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How Enterprise Merchants Increase Approval Rates with Payment Orchestration

A strategic guide to recovering revenue, reducing payment complexity, and building a more resilient payment infrastructure.

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OVERVIEW

Executive summary

For enterprise merchants, payment performance is no longer a purely technical or back-office concern. It directly affects revenue, customer experience, operating costs, market expansion, and the level of control a business has over its payment infrastructure.

At scale, even a small percentage of unnecessary declines can translate into significant revenue loss. A failed payment does not only mean one transaction was not completed. It may also mean wasted acquisition spend, a frustrated customer, additional support workload, weaker retention, and less predictable revenue. For businesses operating across multiple markets, currencies, providers, and payment methods, these issues become even more visible, because the payment flow is no longer simple enough to be managed through a single gateway or a few isolated integrations.

This is why many enterprise merchants are moving toward **payment orchestration**. Instead of relying on one fixed processing route, orchestration creates a unified infrastructure layer between the merchant's checkout and the wider payment ecosystem. This layer allows merchants to route, retry, analyze, and optimize transactions across multiple PSPs, acquirers, payment methods, fraud tools, and reporting systems from one place.

For enterprise merchants, orchestration can help increase approval rates through smarter routing, cascading, and local acquiring strategies. It can also reduce processing costs, improve resilience through automatic failover, simplify payment operations, and make expansion into new markets faster and more manageable.

What this paper covers

Why approval-rate optimization has become a strategic priority, how payment orchestration improves transaction success, and what enterprise merchants should weigh when deciding whether to build or adopt an orchestration infrastructure.

Results from a live Akurateco enterprise migration

+23%	~$50k	18→10	~2 wks
Approval rate uplift	Monthly processing cost saved	Payment ops headcount	New connector onboarding

01 THE SHIFT

Why accepting payments is no longer enough

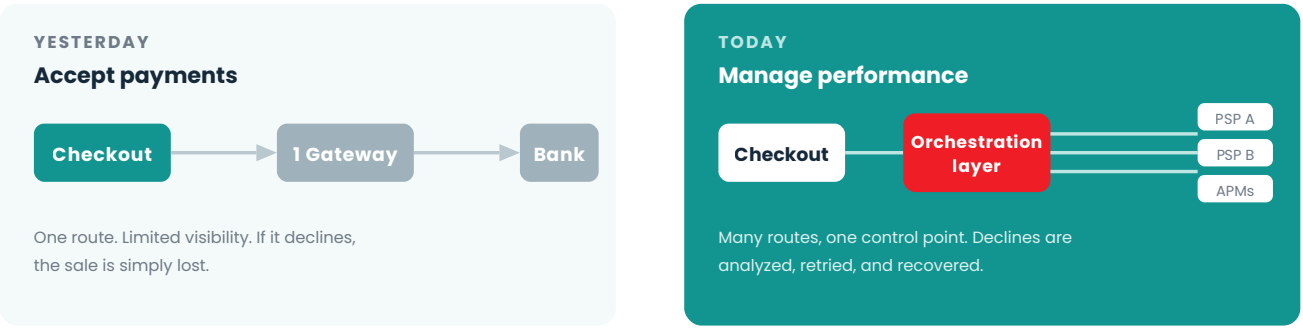
For many years, payment strategy was treated as a technical requirement rather than a business growth lever. The goal was relatively simple: connect a gateway, accept card payments, support a few local methods, and make sure the checkout worked. **That approach is no longer enough for enterprise merchants.**

Today, payment performance depends on a much broader set of factors — issuer behavior, acquiring relationships, fraud rules, routing logic, payment-method availability, transaction-data quality, local market conditions, provider uptime, settlement flows, and reconciliation accuracy. A transaction may fail because of the customer, the issuer, the provider, the acquirer, the risk setup, the authentication flow, or the way the payment was routed.

The problem is that many merchants do not have a complete view of these variables. They may work with several PSPs, several acquirers, separate fraud tools, regional payment methods, and disconnected reporting systems. Each provider gives part of the picture, but rarely the full picture. As a result, payment teams can see that declines are happening, but often cannot clearly understand *why* — which declines are recoverable, and what route would give the next transaction a better chance of success.

> **The strategic move**
> Payment orchestration changes the role of payments — moving the business from simply **accepting payments** to actively **managing payment performance**.

From a single processing route to a managed, multi-provider performance layer



02 LOST REVENUE

The hidden cost of failed payments

A declined payment may look like a single failed event, but for enterprise merchants it usually creates a wider commercial impact. When a legitimate customer attempts to pay and is declined, the merchant may lose the sale — but the consequences often go further. The customer may

abandon checkout, support receives another complaint, marketing loses the value of the acquisition spend used to win that customer, and finance sees less predictable revenue.

For subscription businesses, marketplaces, travel companies, gaming and iGaming operators, fintech products, and digital services, the impact is even greater. Failed payments affect not only one-time conversion but also recurring revenue, customer lifetime value, and retention. A payment issue that looks small at transaction level becomes a major revenue problem when repeated across millions of attempts.

This is why approval rate should not be treated as a secondary operational metric. For high-volume merchants, **it is a revenue metric.** A company processing tens or hundreds of millions per year does not need a dramatic improvement to see meaningful impact. Even a few recovered percentage points create substantial additional revenue without increasing traffic, advertising spend, or sales activity.

> **The core idea**
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> Payment optimization recovers revenue the business has **already worked to generate**. The customer is there, the intent to pay exists — the infrastructure simply needs to give that transaction its best chance of approval.

How one decline becomes five separate costs across the business



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03 COMPLEXITY

The enterprise payment complexity problem

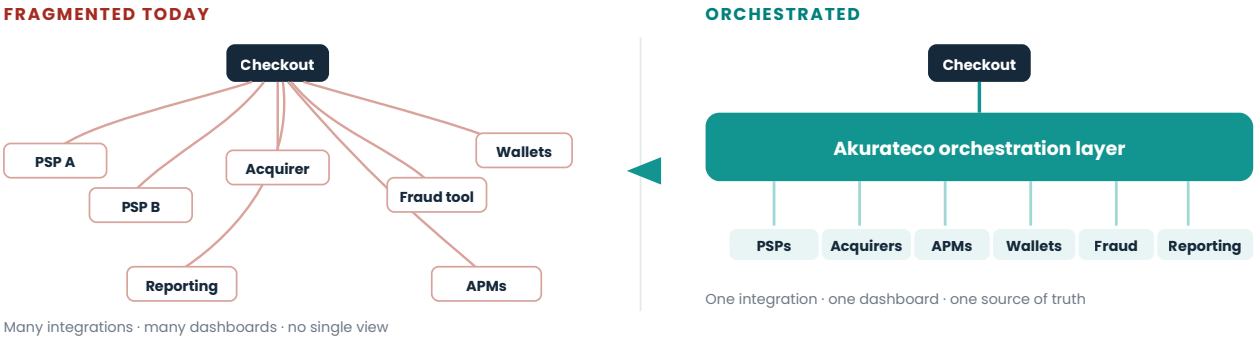
A growing merchant rarely keeps a simple payment setup for long. A company may start with one PSP and one market, but as it expands it adds more regions, currencies, local payment methods, acquiring partners, fraud controls, reporting requirements, and operational workflows. What began as a single integration gradually becomes a network of systems.

A typical enterprise setup may include multiple PSPs or acquirers, regional and alternative payment methods, card schemes, wallets, bank transfers, separate fraud tools, provider-specific dashboards, different settlement reports, inconsistent decline-code formats, and several technical teams maintaining different connectors.

This creates **fragmentation**. Each new provider may solve a specific local or commercial problem, but together these integrations create a larger infrastructure challenge. The merchant gains coverage but loses simplicity — more payment options, but less centralized control; more providers to support, but more time spent maintaining connectors, investigating errors, and adapting to provider changes.

> **What orchestration does here**
>
> It does not replace the payment ecosystem. It **organizes it** into a single manageable layer — letting the merchant control payment logic, routing, reporting, and provider performance from one place.

Consolidating a fragmented provider network into one control layer



04 BUILD VS. BUY

The in-house orchestration trap

Many enterprise merchants understand the risk of relying on a single provider. The natural next step is often to build an internal payment-management layer. At first this seems reasonable: the company has developers, specific business requirements, and wants more control over its payment stack. If it already has direct relationships with PSPs and acquirers, building internally may feel like a way to avoid vendor dependency.

In practice, payment infrastructure is difficult to build and even harder to maintain. An internal layer needs to support provider APIs, routing rules, tokenization, cascading, reporting, reconciliation, monitoring, fraud logic, settlement visibility, error handling, compliance, and constant provider updates. Every new connector adds maintenance. Every API change creates work. Every new market introduces new requirements.

Over time, the internal platform becomes a separate product inside the company — but not one that creates visible differentiation for customers. It consumes engineering, operations, finance, and risk resources, while the business still needs to improve approval rates, reduce costs, and expand faster.

Client snapshot

An online gambling business processing ~**$3.5M** in average monthly turnover built an in-house platform to manage ~**40 payment connectors**. On paper this gave flexibility. In reality it created heavy operational and technical overhead — a large ops team monitoring flows and reconciliation manually, plus a separate dev team to maintain and add connectors. Even then, the platform lacked advanced routing, cascading, anti-fraud orchestration, and balancing.

After moving to Akurateco's orchestration platform, the company improved approval rates by **23%**, reduced processing costs by **~$50,000 per month**, and reduced the payment-operations team from **18 to 10 people** — redirecting the rest toward business growth.

> **The real question is not whether you *can* build orchestration internally — but whether your best people should spend their time maintaining payment infrastructure instead of building competitive advantage.**

The long-term cost of payments is maintenance, specialization, and opportunity cost

Build in-house	Adopt orchestration
× Continuous connector maintenance	✓ Connectors maintained by the platform
× Large ops team for manual monitoring	✓ Leaner ops via one shared dashboard
× Dedicated devs for every API change	✓ Provider updates handled for you
× Routing & cascading still to be built	✓ Routing, cascading & fraud built in
× Opportunity cost on core product	✓ Engineering focused on the business

05 DEFINITION

What payment orchestration actually is

Payment orchestration is a unified software layer that connects the merchant's payment flow to multiple payment providers, acquirers, gateways, fraud tools, and payment methods. It sits between the checkout and the wider payment ecosystem, giving the merchant more control over how each transaction is processed.

Instead of sending every payment through one fixed provider, orchestration allows the business to route transactions based on performance data, geography, currency, risk level, customer profile, payment method, transaction amount, processing cost, and provider availability.

The simplest distinction

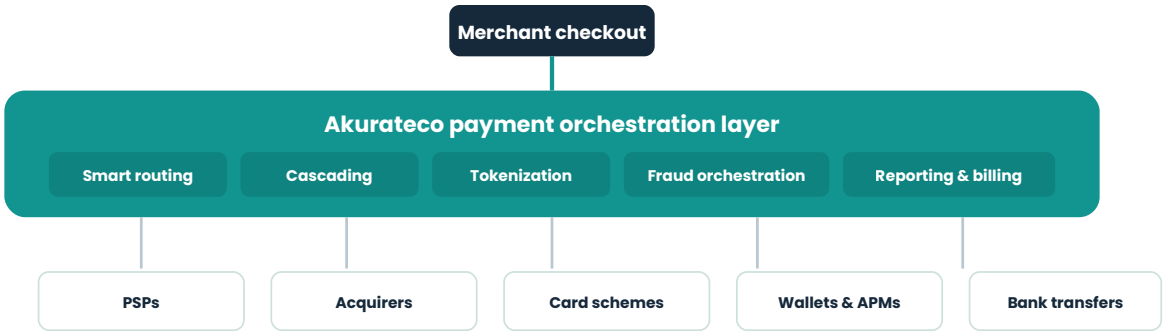
A **payment gateway** helps you *process* payments. A **payment orchestration platform** helps you *manage payment performance* across many providers.

A gateway gives the merchant access to payment processing. An orchestration platform gives the merchant control over how that processing happens — and improves the business outcome of those payments.

Payment gateway vs. payment orchestration

	Payment gateway	Orchestration platform
Goal	Access to processing	**Control of performance**
Providers	Typically one fixed route	**Many, with smart routing & failover**

The orchestration layer sits between checkout and the wider payment ecosystem



Routing decisions consider geography · currency · risk · customer profile · method · amount · cost · provider availability

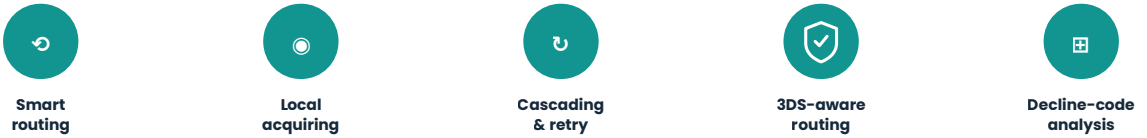
06 APPROVAL UPLIFT

How orchestration increases approval rates

Approval-rate improvement is one of the strongest use cases for orchestration, because many declines are not purely customer-related or final.

Some transactions fail because they were sent to a provider that performs poorly for that specific market, issuer, currency, or customer segment. Others fail because a provider is temporarily unavailable, the acquiring route is not optimal, the fraud setup is too restrictive, or the transaction should have been retried in a different way. Orchestration cannot change issuer policies or remove every decline — but it can ensure each transaction is sent through the most suitable available route.

Five levers that influence approval rates



6.1 · Smart routing

Smart routing sends each transaction to the provider most likely to process it successfully, based on predefined rules, performance data, and transaction characteristics — customer country, card BIN, issuer country, currency, amount, payment method, customer type, provider performance, processing cost, risk profile, and availability. One acquirer may perform better for cards issued in Germany while another wins in Brazil; one provider may be stronger for high-ticket transactions while another suits recurring payments. Without orchestration these differences are hard to see and harder to act on; with it, routing becomes a performance lever you can test, measure, and improve.

Matching each transaction to the route most likely to be approved



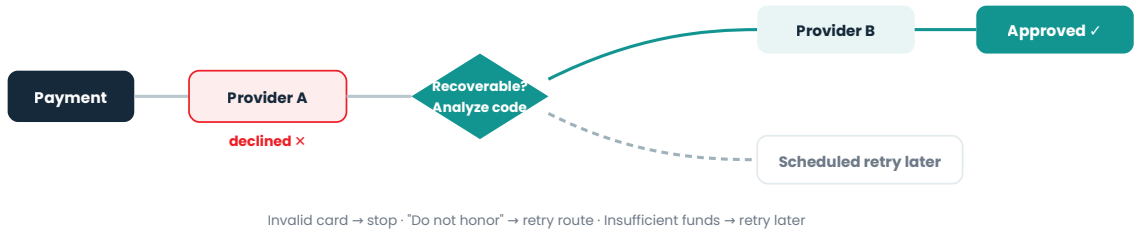
6.2 · Local acquiring

Cross-border transactions face extra friction: issuers may treat them as higher-risk, fees may be higher, and approval rates may suffer. Routing to a local or regionally stronger acquirer can improve authorization because the transaction looks more familiar and less risky inside the issuing environment. For merchants operating across many markets, a cardholder in one country paying in one currency should not always follow the same route as a customer elsewhere. Orchestration enables localized payment strategies without forcing the merchant to manage every provider relationship separately.

6.3 · Cascading and retry logic

Cascading is one of the most practical ways to recover revenue from failed transactions: if the first provider declines, the platform can automatically retry through another provider according to predefined rules. But effective cascading does not mean retrying every failure blindly — that increases cost, risk, and customer friction. The value comes from knowing which declines are recoverable, which should not be retried, and which should be retried later.

Mature recovery asks not just whether a payment was declined, but why — and what to do next



For example, an invalid card should not be sent through multiple providers, because the issue is unlikely to be solved by changing the route. A "do not honor" response, on the other hand, may

sometimes succeed through another acquirer. An insufficient-funds decline may be better handled through a scheduled retry than immediate cascading.

6.4 · 3DS-aware routing

3D Secure adds another layer of complexity. In some cases it increases trust and improves approval probability; in others it introduces friction, and different providers perform differently with 3DS-enabled flows. Enterprise merchants need the ability to route and cascade across 3DS-capable MIDs — especially in high-risk or regulated industries. In Akurateco's case study, cascading and routing across 3DS-enabled MIDs played an important role in improving approval rates for a high-risk online gambling merchant.

6.5 · Decline-code analysis

Decline codes are often underused because merchants receive them in different formats from different providers, making it hard to compare performance across the stack. Orchestration centralizes decline analysis and turns it into operational logic: instead of treating every decline the same way, merchants classify decline types and apply the right action — some trigger cascading, some a later retry, some require customer action, and some should be stopped immediately. The result is an intelligent recovery process that recaptures the portion of declines that is technically and commercially recoverable.

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07 THE BUSINESS CASE

The business case for enterprise merchants

Approval-rate optimization is the most visible benefit — but the enterprise case is broader. Orchestration affects revenue, cost, resilience, market expansion, vendor independence, and operational efficiency.

Six dimensions of enterprise value beyond approval rate

↑ Recovered revenue
A 2–4 pt approval gain on $50M processing creates meaningful revenue with no extra traffic or ad spend.

⊟ Lower processing cost
Cost-aware routing balances approval probability against fees per provider, region, method, and currency.

⚙ Operational efficiency
One shared view for payments, finance, risk & ops replaces logging into many dashboards and manual reconciliation.

Resilience & failover
Automatic failover reroutes traffic to backup providers during an outage — protecting revenue at peak times.

⤢ Faster market expansion
Add local acquiring and new payment methods without building and maintaining every connector in-house.

⇄ Vendor independence
Add, test, compare, and replace providers with less disruption — tokens and logic are no longer locked to one.

For a merchant processing **$50 million annually**, even a 2–4 percentage-point improvement in approval rate can create meaningful revenue impact. The exact result depends on industry, market mix, provider setup, customer base, and current performance — but the principle holds: recovered approvals create revenue without requiring more traffic, advertising, or sales activity.

Processing cost is another factor. Not every successful transaction costs the same; the cheapest route is not always the best, and the highest-approval route is not always the most cost-effective. The goal is to balance approval probability, processing cost, risk, and customer experience. Orchestration lets merchants prioritize the highest-approval route in strategic markets while using cost-aware routing where provider performance is similar — protecting margin without sacrificing conversion. In the Akurateco case study, the merchant reduced its payment-operations team from 18 to 10 people, moving talent from repetitive monitoring into more strategic work.

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08 PITFALLS

What enterprise merchants should avoid

Orchestration is powerful, but it is not a shortcut. Results depend on implementation, provider selection, routing logic, data quality, and ongoing optimization.

Treating it as a one-time integration

Markets, issuer behavior, provider performance, fraud patterns, and commercial conditions all change. The strongest results come when teams treat orchestration as an ongoing performance discipline — reviewing routing rules, analyzing decline patterns, comparing provider performance, and testing new opportunities.

Building internally before counting the full cost

Internal builds look cheaper at first because developers already exist, but the real cost appears over time: maintaining connectors, monitoring failures, updating APIs, managing reporting, building routing tools, supporting tokenization, handling reconciliation, and scaling as volume grows. The build is only the first cost; maintenance, specialization, and opportunity cost follow.

Choosing a non-neutral provider

Some orchestration platforms are connected to acquiring or processing businesses. This does not automatically make them unsuitable, but it raises a strategic question: will the platform always route based on the merchant's best outcome, or does it have an incentive to favor its own processing route?

Underestimating data quality

Routing decisions are only as good as the data behind them. If transaction data is incomplete, decline codes inconsistent, or provider reports un-normalized, teams struggle to decide well. A mature setup unifies approval rates, decline reasons, provider performance, settlement status, processing cost, fraud outcomes, and customer-level data.

Ignoring internal adoption

Orchestration touches payments, finance, risk, compliance, product, engineering, support, and leadership. If only the technical team understands the system, the business will not capture full value. Success requires clear ownership and cross-functional understanding.

09 CASE STUDY

From payment maintenance to payment performance

The starting point. An online gambling business processing ~$3.5M in average monthly turnover had built an internal payment platform to manage around 40 connectors, including pay-ins and payouts. The setup gave broad provider access — but also significant complexity. It lacked advanced routing, cascading, anti-fraud orchestration, and balancing. Payment operations required heavy manual monitoring and reconciliation, while technical teams were needed to maintain and add connectors. Over time, the internal platform became less of a growth enabler and more of an operational burden.

What changed. The company migrated to Akurateco's orchestration platform and implemented smart routing by country, currency, transaction amount, and customer profile. The setup also included cascading logic for recoverable declines, 3DS-MID cascading for relevant flows, anti-fraud filters adapted to high-risk traffic, provider-agnostic tokenization for one-click payments, and billing and reporting tools to track fees, profitability, and settlements. New connector implementation also became faster, with an average timeline of around two weeks.

> **The takeaway**
>
> The company did not simply replace one technical system with another — it changed the way payments were managed. Before orchestration, the business was **maintaining payment infrastructure**. After, it could actively **optimize payment performance**.

Results after migrating from an in-house platform to Akurateco orchestration

+23%	~$50k	18→10	~2 wks
Higher approval rate	Saved per month in processing	Smaller payment-ops team	To onboard a new connector

10 GETTING STARTED

Implementation roadmap

A successful orchestration project is structured around business outcomes, not only technical integration.

A five-step rollout: prove value first, then expand the orchestration layer

1. **Assess the current payment stack**
   Connected PSPs/acquirers, approval rates by market & method, top decline reasons, recoverable declines, outage patterns, reconciliation workload, processing cost, and provider-onboarding time.
2. **Define success metrics**
   Approval-rate uplift, recovered revenue, cost reduction, less manual reconciliation, faster onboarding, lower downtime impact, better reporting accuracy, performance in priority markets.
3. **Select the right platform**
   Evaluate on neutrality, integration coverage, routing flexibility, cascading, tokenization model, fraud orchestration, reporting depth, deployment options, support, and enterprise experience.
4. **Start with a practical first routing setup**
   Begin with routing by country, currency, payment method, provider availability, and selected recoverable decline types — proving value while keeping implementation risk under control.
5. **Optimize, then scale**
   Compare providers by market, adjust routing on cost & approval, monitor failover, test new combinations — then scale across markets, APMs, payout optimization, and automated reconciliation.

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11 THE PLATFORM

Why Akurateco

Akurateco is a white-label payment orchestration and infrastructure platform designed for PSPs, acquirers, payment facilitators, fintech companies, and enterprise merchants that need more control over payment performance.

The platform is especially relevant for businesses operating across complex payment environments. These companies often need more than a basic gateway — they need multi-PSP management, smart routing, cascading, white-label infrastructure, merchant onboarding, provider management, reporting, billing, fraud tools, and flexible deployment options.

> **A neutral infrastructure layer**
> Akurateco is **not** positioned as an acquirer trying to keep volume inside its own network. Orchestration should support the merchant's routing strategy — not push transactions toward a preferred route. Merchants configure routing around their own priorities: approval rate, cost, geography, performance, risk, or business logic.

Akurateco also gives businesses access to a broad ecosystem of payment integrations — PSPs, acquirers, payment methods, wallets, and other services — reducing the technical burden of expansion, because merchants do not need to build and maintain every connector internally.

Deployment flexibility is another part of the enterprise value proposition. Different businesses have different infrastructure, compliance, and data-residency requirements, especially in regulated industries. Akurateco supports multiple deployment models, including SaaS, dedicated cloud, and on-premise options.

Finally, Akurateco's value is not limited to technology. Orchestration requires implementation expertise, provider knowledge, and ongoing optimization. Akurateco supports businesses through implementation and daily operation — configuring routing, adding providers, managing flows, and troubleshooting issues.

Flexible deployment for regulated and data-sensitive environments

SaaS	Dedicated cloud	On-premise

12 CONCLUSION

Conclusion

Enterprise payment infrastructure is moving from a simple acceptance model to a performance-driven model. For merchants operating at scale, payments now influence revenue, cost, resilience, market expansion, and customer experience. A fragmented setup makes these outcomes hard to control, a single-provider setup creates dependency and risk, and an in-house platform can become expensive to maintain — consuming resources that could be used more strategically elsewhere.

Payment orchestration gives enterprise merchants a more effective operating model. It allows businesses to route transactions intelligently, recover eligible declines, reduce provider dependency, improve reporting, manage failover, and expand into new markets faster. Most importantly, it gives merchants more control over payment performance — letting them make routing decisions based on data, compare providers effectively, reduce avoidable declines, and manage their payment ecosystem as a strategic business function rather than a collection of disconnected integrations.

> **For enterprise merchants, the question is no longer whether payments should be optimized — but how much revenue, efficiency, and flexibility the business is willing to leave behind by not optimizing them.**

AKURATECO

Ready to improve payment performance?

Akurateco helps enterprise merchants, PSPs, acquirers, and fintech companies build more flexible, scalable, and resilient payment infrastructure.

With payment orchestration, smart routing, cascading, provider-agnostic tokenization, reporting, billing, fraud tools, and flexible deployment, Akurateco gives businesses the infrastructure to manage payments with more control.

Request a payment-stack assessment

We'll help identify where your business may be losing approvals, overpaying for processing, or depending too heavily on a limited provider setup.

- Where recoverable declines are leaking revenue
- Which routes are overpaying on processing cost
- How exposed you are to single-provider outages

Book a free demo with our experts

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