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# Payment Orchestration Platform Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, Segmented by Deployment Type (On-Premises, Cloud-Based) By Component (Payment Gateway Integration, Payment Gateway Optimization, Payment Routing, Reporting and Analytics, Risk Management and Fraud Prevention), By End-User Industry (Retail, E-commerce, Healthcare, Banking, Financial Services, and Insurance (BFSI), Gaming and Entertainment, Others), By Region, By Competition, 2018-2028

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## Abstracts

Global Payment Orchestration Platform Market has experienced tremendous growth in recent years and is poised to continue its strong expansion. The Payment Orchestration Platform Market reached a value of USD 1.13 billion in 2022 and is projected to maintain a compound annual growth rate of 24.16% through 2028.

The Global Payment Orchestration Platform market has experienced tremendous growth in recent years driven by increasing digital transformation among organizations. As businesses leverage technologies like AI, IoT, analytics and wearables, they are finding new ways to optimize processes, engage customers and ensure regulatory compliance more effectively.

One major area seeing rising adoption of payment orchestration platforms is talent management and workforce security. Platforms utilizing data analytics and AI from

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employee devices now provide unprecedented visibility into worker behaviors. Tools with analytics capabilities continuously monitor employees in real-time and flag any non-compliant or risky activities. This helps address challenges such as fraud prevention, insider threats and maintaining regulatory standards. Financial institutions and governments have led the way in implementing these solutions.

As remote and hybrid work models take hold, overseeing global operations through data and analytics is increasingly important. Leading companies use analytics from distributed endpoints and AI tools to streamline collaboration while protecting sensitive data. This enables more productive engagement of remote employees and strong customer data security.

Data analytics vendors continue investing heavily in predictive modeling, integration and user-friendly solutions. This will allow even greater value through applications like predictive threat detection, optimized access control and personalized digital services for customers with built-in privacy and security controls.

The workforce security and customer experience markets provide major growth opportunities for payment orchestration platform providers. As tools integrate more advanced capabilities, they will fuel personalized insights and automated processes addressing evolving compliance needs in our digital world. The outlook for the global payment orchestration platform industry remains positive.

Key Market Drivers

Increasing Cross-Border Transactions

As globalization increases, so too do cross-border transactions between businesses and consumers around the world. Payment orchestration platforms help facilitate these international payments by integrating various local payment methods into a single platform. This allows merchants to accept payments from customers anywhere while minimizing friction. The growth of e-commerce and digital services has fueled a rise in cross-border shopping, and payment orchestration solutions ensure these transactions can be completed seamlessly. As global trade and digital connectivity continue expanding, the need for robust cross-border payment capabilities will drive more adoption of orchestration platforms.

Regulatory Compliance in Multiple Markets

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Operating internationally exposes businesses to a complex web of regulatory requirements around payments and financial transactions. Payment orchestration platforms help reduce this compliance burden by integrating local payment workflows and ensuring all rules are followed. The platforms take on the task of staying up to date on regulations in different countries and regions. They can manage issues like currency conversion, tax collection, and know your customer processes for merchants selling globally. Adhering to regulations in multiple jurisdictions is challenging, so the compliance features of orchestration platforms will be attractive to more merchants.

Focus on Superior Customer Experience

Today's customers, both B2B and B2C, expect seamless, optimized digital experiences regardless of location. Payment failures and delays negatively impact brand perception and can lose businesses sales. Payment orchestration platforms aim to provide the best possible checkout and payment process by integrating the full range of local and global payment options. They present these options in an optimized, consistent way across all sales channels. The platforms also offer real-time payment status updates and order tracking. As customer experience rises in importance, the ability of orchestration platforms to deliver frictionless payments will be a major driver of their adoption.

Key Market Challenges

Regulatory Compliance Across Multiple Jurisdictions

As payment orchestration platforms operate on a global scale, facilitating transactions between merchants and consumers located in different countries, regulatory compliance becomes an immense challenge. Payment regulations vary significantly between nations and are continuously evolving. Platforms must stay up to date with the latest requirements in each jurisdiction where they process payments to avoid any legal or financial penalties. This involves monitoring regulatory changes, assessing their impact on operations, and implementing any necessary system or process updates on an ongoing basis. Non-compliance can result in hefty fines or even restrictions on doing business in that country. The complexity of navigating diverse and changing compliance rules across multiple regions increases operating costs substantially for payment orchestration providers. Significant investment is required in specialized legal and regulatory teams to interpret regulations accurately and ensure adherence. This regulatory hurdle poses a major challenge to scaling operations profitably on a global scale.

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Integrating Legacy Systems of Acquired Companies

As payment orchestration platforms pursue an acquisition-led growth strategy, integrating the backend systems of acquired companies into a cohesive technology infrastructure becomes a formidable task. Legacy systems of fintech startups often have limited capabilities and were built for a much smaller scale of operations pre-acquisition. Directly porting these systems or forcing them to communicate with the core platform in a standard way can be immensely time-consuming and expensive. Technical debt accumulates rapidly as ‘workarounds’ are implemented to bridge incompatible technologies. This leads to a fragmented technology landscape that is difficult to manage and maintain over the long run. Issues with system integration hamper the realization of synergies from M&A deals. They also delay the roll-out of new features and services to the combined customer base. Resolving integration challenges is critical for payment orchestration providers to maximize value from their acquisition strategies.

Key Market Trends

Growing Adoption of Digital Payments Driving Demand for Payment Orchestration

The rise of digital payments and e-commerce has been one of the defining trends of the past decade. As consumers have increasingly embraced contactless and mobile payment options, businesses have had to adapt their payment infrastructure to support this shift. However, integrating various digital payment methods such as credit cards, digital wallets, and buy now pay later options has proven challenging for many merchants due to the complexities involved. This is where payment orchestration platforms have found a ready market by providing merchants with a single, unified interface to process transactions across different payment rails. By consolidating payment processing on a single platform, merchants can offer customers a seamless checkout experience while reducing costs associated with managing separate payment processors. Going forward, the growth of digital commerce around the world is expected to further accelerate the adoption of payment orchestration as businesses look to streamline operations and provide optimal payment experiences.

Growing Focus on Payment Security Driving Investments in Orchestration

With the rise in high-profile payment data breaches, security has become a top priority for both merchants and consumers. As threat actors become more sophisticated, simply bolting on additional security layers is no longer sufficient. There is a growing realization that payments need to be designed with security at their core right from the start.

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Payment orchestration platforms address this need by centralizing sensitive payment data on a secure platform while allowing merchants to tokenize transaction details. This reduces the attack surface and helps meet stringent data security mandates like PCI DSS compliance. Furthermore, orchestration platforms employ advanced fraud detection and risk management tools to monitor transactions in real-time, flagging any suspicious activity. As data privacy regulations tighten globally and consumers demand higher security assurances, the security benefits of payment orchestration are driving greater investments in these platforms.

Growing Adoption of Open Banking Driving Need for Payment Orchestration

The emergence of open banking and application programming interfaces (APIs) that allow third parties to access bank transaction data is revolutionizing the financial services industry. By enabling fintech innovators to build new services on top of bank infrastructure, open banking aims to deliver better consumer experiences through increased choice and competition. However, integrating these new payment initiation and account information services with existing merchant payment flows requires sophisticated orchestration. Payment orchestration platforms are well-positioned to help merchants capitalize on open banking opportunities by linking bank payment APIs with their core systems through a centralized hub. The platforms provide tools to discover available open banking providers, connect bank accounts, initiate payments, and receive transaction status updates - all through a single integration. As open banking drives the unbundling of banking and the development of new payment methods, the ability of orchestration platforms to consolidate these diverse payment options will be critical..

Segmental Insights

Deployment Type Insights

The cloud-based deployment type segment dominated the global payment orchestration platform market in 2022 and is expected to maintain its dominance during the forecast period from 2023 to 2028. Cloud-based payment orchestration platforms offer various advantages to payment service providers and merchants such as scalability, flexibility, cost-effectiveness and low maintenance. With cloud-based platforms, payment service providers and merchants do not have to make large capital investments in hardware infrastructure and can avoid the costs associated with hiring and maintaining in-house IT experts. Cloud-based platforms also provide the flexibility for payment service providers and merchants to adjust their computing resources based on real-time

transaction volumes. This helps optimize costs. Additionally, cloud-based platforms ensure easy access to payment orchestration solutions from any location and enable collaboration between globally distributed teams. Due to these advantages, most payment service providers and merchants prefer cloud-based payment orchestration platforms over on-premises solutions. As digital payments continue to grow rapidly driven by increasing online shopping and mobile commerce, cloud-based platforms are more scalable to handle spikes in transaction volumes without any disruptions. This makes cloud-based platforms the ideal choice for payment orchestration in the current dynamic digital payments landscape..

Component Insights

The global payment orchestration platform market was dominated by the payment gateway integration, payment gateway optimization, payment routing, reporting and analytics, and risk management and fraud prevention segments in 2022. These components allow businesses to securely accept payments from customers across multiple payment methods like credit cards, debit cards, bank transfers, digital wallets and buy now pay later options through a single platform. Payment orchestration platforms provide APIs and tools that help integrate various payment gateways, optimize transactions based on factors like interchange rates, and route payments to the appropriate processor or acquirer based on the payment method. Their reporting and analytics dashboards give merchants deep insights into key metrics like sales, refunds, chargebacks, payment volumes and velocities across different regions, products and time periods to help improve business decisions. Additionally, the platforms' risk management and fraud prevention tools analyze thousands of risk signals in real-time to detect and prevent fraudulent transactions and chargebacks through techniques like machine learning, behavioral biometrics and device fingerprinting. This has helped reduce payment failure rates and losses due to fraud for merchants. As a result, these components have seen the highest adoption among businesses looking to streamline payment processes, reduce costs and ensure payment security, driving the payment orchestration platform market growth over the past year...

Regional Insights

North America dominated the global payment orchestration platform market in 2022 and is expected to maintain its dominance during the forecast period from 2023 to 2027. The region accounted for the largest market share of over 35% in 2022 owing to the strong presence of payment orchestration platform providers and digital payment companies in

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countries like the United States and Canada. The region has seen widespread adoption of digital payment modes like mobile wallets, debit/credit cards, and net banking over the past few years. This has increased the demand for payment orchestration platforms that can seamlessly integrate various digital payment options and provide merchants with a unified payment experience. Furthermore, the presence of digital payment giants and tech companies focusing on developing innovative payment solutions is also driving the growth of the payment orchestration platform market in North America. Major players like PayPal, Fiserv, FIS, and Worldpay that offer payment orchestration platforms have their headquarters in the United States, which is another factor contributing to North America's leading position in the global market. The advanced digital payment infrastructure, high adoption of online shopping, and growing e-commerce industry in the region are some other key factors expected to ensure North America's dominance in the payment orchestration platform market during the forecast period.

Key Market Players

PayPal Holdings, Inc.

FISERV, INC.

Fidelity National Information Services, Inc

ACI Worldwide, Inc

Wirecard AG

Mastercard Incorporated

Visa Inc

Worldline SA

Temenos Headquarters SA

Total System Services, Inc

Report Scope:

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In this report, the Global Payment Orchestration Platform Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

Payment Orchestration Platform Market, By Deployment Type:

On-Premises

Cloud-Based

Payment Orchestration Platform Market, By Component:

Payment Gateway Integration

Payment Gateway Optimization

Payment Routing

Reporting and Analytics

Risk Management and Fraud Prevention

Payment Orchestration Platform Market, By End-User Industry:

Retail

E-commerce

Healthcare

Banking, Financial Services, and Insurance (BFSI)

Gaming and Entertainment

Payment Orchestration Platform Market, By Region:

North America

United States

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- Canada
- Mexico

Europe

- France
- United Kingdom
- Italy
- Germany
- Spain

Asia-Pacific

- China
- India
- Japan
- Australia
- South Korea

South America

- Brazil
- Argentina
- Colombia

Middle East & Africa

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South Africa

Saudi Arabia

UAE

Kuwait

Turkey

Egypt

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the Global Payment Orchestration Platform Market.

Available Customizations:

Global Payment Orchestration Platform Market report with the given market data, Tech Sci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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