibility gap.** Only 30% place their payments performance at or above market benchmarks, and 12% say they do not have enough visibility to assess it accurately.

“Payments teams are often asked to make a revenue case with a cost-centric scorecard,” said Dan Coates, Director, In-Store and Omnichannel at ACI Worldwide. “The question is how approval rates, declines and retries affect completed sales. Processing cost matters, but on its own it is only part of the picture, and in my experience the teams that can also show what payments performance contributes are the ones that get the investment.”

What retailers want from payments orchestration

Asked which benefits of payments orchestration are most relevant to their business, respondents could select up to three of nine options. Access to richer payments performance data across all channels was selected most often, by 47%, followed by an improved ability to retry declined transactions without customer friction at 44% and greater flexibility to expand into new markets or geographies at 36%. Routing-led benefits ranked lowest. The ability to route transactions across multiple acquirers to improve approval rates was selected by 26%, and reduced payment-processing cost through competitive routing by 19%.

How payments optimization is measured

Respondents could select all measures that apply. The cost of payment processing was the most common measure, cited by 60%, followed by customer conversion and basket completion rates at 58% and reductions in fraud and chargeback rates at 51%. Revenue directly attributed to payments performance gains was cited by 37%, and 9% said they have no defined metrics for payments optimization success.

Board-level visibility and planned changes

Payments optimization is a top-tier strategic priority with board-level visibility at 25% of respondents' organizations, leaving 75% who did not report board-level visibility for it. Over the next 12 months, 61% plan to engage external expertise or a managed optimization program, 57% plan to implement or expand a payments orchestration solution and 30% plan to adopt AI or machine learning tools for payments optimization. Just 7% do not anticipate significant changes to their current approach. Respondents could select up to three planned actions, and these figures reflect stated intent rather than commitments already made.

Performance visibility and barriers

Only 30% of respondents placed their payments performance at or above market benchmarks, and 20% described it as adequate but below potential. A further 22% reported significant performance gaps they lack the resources to address, 15% reported underperformance relative to the market, and 12% said they do not have enough visibility to assess performance accurately.

Asked to select up to three barriers to improving payments performance, respondents pointed most often to internal resource or budget constraints, cited by 55%, followed by the difficulty of balancing fraud prevention against false declines at 35% and competing internal priorities slowing decision-making at 34%. Lack of clear ownership of payments optimization was cited by 32%.

Handling declined transactions

Automated retry logic based on issuer responses or transaction data is in use at 22% of respondents' organizations. Another 43% retry through a different acquirer or route, or retry manually or through simple rules. The remaining 35% rarely retry declined transactions or have no structured retry strategy.

The full report, *The Revenue Hidden in Plain Sight: Closing the Retail Payments Optimization Gap*, is available at content.aciworldwide.com/reports/retail-payments-optimization-gap.

Methodology

Retail Systems surveyed 203 payments professionals at 148 retail organizations across 18 markets. Ninety-six responses came from the United States, 104 from Europe and three from other markets. The largest European respondent groups came from the United Kingdom (40), France (17), Germany (10), the Netherlands (8), Italy (8), Switzerland (7) and Spain (6).

Respondents held payments, ecommerce, finance, fraud, risk and technology leadership roles, including chief financial, information, technology, digital, operating, risk and data officers, heads and directors of payments, heads of ecommerce and digital, and senior leaders across checkout, fraud and customer experience.

Respondents worked at organizations across four size bands, from $200 million to more than $100 billion, and across eight retail sectors led by fashion, specialty retail and grocery. The full size and sector distribution is in the linked methodology.

Respondents were recruited by phone and email to an online questionnaire and were not offered incentives. ACI Worldwide commissioned and funded the research. Retail Systems designed the questionnaire, fielded the survey and holds the dataset. Findings are reported for the combined sample. The study was not designed to produce nationally representative estimates for any single market, and because the sample was not drawn probabilistically, no conventional margin of error applies. Percentages for single-response questions may not total 100 because of rounding, and percentages for multi-select questions may total more than 100.

Full question wording and validated toplines: retail-systems.com/the-revenue-hidden-in-plain-sight-survey

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 merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With more than 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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