June 2026 Report

THE ORCHESTRATION ADVANTAGE:

How Routing Architecture Shapes Payments Performance



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The Orchestration Advantage: How Routing Architecture Shapes Payments Performance was produced in collaboration with Spreedly, and PYMNTS Intelligence is grateful for the company's support and insight. PYMNTS Intelligence retains full editorial control over the following findings, methodology and data analysis.

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WHAT'S **AT STAKE**

55%

of businesses experience **payment disruptions at least monthly.**

When a customer taps the "Pay Now" button on their phone or computer only to watch the checkout system spin, stall and fail, they may not try again. For businesses, that technical hiccup becomes lost revenue.

Every month, more than half of all businesses face significant disruptions in their ability to process customer payments. Nearly one in two firms trace customer complaints directly to these kinds of payment issues. That figure underscores how deeply infrastructure performance shapes brand perception and customer loyalty, both now and in the future.

To tackle the problem, companies have poured resources into payment orchestration: the practice of managing multiple payment service providers (PSPs) through a centralized platform designed to intelligently route transactions and maintain uptime when one provider experiences an outage. In theory, failover systems—automated processes that instantly reroute transactions to a backup processor or payment gateway when the primary provider fails—should make the checkout process seamless and invisible to customers. In practice, the results are uneven. While 89% of companies have implemented some form of failover or backup routing, many firms find that they wind up with more complexity but no measurable improvement.

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89%

of companies have implemented failover systems, **but just 47% achieve transaction approval rates above 97%.**

Success in this field centers on how a company makes its tools work together. The difference between a high-performing payment system and a failing one comes down to five core capabilities: automated routing, routing logic updates, failover redundancy, token control, and new payment rail ease. Firms that master all five see nearly triple the likelihood of high approval rates compared to those that don't. Ultimately, success in payment orchestration hinges not just on adding more providers but on reaching the right threshold of integrated capabilities.

These are some of the findings detailed in The Orchestration Advantage, a PYMNTS Intelligence and Spreedly collaboration. This report examines how routing architecture and capability depth influence payments performance, drawing on insights from a survey of 110 U.S.-based companies across five industry categories (finance and infrastructure, commerce, personal and property services, professional services and media, and other) with annual revenue of $10 million or more conducted March 16–31, 2026.

This is what we learned.

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KEY FINDINGS

01

Committed But Not Consistent

Companies have invested in payment orchestration, but most aren't leveraging the five core capabilities needed to make that investment pay off.

Nearly nine in 10 companies have implemented failover systems, yet only 47% achieve transaction approval rates above 97% in a typical month.

02

The Capability Threshold

All five core orchestration capabilities must work together; deploying three or four produces results that are not meaningfully better than deploying one or two.

Seventy-eight percent of companies with all five core capabilities report completion gains of 2% or more, compared with just 10% of those with only three or four capabilities.

03

Unsolved Problems

Three critical operational constraints (token control, new payment rail integration and provider onboarding speed) remain unsolved.

No company can currently onboard a new payment provider in under two weeks, and 93% take at least a month.

04

Token Trouble

Most companies have no control over their payment credentials, which makes switching providers expensive and slow.

Ninety-three percent of companies have partial or minimal control over tokenization and payment credentials.

05

Investing for Speed

The highest-capability companies are less interested in adding more features than in improving operating speed.

One hundred percent of companies with all five capabilities plan orchestration enhancements within the next 12 months.

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The Full Story

Payment orchestration works, but only when companies deploy all five key capabilities together. Most have yet to do so.

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I.

Companies have invested in payment orchestration, but most aren't leveraging the five core capabilities that could make that investment pay off.

Firms are embracing orchestration. Nearly nine in 10 (89%) have some form of failover or backup routing in place, and 88% plan to make further enhancements to their orchestration capabilities before 2028. Overall, many companies have already established foundational orchestration infrastructure.

However, infrastructure alone doesn't guarantee performance, and not all investments in orchestration are paying off. Only 47% of companies achieve transaction approval rates above 97% in a typical month. Fewer than one-third report that using their orchestration tools helped them successfully complete at least 2% more transactions. Payment disruptions are the norm, not the exception: More than one in two (55%) companies experience them monthly or more often, and more than half report authorization failure rates above 3%.

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Additionally, these processes are often inefficient. Although nearly all companies have invested in payment routing (the process of directing a transaction to the most appropriate provider or network based on rules or automated logic), 55% still make those decisions manually. Only 25% track first-attempt authorization rates and actively optimize retry logic (the practice of automatically resubmitting a declined transaction through a different route). Moreover, while automated failover is widespread, 68% of companies still rely on manual intervention to switch providers during outages. Only 39% reroute transactions automatically.

Cost management processes are also often less sophisticated than they could be. The most common strategy, used by 65% of companies, is fee benchmarking and renegotiation—in other words, checking what others are paying in hopes of a better deal. Only 35% of firms leverage multiple providers to create pricing competition, making this the least common approach. Fifty-eight percent consolidate to fewer providers to reduce overhead, trading flexibility for simplicity. The result is a market that has invested heavily but not achieved commensurate performance gains.

FIGURE 1A

89%

Have failover or backup routing implemented

Payment redundancy is near-universal.

71%

Actively manage payment authorization

Most companies optimize authorization. Only 25% track first-attempt rates.

88%

Plan enhancements to payment orchestration capabilities

The appetite to invest more spans all company types.

55%

Still route payment transactions manually

More than half make routing decisions without automation.

47%

Achieve payment approval rates above 97% in a typical month

Less than half hit the performance threshold.

70%

Report improvements in transaction completion rates

Less than one-third see 2%+ gains from orchestration.

Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

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FIGURE 1B

COMPANIES WITH ONE OR TWO CAPABILITIES

25%

Manual routing, reactive management

32% Transaction approval rate above 97%

7% Report 2%+ transaction completion gains

COMPANIES WITH THREE OR FOUR CAPABILITIES

45%

More complexity, but not enough to change outcomes

42% Transaction approval rate above 97%

10% Report 2%+ transaction completion gains

COMPANIES WITH ALL FIVE CAPABILITIES

29%

Routing, routing update, failover, tokens and new rail ease in place and working together

69% Transaction approval rate above 97%

78% Report 2%+ transaction completion gains



Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
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THE FIVE CAPABILITIES THAT ACCOUNT FOR THE GAP BETWEEN INVESTMENT AND PERFORMANCE

The five specific capabilities that determine whether orchestration produces a financial return are:

- **Automated dynamic routing:** Whether the system handles payment routing decisions with or without human intervention
- **Routing logic update frequency:** How often payment routing logic is updated or adjusted
- **Failover and redundancy implementation:** Whether the firm has a backup system in place and whether it can automatically switch to that system when things go wrong
- **Token control:** Whether a company owns and manages the digital credentials (tokens) that represent a customer's payment method or whether those credentials are held by the provider
- **New payment rail ease:** Whether new payment methods can easily be added, tested, and optimized without a major reintegration project

41%

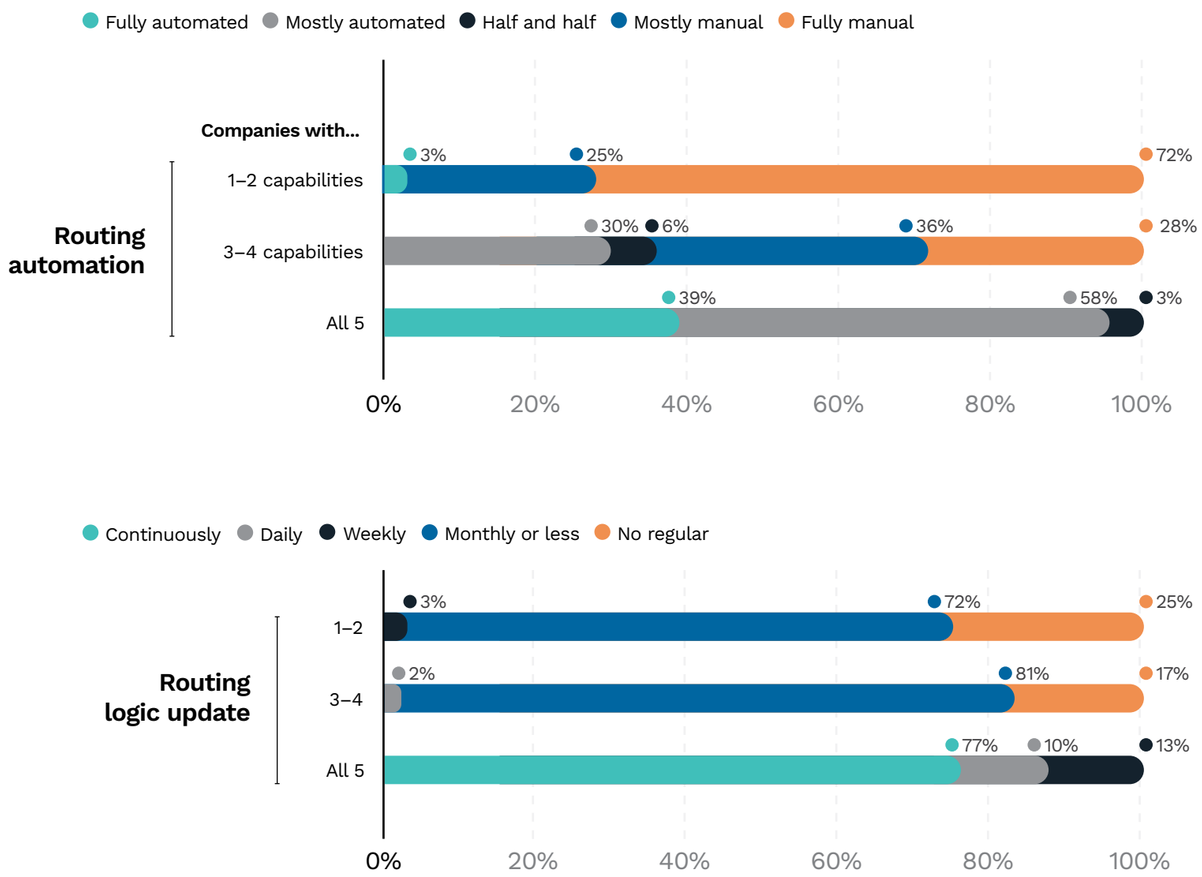
of companies have adopted **dynamic payment routing.**

Many firms (41%) have adopted automated dynamic routing, while only 22% continually update or adjust routing logic. Most (89%) have implemented failover and redundancy. However, just 7% have full control of tokens, and only 3% find it very easy to add new payment rails. These disparities point to a major issue for firms today: It's not which capabilities you have in place but how you make them all work together.

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FIGURE 2

The five capabilities and their adoption rates



Source: PYMNTS Intelligence
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N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

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II.

All five core orchestration capabilities must work together. Deploying three or four produces results that aren't meaningfully better than deploying one or two.

Most firms don't have all of these capabilities in place: Twenty-five percent of companies have one or two, 45% have three or four, and only 29% have all five working together. The number of features implemented is linked with a company's performance across several key metrics.

On transaction approval rates, 69% of companies with all five capabilities achieve rates above 97%, compared with 32% for companies with one or two capabilities—a 37-percentage-point spread.

On completion gains, 78% of companies with all five capabilities report improvements of 2% or more, compared with just 7% of companies in the fewest capabilities group. Forty-seven percent of companies in the highest group resolve payment issues the same day, versus 18% of those in the bottom.

It comes as no surprise that companies with more capabilities in place perform better. More surprising is the performance of the middle-tier group—companies with three or four core capabilities in place. These firms do not sit midway between the lowest and highest performers. They sit at the bottom.

Their completion gain rate is 10%, barely above the 7% reported by companies with the fewest capabilities, and far below the 78% achieved by companies with all five. Their same-day resolution rate is 6%, below even the 18% reported by companies with one or two capabilities. Checkout abandonment at 3% or more affects 42% of this middle group, compared with 36% of the lowest group and just 16% of the highest. And 52% of middle-group companies report that 5% or more of their customer complaints stem from payment issues, compared with 43% of the lowest group and 31% of the highest.

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In other words, capability implementation is basically all or nothing. Implementing functions incrementally, without completing the full set, adds complexity without all that is needed to manage it. The return appears only when all five capabilities function together as a system.

FIGURE 3

The link between capability implementation and revenue impact

	Companies with one or two capabilities	Companies with three or four capabilities	Companies with all five capabilities
Completion 2%+	7%	10%	78%
Same-day resolution	18%	6%	47%
Abandonment 3%+	36%	42%	16%
Complaints 5%+	43%	52%	31%

Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

7%
of companies with one or two capabilities
report completion gains of 2% or more.

10%
of companies with three or four capabilities
fare no better. Partial deployment produces nothing measurable.

78%
of companies with all five capabilities
see a positive impact on revenue.

69%
of companies with all five capabilities saw a 97%+ approval rate
vs. 32% of companies with one or two capabilities.

84%
of companies with all five capabilities saw improved authorization
vs. 22% of companies with one or two capabilities.

47%
of companies with all five capabilities experienced same-day resolution
vs. 18% of companies with one or two capabilities.

81%
of companies with all five capabilities say payment performance influences customer trust
vs. 39% of companies with one or two capabilities.

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Moreover, when firms were asked to rate their performance across 15 specific payment outcomes, those that have implemented all five capabilities scored highest on 10 outcomes. These outcomes, expressed in percentage points, include:

- Authorization (+37 on overall approval rate)
- Optimization (+17 on retry logic)
- Reliability (+24 on peak traffic consistency, +17 on response speed)
- Customer experience (+21 on consistency across channels, +18 on checkout friction)

Companies with one or two capabilities only win on fee transparency, provider complexity, cost per transaction, outage performance, and false declines.

The highest-capability companies have also built the operational infrastructure that supports performance. For instance, 84% have implemented real-time monitoring of payment key performance indicators (KPIs), compared with 39% of those in the lowest group.

Dynamic routing by card issuer or bank identification number (BIN), which directs transactions based on the specific bank or card range to maximize authorization likelihood, reaches 62% implementation among the highest-capability group and 0% among the lowest.

Automated failover is present at 56% of the highest group, compared with 14% of the lowest. Dedicated site reliability engineering (SRE) or engineering support, meaning teams focused specifically on keeping systems operational and fast, reaches 47% among the highest group and just 11% among the lowest.

FIGURE 4A

Feature implementation by capability tier

	Companies with one or two capabilities	Companies with three or four capabilities	Companies with all five capabilities
Real-time KPI monitoring	39%	70%	84%
Dynamic routing by issuer/BIN	0%	34%	62%
Automated failover	14%	38%	56%
Retry logic optimization	42%	46%	69%
Dedicated SRE/engineering	11%	8%	47%
Regional redundancy	32%	50%	72%
Reactive management only	54%	46%	22%

Source: PYMNTS Intelligence
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FIGURE 4B

Performance on payment outcomes by capability tier

	All companies	Companies with one or two capabilities	Companies with three or four capabilities	Companies with all five capabilities	Performance difference between companies with all capabilities and companies with only one or two capabilities (in pp)
Authorization Effectiveness					
Ability to diagnose decline reasons accurately	38%	36%	38%	37%	1
Overall authorization approval rate	38%	22%	34%	59%	37
Recovery of soft declines	44%	43%	38%	53%	10
Cost and Operational Efficiency					
Cost per successful transaction	31%	32%	30%	31%	-1
Operational complexity of managing providers	36%	43%	34%	31%	-12
Transparency into fee drivers	38%	57%	30%	34%	-23
Customer Experience Impact					
Checkout friction related to payments	37%	32%	30%	50%	18
Consistency of payments success across channels	42%	39%	34%	60%	21
False declines	37%	47%	34%	34%	-13
Optimization					
Ability to maintain performance during outages	44%	50%	40%	47%	-3
Intelligent transaction routing across providers	41%	43%	34%	50%	7
Retry logic effectiveness	39%	36%	32%	53%	17
Reliability					
Authorization response speed	44%	33%	46%	50%	17
Performance consistency during peak traffic	45%	36%	42%	60%	24
Platform uptime and availability	55%	43%	58%	60%	17

Source: PYMNTS Intelligence
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III.

Three critical operational constraints (token control, new payment rail integration, and provider onboarding speed) remain unsolved.

Even the highest-capability companies run into three walls that limit further progress. These aren't gaps that can be addressed by adding another tool or hiring another engineer. Instead, they're structural constraints that require different solutions—specifically, solutions from orchestration providers.

The first is token control. When a customer saves a payment method with a merchant, the actual card or account number is replaced with a unique identifier called a token. That token is what gets used in future transactions. The key question is who holds the token. If the payment provider holds it, then switching providers means losing access to the customer's payment credentials. That in turn triggers expensive data migrations, compliance reviews, and full technical rebuilds. Across all 110 companies surveyed, 93% lack full control over their tokens. High-capability firms are nearly twice as likely as low-capability ones to have full control (23% vs. 12%).

The top challenges firms report when switching to a new PSP confirm the costs of this dependency: 69% cite implementation cost, 67% cite data migration, 65% cite compliance, and approvals and 56% cite technical integration.

The second constraint is the ease of adding new payment rails. A payment rail is a network or system through which a transaction travels (e.g., credit cards, bank transfers, digital wallets, and real-time payment networks). Adding a new rail typically requires building a fresh integration with a new provider's technical systems. Among all companies, 72% report that adding a new payment rail requires significant or full reintegration into their existing systems. Only 18% find that somewhat easy or very easy.

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Among the most capable group, 56% describe it as easy—proof that the problem is solvable. Yet new rail readiness ranks last among the capabilities companies are currently prioritizing, at 22%, well below failover routing (61%), payment method optimization (50%), and dynamic routing (45%). Companies are investing elsewhere first because new rail integration is the problem they cannot currently solve on their own.

The third constraint is PSP onboarding speed. No company surveyed can onboard a new payment provider in under two weeks, and 93% spend at least a month. Even among the most capable group, 78% spend at least a month. This timeline has cascading consequences. A company that wants to test a new provider, respond to a competitor's pricing offer, or recover from a provider outage by rerouting transactions cannot act quickly when every switch takes roughly three months to complete. It's this friction that drives 58% of companies to consolidate to fewer providers, not because fewer providers produce better results, but because adding or switching takes too long.

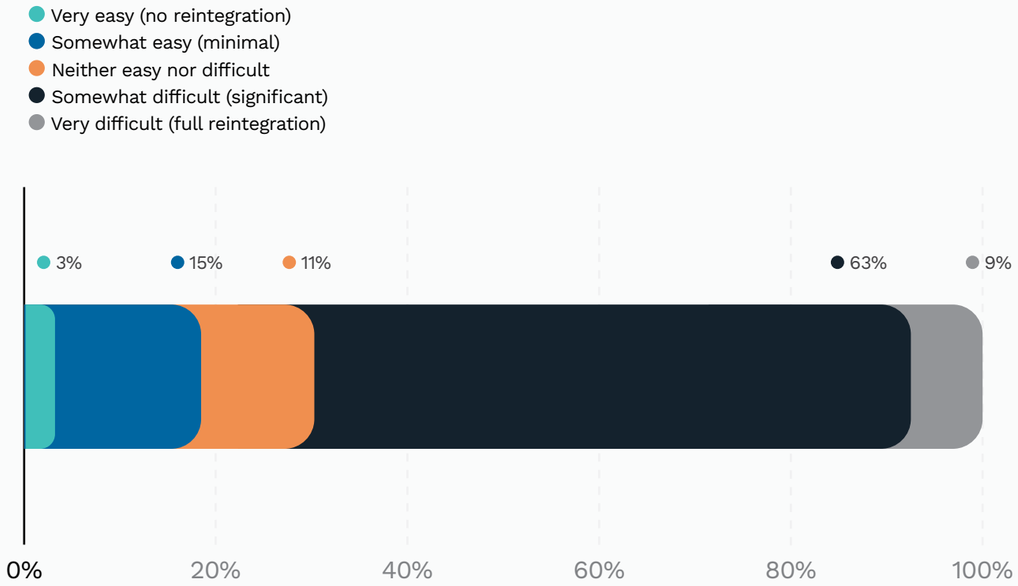
These gaps have a direct and measurable effect on how the market behaves. Because switching providers is slow and expensive, companies make decisions to avoid it. For instance, 58% of firms are consolidating providers. Rather than managing multiple providers and extracting competitive pricing by routing transactions across them, most companies choose simplicity and accept higher costs. Only 35% leverage multiple providers for pricing competition, even though more providers would, in theory, give them more leverage.

Among companies with all five capabilities in place, multi-provider setups are more common, and the performance gains are evident. The tools to optimize cost already exist: Fee benchmarking, renegotiation, provider consolidation, and multi-provider pricing leverage are all in use. What the market lacks is the operational infrastructure to deploy those tools with speed.

For orchestration providers, this represents a product opportunity. The company that reduces PSP onboarding from months to days doesn't simply improve one metric. It changes the fundamental economics of how companies can manage their payment infrastructure. Companies gain the ability to test providers, respond to outages by rerouting, and negotiate from a position of genuine flexibility rather than enforced loyalty.

FIGURE 5A

Share of companies reporting selected degrees of ease of introducing, testing and optimizing a new payment rail across all companies

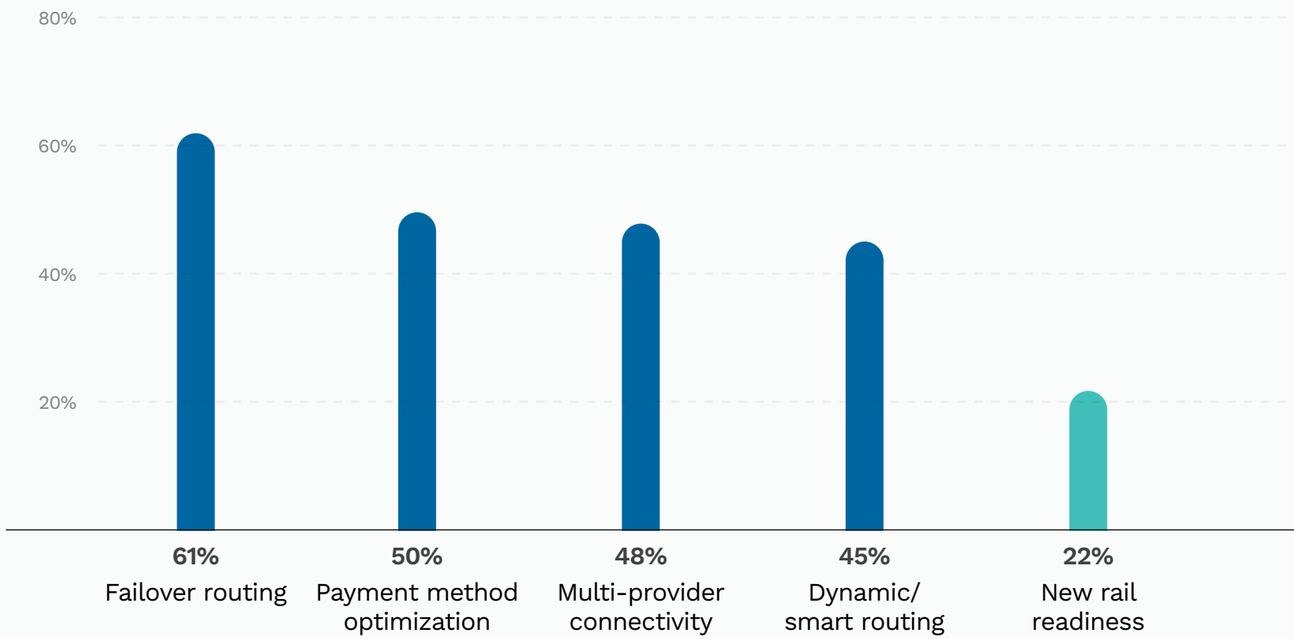


*Figures may not sum to 100% due to rounding

Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

FIGURE 5B

Share of companies currently adding/enhancing or planning to add/enhance selected payment orchestration capabilities



Source: PYMNTS Intelligence
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N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

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IV.

Most companies have no control over their payment credentials, which makes switching providers expensive and slow.

Among those three gaps, token ownership stands out as a key concern. It determines how hard it is to switch or add a payment provider, and right now, only 7% of companies fully own their tokens. The remaining 93% either share control with their payment providers (66%) or have almost no control at all (27%).

That is significant because tokens are the foundation of every transaction. When a company doesn't own its tokens, changing providers isn't a simple swap. It's a rebuilding project. Companies report that the top challenges when switching or adding a provider include implementation cost (69%), data migration (67%), compliance and approvals (65%), technical integration (56%), and testing (52%). Token control addresses all of these directly.

93%

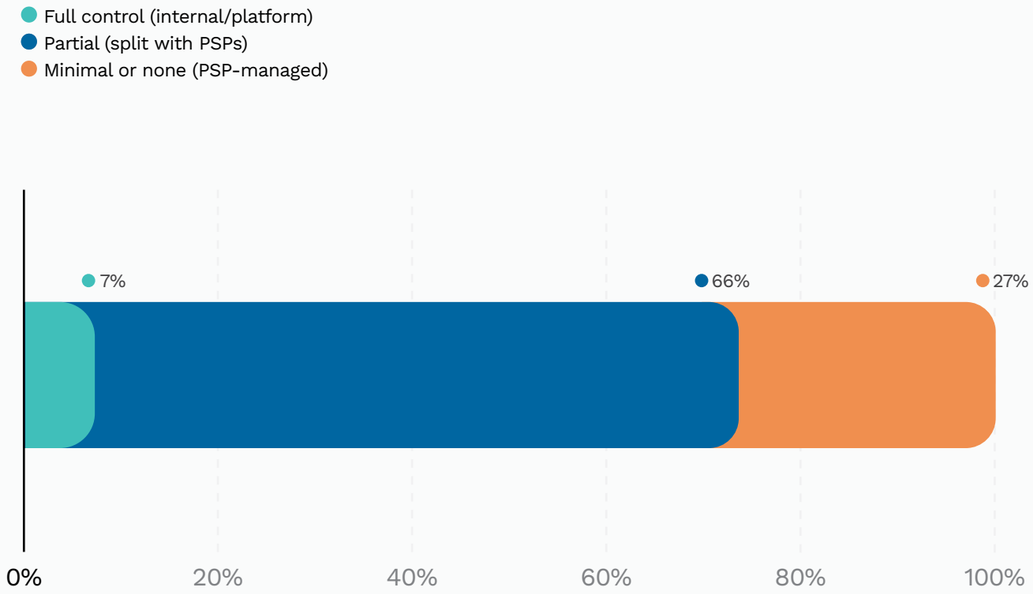
of firms lack full control over their payment tokens, the digital credentials that **represent customers' payment methods.**

When a company does own its tokens, switching providers shrinks from a months-long engineering effort into a simple change of configuration. Those without full control represent a massive, largely untapped market for solutions that can hand that ownership back to them.

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FIGURE 6A

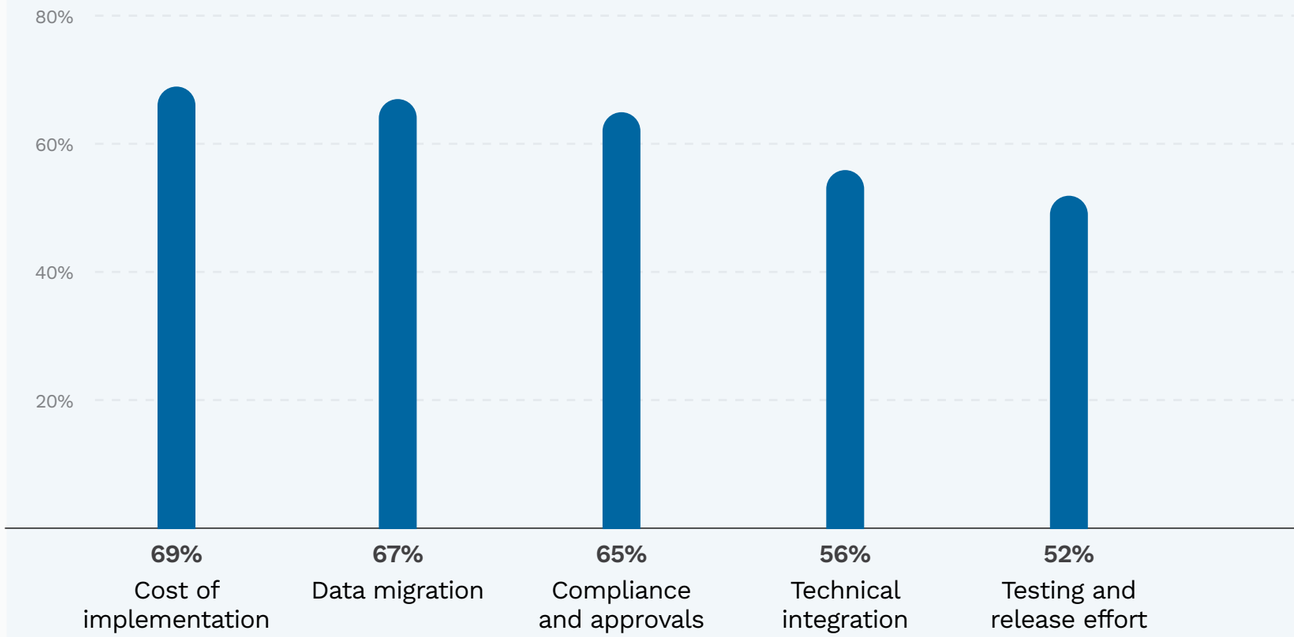
Share of companies reporting selected degrees of control over tokenization and payment credentials



Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

FIGURE 6B

Share of companies facing selected challenges in adding/switching a PSP/acquirer



Source: PYMNTS Intelligence
The Orchestration Advantage: How Routing Architecture Shapes Payments Performance, June 2026
N= 110 complete responses from U.S. companies, fielded Mar. 16–31, 2026

V.

The highest-capability companies are less interested in adding features than in improving operating speed.

The companies that have invested the most in payment orchestration are also the ones planning to invest the most in the near future, suggesting they are more aware of their remaining gaps. Having seen the returns from a fully integrated orchestration stack, they now want operational speed to compound those gains. Among companies with all five core capabilities, 100% plan to enhance their orchestration capabilities within the next 12 months. Just 74% of companies with three or four capabilities say the same, as do 43% of those with one or two capabilities.

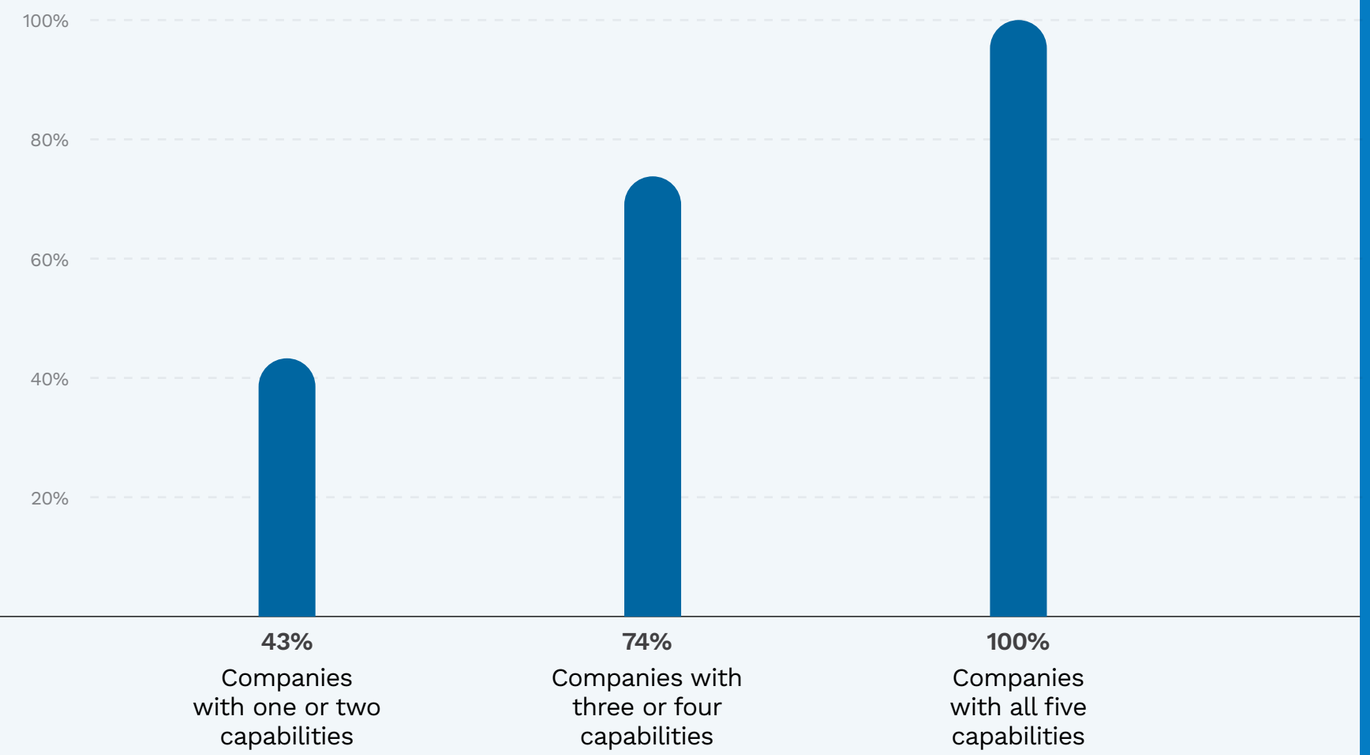
The nature of that demand differs by group. For companies in the highest-capability group, the buying conversation is not about acquiring new capabilities they currently lack. They already have many of those functions in place. What they want now is the operational speed to use those capabilities without the onboarding delays, token rebuilds, and integration projects that slow them down today. The motivator for spending is not a need for orchestration but a need for that existing orchestration to move faster.

For companies in the middle group, the focus is more on completing the stack. Partial deployment is actively detrimental: Their abandonment and complaint rates exceed those of the lowest-capability group. For this group, the opportunity is to deploy all five capabilities at once, skipping the incremental build that evidently produces no intermediate benefit.

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FIGURE 7

Share of companies planning further innovation to enhance their payment orchestration stack, by number of capabilities



Source: PYMNTS Intelligence
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100%

of companies with all five capabilities plan orchestration **enhancements within the next 12 months.**

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ACTIONABLE **INSIGHTS**

01

It's not enough to embrace some orchestration capabilities. Most firms have failover in place and still fail to achieve approval rates above 97%. Companies that still route transactions manually are holding back performance.

02

Orchestration is an all-or-nothing process. Companies that succeed are those that deploy all five capabilities at once. Invest in the full stack from the start, or delay implementation until the full set can be deployed together.

03

Treat token ownership as a top priority, not a technical detail. With 93% of companies lacking full control over their payment tokens, most businesses face a slow and expensive rebuild every time they want to switch or add a provider. Auditing token ownership now and selecting orchestration partners that allow companies to retain their credentials directly can reduce implementation cost, data migration complexity, and compliance burden when the time comes to switch.

04

When evaluating vendors, consider their PSP onboarding speed. No company surveyed can onboard a new payment provider in under two weeks, and 93% spend at least a month. This timeline forces companies to consolidate providers and forgo pricing competition. When evaluating orchestration providers, ask specifically how long it takes to activate a new PSP and hold vendors to that answer as a contractual commitment.

05

How companies should plan their orchestration roadmap depends on how many of the core capabilities they already have in place. If they have all five capabilities, they should focus investment on operational speed: faster onboarding, cleaner token portability, and simpler rail addition. If they have three or four capabilities, they should prioritize completing the stack over adding new providers. If they have one or two, they should make plans to deploy all five simultaneously, rather than build incrementally. The payoff requires the full set.

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Conclusion

Orchestration works, but only when all five capabilities are in place and the operational infrastructure exists to use them at speed.

Organizations that deploy all five core orchestration capabilities (automated routing, routing logic updates, failover redundancy, token control, and new payment rail ease) achieve dramatically better outcomes across every dimension of payment performance.

Meanwhile, deploying three or four capabilities produces no measurable revenue benefit and may worsen operational performance. The middle group in this study reports higher abandonment rates and more customer complaints than the lowest-capability group. The threshold is binary: Companies either reach all five capabilities, or they don't.

Three structural gaps limit how quickly most companies can close that gap on their own. Without full token control, every provider switch is a costly rebuild. Without new payment rail ease, adding a new network is a multi-month project. Without faster PSP onboarding, companies cannot iterate on routing strategy, respond to outages or chase better pricing. The tools to improve cost and performance exist across all three groups. The operational infrastructure to deploy them quickly does not.

The market is ready to move. Nearly nine in 10 companies are planning orchestration enhancements, and every high-capability firm plans to act within 12 months. The opportunity awaits. What remains is execution.

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METHODOLOGY

The Orchestration Advantage: How Routing Architecture Shapes Payments Performance is based on a survey of 110 U.S. companies with annual revenue of $10 million or more conducted March 16–31, 2026. The report examines how companies structure their payment orchestration strategies and how those structures translate into measurable outcomes across authorization performance, operational flexibility, resilience, and customer experience.

The research focuses on how orchestration maturity and capability depth shape authorization rates, PSP onboarding speed, routing efficiency, cost control, and checkout completion gains. The sample spans five industries (finance and infrastructure, commerce, personal and property services, professional services and media, and other), three revenue bands, and includes companies using a range of orchestration approaches, from single-provider setups to dynamic multi-provider architectures. This research was independently designed, fielded, analyzed, and written by PYMNTS Intelligence. Spreedly provided funding support but exercised no control over methodology, data collection, findings, or conclusions.

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ABOUT

PYMNTS INTELLIGENCE

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

spreedly

Spreedly is the open payments platform built for global commerce. Enabling organizations to connect to any payment service, optimize transaction performance, and adapt to new markets with ease. The Spreedly platform delivers unmatched flexibility, security, and actionable insights — empowering you to maximize revenue, reduce costs, and stay ahead in digital payments.

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