



# Multi-Acquiring Benefits for Merchants

[READ MORE](#)





# Benefits of a Multi-Acquirer Strategy for Merchants

ACI Worldwide recently carried out an analysis of our customer database comparing single acquirer versus multi-acquirer setups. This analysis showed that those using multiple acquirers have acceptance rates up to 16% higher than those using a single acquirer setup.

While the 16% conversion uplift highlights our findings, there is a wide array of further benefits associated with multi-acquirer relationships:

- ✓ **Increased revenue** - More successful transactions, reduction in acquirer service fees derived from high chargeback rates and optimal use of local versus cross-border acquirers
- ✓ **Reduce costs** - With smart dynamic routing, dynamic retry, dispatching and chargeback processing
- ✓ **Risk diversification** - Improves resilience, mitigates outages and latency





# Smart Dynamic Routing

One of the key benefits of a multi-acquiring strategy is the use of smart dynamic routing. Merchants can drive more conversions, save on interchange fees and improve the customer experience by accepting more genuine transactions.

In this eBook, we'll explore three key items showcasing the effectiveness of a multi-acquiring strategy, backed by data points that include the conversion uplift you can expect from this strategy.

We will also provide real examples of ACI customers that have implemented value-added functionality and the results they have achieved.



## Transaction dispatching

Route your TRX based on a wide range of attributes for best conversion



## Smart retry

Recover failed card transactions and close more sales



# Transaction Dispatching

## How to increase conversions

Transaction dispatching supports streamlined payments performance and improved conversion rates by allowing card transactions to be routed to different acquirers based on a variety of attributes, including:



BIN ranges including  
country/currency



Card brand



Ticket size (until x  
dollars and Euros have  
been processed)



Other criteria (MIDs, IP  
address, risk profile/whitelist,  
transaction type, channel)



# Transaction Dispatching

Different dispatching options can be combined to meet specific business goals. For example, merchants may want to maintain a 50/50 weighted split between card acquirers or utilize two different MIDs with the same acquirer, and at the same time, ensure that domestic transactions only go to the domestic card acquirer based on the BIN country.

Transaction dispatching protects the bottom line by routing each transaction to the most relevant acquirer that will accept the payment with the lowest processing fee, while simultaneously helping merchants to increase their conversion rate.

The solution also helps protect valuable MIDs through the ability to distribute transactions depending on their risk assessment. By providing a simple way to configure dispatching options based on risk setup for different MIDs and acquirers, ACI's transaction dispatching offers an extremely powerful way to optimize costs, increase acceptance levels and fight fraud effectively.

# 12%

conversion uplift potential  
by routing through...



Currency



Location



BIN

...and many other criteria



# Transaction Dispatching

## Online trading

How one ACI merchant customer used ACI's acquirer-agnostic approach and technology to improve its acceptance rates:

The merchant implemented an acquirer-routing rule based on the card's BIN number. This allowed the merchant to achieve a conversion rate almost 4% higher than the average conversion rate for all U.K. GBP- nominated transactions.

By doing so, the merchant was able to achieve:

**4%**  
conversion uplift





# Transaction Dispatching

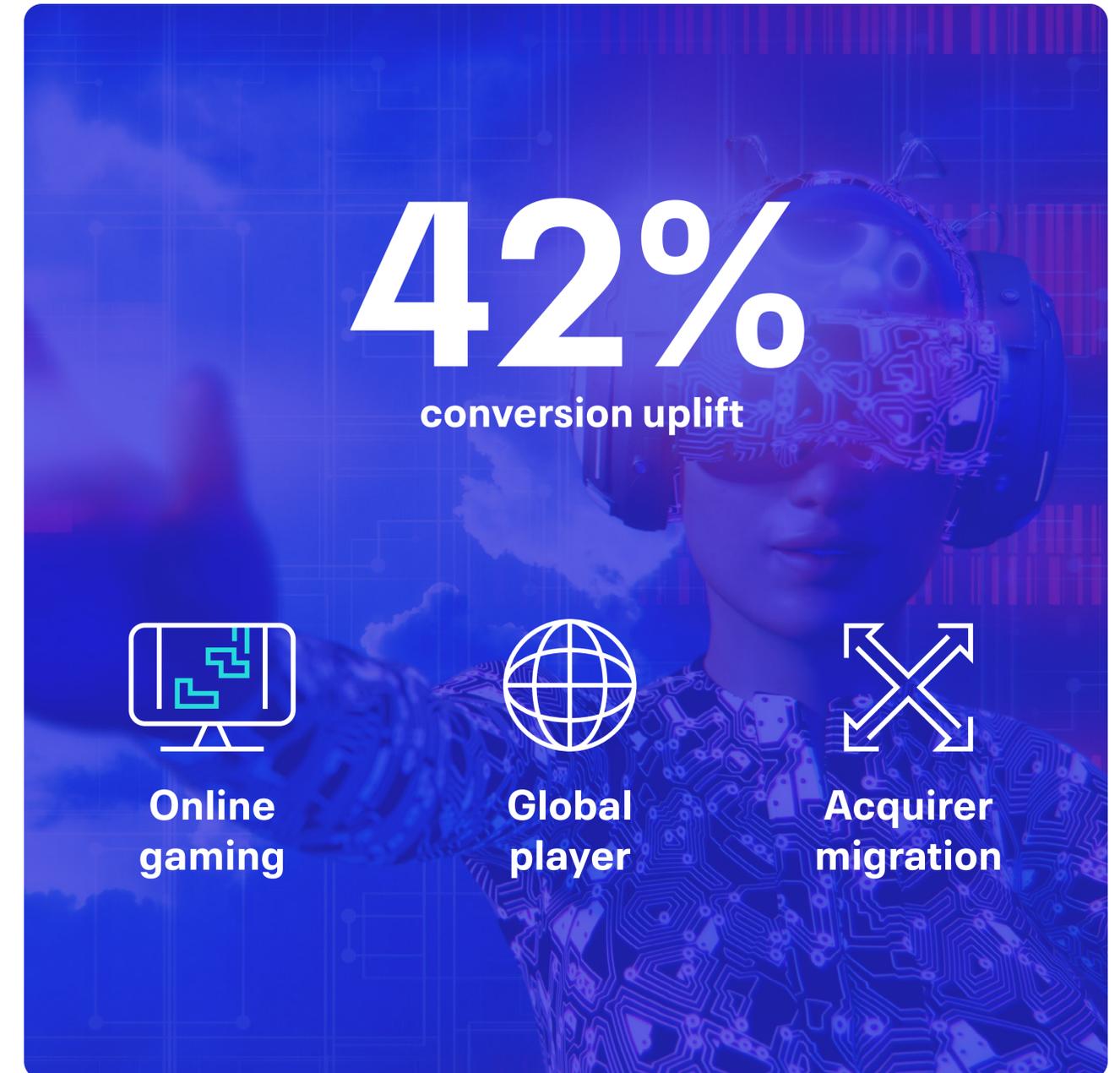
## Gaming

A major online gaming company migrated from a global acquirer to a local one in a major market. They didn't want to risk fully switching transactions over all at once, so they developed a phased approach using ACI's weighted dispatching capabilities.

Initially, they used ACI's weight dispatching as a migration tool to partially migrate traffic and ensure proper performance. This was done purely through a back-end configuration, with no development needed. During this time, they continued to gradually move transactions to the local acquirer, always ensuring it could handle the volume.

Once the traffic was fully migrated to the local acquirer, they kept the global acquirer as a retry and alternative acquirer option for this market, which now accounts for approximately 5% of all transactions.

The result of this move from a global to local acquirer was an astonishing 42% acceptance rate increase!\*



\* Comparison of eight-month period with global acquirer versus same eight-month period with local acquirer.



# Smart Retry

Smart retry supports a seamless customer experience by allowing failed card transactions to be automatically re-sent behind the scenes, either to the same card acquirer or an alternative one, to help complete the sale and increase acceptance levels.

ACI's smart retry capability supports an enhanced customer experience and drives conversion rates by resubmitting failed transactions for a second attempt. By saving customers the time and effort of re-entering their details, merchants can deliver excellent acceptance levels and enhanced service-protecting their reputation, supporting loyalty and keeping shoppers returning for more.

Smart retry works for one-time customers, but it works even better on returning customers as well as subscriptions or recurring payments, whereby the card on file is stored within ACI's PCI level 1 compliant hosted environment and is re-submitted to a card acquirer or an alternative one, without any need for the consumer to re-enter their card details.

Overall, up to 15% of rejected transactions get accepted after resubmitting using smart retry, either using the same acquirer or a different one.

Enabling this requires no developer or integration change-it can all be done in the Backoffice by simply flipping a switch.

# 15%

**of rejected transactions get accepted after resubmitting**



**Enhanced customer experience**



**No need to re-enter payments data**



**Same or different acquirer**



# Smart Retry

## Global sporting goods

**12.6%**  
of rejected transactions were  
accepted after resubmitting



Sporting goods  
manufacturer



Global player



Shopper doesn't  
need to re-enter data



MCC code



\$1,300,000  
Recovered sales



# Learn More

Multi-Acquiring and the Benefits for PSPs research report

Multi-Acquiring and the Benefits for Merchants research report



Download PDF



Download PDF





# Let's Get to Work

Put our experts and award-winning solutions to work for you.  
Contact us today to get started.

Contact Us