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Payment Orchestration as the Control Layer of Modern Payments

Building Resilient, Scalable Infrastructure in a Fragmented Ecosystem



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Table of Content

Executive Summary 03

From Integration to Control 04

Why Orchestration Becomes Inevitable 05

Architecture: A Control Plane, Not a Connector 07

Deployment: Speed vs Sovereignty 08

Fragmentation Is the Real Driver 09

Distinguishing Industry Evidence from Vendor Narratives 10

From Feature to Infrastructure 11

Why Leading Providers Choose Akurateco 12

Conclusion 13

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Executive Summary

Payment orchestration is often introduced as a technical solution — a way to connect multiple providers through a single integration. While this is true, it no longer reflects the role orchestration plays in modern payments.

Today, orchestration functions as the control layer of payments infrastructure — the system that allows merchants, PSPs, banks, and platforms to operate effectively in an environment defined by fragmentation across providers, payment rails, regulatory frameworks, and geographies.

This shift is not theoretical; it is already visible in market dynamics. According to Grand View Research, the global payment orchestration market is projected to grow from approximately $1.39 billion in 2023 to $6.52 billion by 2030. At the same time, research from ACI Worldwide indicates that a large majority of enterprise retailers are already using — or actively planning to adopt — orchestration platforms.

The underlying driver is structural. Payments are no longer a linear pipeline moving from merchant to processor. They have become a distributed system composed of multiple acquirers, region-specific payment methods, real-time payment rails, and increasingly divergent regulatory requirements. In such an environment, no single provider can deliver optimal performance across all dimensions.

Orchestration emerges as a response to this complexity — not as an optional enhancement, but as a necessary layer of coordination. It enables businesses to manage variability, optimize outcomes, and maintain control across an otherwise fragmented ecosystem.

> **It's not middleware... it's a full functioning environment for the merchants.**
>
> **— Andrew RIABCHUK in the webinar**

> **This is about building infrastructure that is resilient, scalable, and adaptable.**
>
> **— Neira JONES**

This paper builds on that premise. It argues that payment orchestration should be understood not as a feature within the stack, but as the operating layer that governs how payments are routed, optimized, and managed in real time.

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From Integration to Control

Most definitions of payment orchestration begin with integration — the idea of a single API connecting to multiple providers. While this is technically correct, it captures only the surface of what orchestration actually does.

The more meaningful shift is **from connection to control.**

A traditional gateway is designed to transmit a transaction to a processor. An orchestration layer, by contrast, determines how that transaction should be handled — where it should be routed, under what conditions it should be retried, and how it should adapt to performance, cost, or regulatory requirements in real time. The difference is not just functional, but architectural.

This distinction is what separates orchestration from adjacent models. Unlike a Merchant of Record, it does not assume legal or financial responsibility for the transaction. Unlike a gateway, it does not simply pass data between endpoints. Its value lies in introducing policy-driven decisioning into a fragmented payment ecosystem.

Industry analysis from Glenbrook Partners provides a useful structural lens, defining orchestration through four core elements: multi-acquirer access, a single integration point, transaction optimization, and intelligent routing. In practice, however, these capabilities do not operate in isolation. Together, they form a system that governs how payments behave across providers, markets, and conditions.

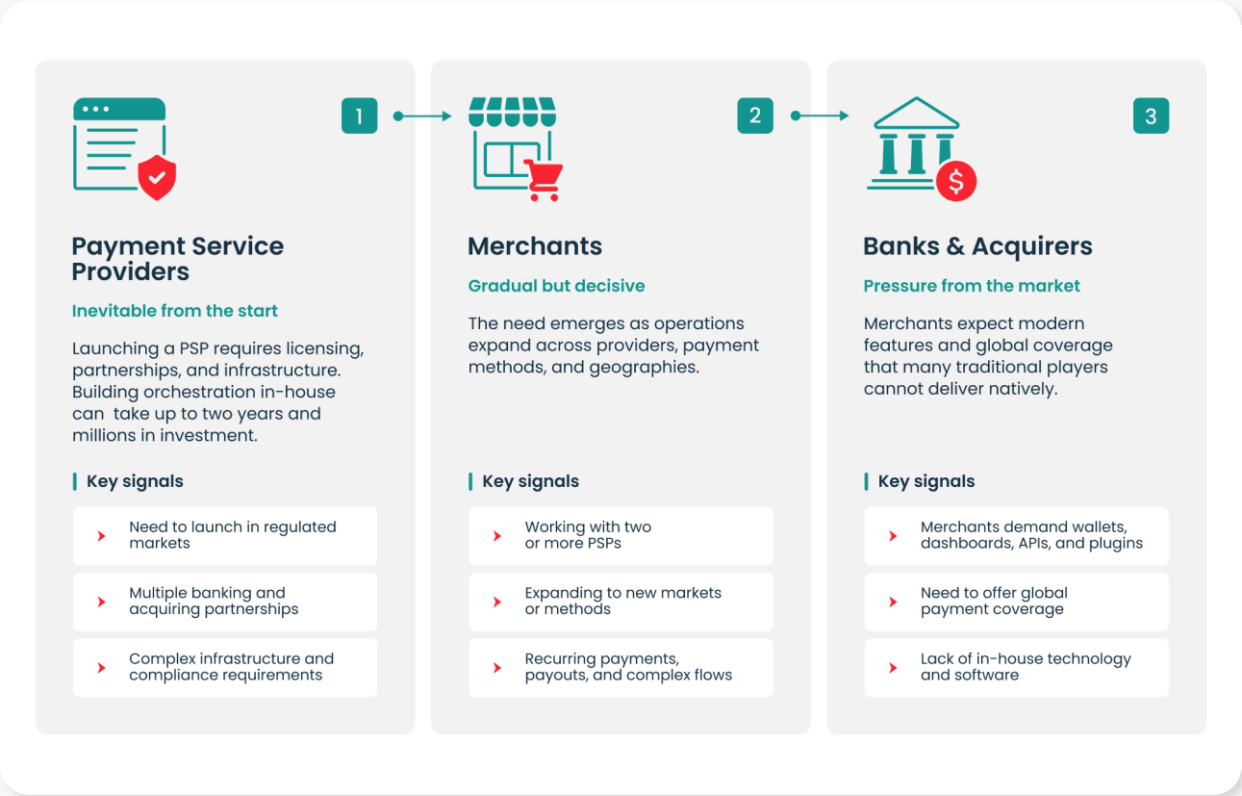
This is why the common description of orchestration as “middleware” is ultimately misleading.

> **It’s not a middleware. It’s a full functioning environment with routing, settlements, billing, sub-merchants, etc.**
>
> **- Andrew RIABCHUK**

In this sense, orchestration is not simply another component within the payment stack. It is the layer that coordinates the stack — bringing structure, logic, and control to an environment that would otherwise remain fragmented.

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Why Orchestration Becomes Inevitable



The need for payment orchestration rarely appears at the very beginning. It emerges at the point where operational complexity exceeds what a business can realistically manage internally.

For payment service providers, that threshold is reached almost immediately.

Launching a PSP — particularly in regulated markets such as Europe — requires licensing, financial partnerships, and a robust technical foundation. Building orchestration capabilities in-house is theoretically possible, but in practice it is rarely viable. As discussed in the webinar, such an effort can take up to two years and require significant financial investment.

> **If you build it in-house, you will not be in time. After two years, orchestration platforms will already have double the functionality.**
>
> **- Andrew RIABCHUK**

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For PSPs, orchestration is not an optimization layer added later. It is part of the infrastructure required to enter the market at all.

For merchants, the transition is more gradual, but no less decisive. It typically begins when operations expand beyond a single provider. The introduction of multiple PSPs, entry into new geographies, or the need to support recurring payments, payouts, or more complex transaction flows all increase operational overhead.

> **If you already work with two or three PSPs, orchestration becomes useful.**
>
> **- Andrew RIABCHUK**

At this stage, orchestration stops being a matter of convenience. It becomes a factor that directly influences approval rates, transaction costs, and the overall customer experience.

For banks and acquirers, the pressure comes from a different direction. Their traditional strength — core processing — is no longer sufficient in a market where merchants expect a full-service offering.

As a result, orchestration platforms are increasingly used as a way to extend capabilities without rebuilding infrastructure from scratch.

This growing reliance on orchestration reflects a broader industry reality.

> **This complexity is too great to manage alone.**
>
> **- Neira JONES**

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Architecture: A Control Plane, Not a Connector

A modern payment orchestration platform sits between merchant systems and a distributed network of payment providers. At first glance, this position may resemble a traditional integration layer. In practice, its role is fundamentally different.

Orchestration introduces a layer of **real-time decisioning** into the payment flow. Each transaction is not simply passed along, but evaluated — taking into account geography, payment method, issuer behavior, cost structures, and performance signals. Based on these inputs, the system determines the most effective route. If a transaction fails or is softly declined, it can be retried automatically through an alternative provider. Where regulatory requirements apply, such as authentication flows, orchestration ensures these are handled consistently across all connected endpoints.

This is why practitioners resist describing orchestration as middleware.

> **It's a connectivity box that gives you the ability to create the flow required by your business.**
>
> **— Andrew RIABCHUK**

What that "flow" represents has expanded well beyond card processing. It now spans a broader ecosystem of payment rails and services — from digital wallets and real-time bank transfers to fraud prevention, authentication, and identity verification. Each component may be delivered by a different provider, but orchestration brings them together under a single layer of logic and control.

The result is not just integration, but coordination. Orchestration functions as a control plane for payment decisioning — centralizing rules, enforcing consistency, and enabling flexibility across an increasingly fragmented landscape.

This role is not only technical, but strategic.

> **Payment orchestration is not just about moving money faster or cheaper. It's about building infrastructure that is resilient, scalable, and adaptable.**
>
> **— Neira JONES**

Taken together, these perspectives capture the shift clearly: orchestration is no longer just a way to connect systems. It is the mechanism that allows those systems to operate coherently under conditions of scale, variation, and constant change.

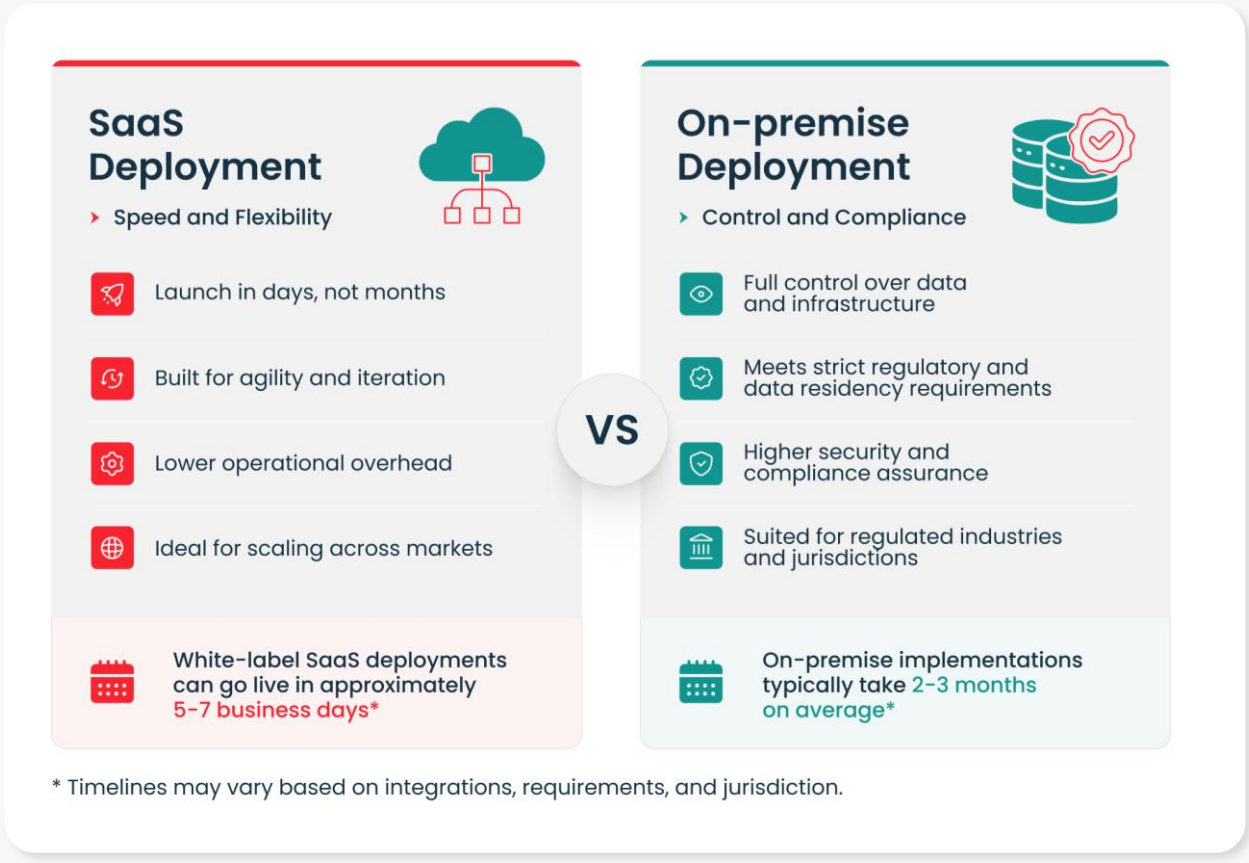
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Deployment: Speed vs Sovereignty

One of the most practical — and often underestimated — aspects of payment orchestration is deployment. While it is frequently treated as a technical detail, in reality, it reflects a broader strategic decision about speed, control, and regulatory alignment.

SaaS-based orchestration platforms are designed for rapid implementation. When core integrations are already available, deployment can take place within days rather than months. For example, Akurateco indicates that white-label SaaS environments can typically be launched within five to seven business days. This model allows merchants and PSPs to move quickly, test new markets, and scale without the overhead of managing infrastructure.

On-premise deployments operate on a different timeline and serve a different purpose. They require environment setup, security configuration, compliance validation, and often coordination with internal IT and regulatory stakeholders. As a result, implementation may take several months. As **Andrew RIABCHUK** explains: “On-prem installation is more complex. It takes two to three months on average.”



The contrast between these approaches reflects a fundamental trade-off. SaaS prioritizes speed, flexibility, and ease of iteration. On-premise prioritizes control over data, infrastructure, and compliance boundaries.

In many cases, this choice is not purely commercial. Regulatory requirements can dictate how and where payment data is processed.

> **In some countries, regulators require processing on local soil.**
>
> **— Andrew RIABCHUK**

This introduces an additional dimension to architectural decisions. Deployment models are no longer selected solely based on technical preference or cost efficiency, but also on jurisdictional constraints and audit requirements.

As a result, orchestration architecture becomes a reflection of both business strategy and regulatory geography — balancing the need for agility with the necessity of control.

Fragmentation Is the Real Driver

The rise of payment orchestration is not primarily a story of technological innovation. It is a response to fragmentation.

Payment ecosystems are becoming more complex in multiple, overlapping ways. New payment methods continue to emerge and gain local dominance. Regulatory frameworks evolve independently across regions. Even within card payments, performance varies depending on geography, issuer behavior, and routing choices. Taken together, these factors create an environment that cannot be effectively managed through a single provider or a static integration model.

Brazil offers one of the clearest examples of this shift. According to Banco Central do Brasil, Pix has become the dominant payment method in the country, reaching nearly 170 million users and processing transaction volumes measured in trillions annually.

In such a market, the strategic question is no longer whether to support alternative payment methods. It is how to operate within a **Pix-first ecosystem** while maintaining compatibility with cards, subscriptions, and cross-border flows. That requires more than adding a new payment option — it requires rethinking how payments are routed, prioritized, and optimized.

Similar dynamics are now visible across other regions. In Europe, regulatory initiatives such as instant payments frameworks are reshaping expectations around speed and availability. In the United States, real-time infrastructure like Federal Reserve is introducing new rails alongside existing card and ACH systems. Across Latin America, local payment methods continue to dominate consumer behavior, often outperforming global alternatives in both adoption and approval rates.

The result is a payment landscape that behaves less like a unified system and more like a network of specialized, region-dependent components.

Orchestration becomes essential in this context not because it adds functionality, but because it provides a way to manage this diversity coherently. It allows businesses to operate across fragmented systems without having to rebuild their infrastructure for each new market, method, or regulatory requirement.

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Distinguishing Industry Evidence from Vendor Narratives

A clear understanding of payment orchestration depends on separating what is proven from what is positioned.

The category is still evolving, and much of the available content is produced by vendors. That makes it easy to blur the line between broadly validated industry trends and product-specific claims. A stronger, more credible view emerges when these layers are deliberately distinguished.

At the foundation sits market evidence. Independent research provides the clearest signal of direction and scale. Grand View Research documents the rapid expansion of the orchestration market, while ACI Worldwide links that growth to real-world adoption and measurable business impact among large merchants. These sources do not describe how a specific product works — they explain why the category exists and why it is gaining traction.

The next layer is industry analysis. Firms like Glenbrook Partners do not sell orchestration platforms; they interpret how they function. Their contribution is structural clarity — defining orchestration in terms of multi-acquirer access, single integration, optimization, and routing — and explaining how these elements interact in practice. This layer turns raw market momentum into a coherent model.

Vendor data sits on top of that. It is valuable, but it serves a different purpose. For example, Akurateco publicly highlights capabilities such as hundreds of integrations, rapid SaaS deployment timelines, and conversion improvements. These details provide useful insight into how orchestration is implemented in practice and what performance gains might look like in specific contexts. At the same time, they reflect how a particular provider positions its solution.

The distinction is not about dismissing vendor claims — it is about placing them correctly within the argument.

To make this clearer, the three layers can be viewed side by side:

Source type	What it tells you	How to use it	Where it can mislead
Market evidence (e.g. Grand View, ACI)	Scale, adoption, economic impact	Establishes that orchestration is real, growing, and widely used	May lack technical detail or implementation nuance
Industry analysis (e.g. Glenbrook)	Definitions, models, system behavior	Explains how orchestration works and why it matters structurally	Can be high-level, not always tied to execution
Vendor claims (e.g. Akurateco)	Features, performance, timelines	Illustrates real implementations and capabilities	Not universal; reflects specific product strengths

These layers reinforce each other. Market data shows that orchestration is expanding. Industry analysis explains why. Vendor data demonstrates how. Maintaining this separation does more than improve accuracy — it strengthens trust. It allows the argument to rest on independent evidence, while still benefiting from the practical detail that vendors provide.

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From Feature to Infrastructure

The most important shift in payment orchestration is not technical, but conceptual.

In its early adoption, orchestration is often introduced as a feature — a way to simplify integrations, add routing logic, or recover failed transactions through retries. These are valuable capabilities, but they only describe the starting point.

As payment environments grow more complex, orchestration takes on a different role. It becomes the system that holds the entire payment stack together: a centralized layer where transaction data is unified, decisions are made in real time, and interactions across multiple providers are coordinated with consistency and control.

What begins as a tool for optimization gradually evolves into infrastructure. This transition is increasingly reflected in how practitioners describe it. As **Andrew RIABCHUK** noted: “It’s not just a technical advantage, it’s a core need.”

At that stage, orchestration is no longer something organizations adopt to improve performance. It becomes part of the foundation required to operate at all — the layer that enables payments to function reliably in an environment defined by fragmentation, scale, and constant change.

Every payment business faces different growth, routing, and expansion challenges. Explore the right orchestration model for your goals!

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Why Leading Providers Choose Akurateco

Understanding the value of payment orchestration is only the first step. The real question is which platform can deliver speed, flexibility, and scale in practice.

Akurateco has positioned itself as a strong choice for PSPs, acquirers, fintechs, marketplaces, and enterprise merchants looking to launch faster and operate with greater control. Its white-label model allows companies to build their own branded payment orchestration platform on top of proven infrastructure, avoiding the cost and delays of developing such systems internally.

Instead of spending years on integrations, routing logic, merchant management, analytics, and compliance-heavy infrastructure, businesses gain access to a mature environment with hundreds of ready integrations, smart routing and cascading, tokenization, recurring billing, real-time reporting, and flexible APIs for further customization.

For payment service providers, this can significantly accelerate market entry and expansion. For merchants, it creates better approval rates, lower dependency on a single processor, easier access to local payment methods, and stronger resilience across regions. For enterprises, it offers centralized control over fragmented payment operations without sacrificing speed or adaptability.

One of Akurateco's strongest commercial advantages is the ability to turn orchestration into a branded business asset. Rather than simply using third-party software, companies can launch and scale their own payment platform, strengthen merchant relationships, and open new revenue opportunities. As the payments ecosystem becomes more complex, competitive advantage increasingly belongs to companies that control their infrastructure rather than depend on it. Akurateco offers a practical and commercially proven path to achieve that control.

Learn how Akurateco helps leaders build resilient and scalable payment ecosystems.

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Conclusion

Payments used to be a relatively straightforward exercise in connectivity: establish a link between a merchant and a processor, ensure the transaction is authorized, and complete the flow. That model no longer reflects reality.

Today's payment landscape is defined not by linear connections, but by a constantly shifting network of providers, payment methods, regulatory requirements, and regional nuances.

In this environment, the central challenge is no longer the act of processing itself. It is the continuous decision-making that surrounds it: selecting the optimal route for each transaction, responding intelligently to failures or soft declines, and adapting in real time to changes in performance, cost, or compliance requirements across markets. These are not isolated technical tasks, but ongoing operational judgments that directly influence revenue, customer experience, and resilience.

This is where payment orchestration finds its true role. It is not simply another layer in the stack, nor a convenience for integration. It functions as the control layer that governs how payments behave within an increasingly complex system — bringing structure, visibility, and adaptability to what would otherwise be fragmentation.

Orchestration has not become critical because it is new or innovative in isolation. It has become critical because the environment around payments has changed. As complexity has grown, so too has the need for a system capable of managing it deliberately and at scale.

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Let’s Achieve Your Payment Goals Together

Give us 30 minutes to walk you through our platform's full capabilities and discover how we can help you boost your payment performance.

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