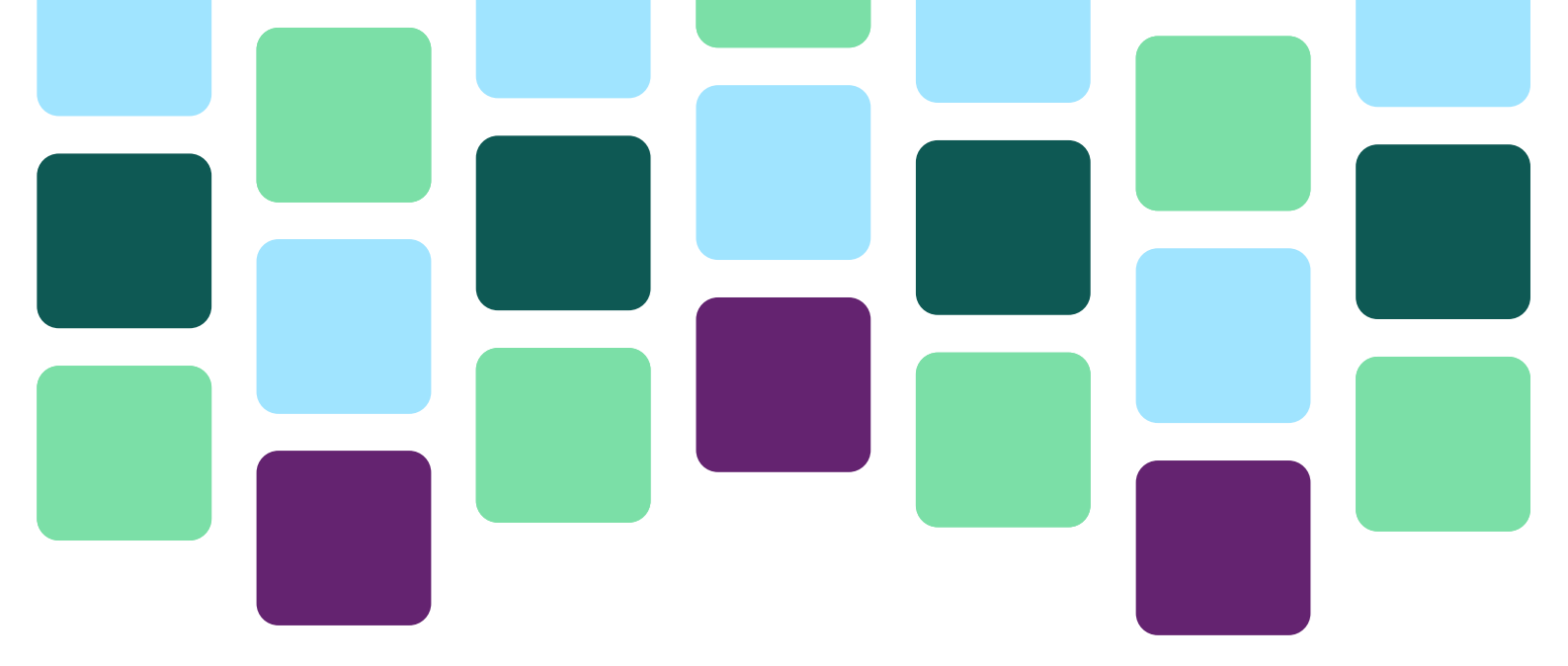
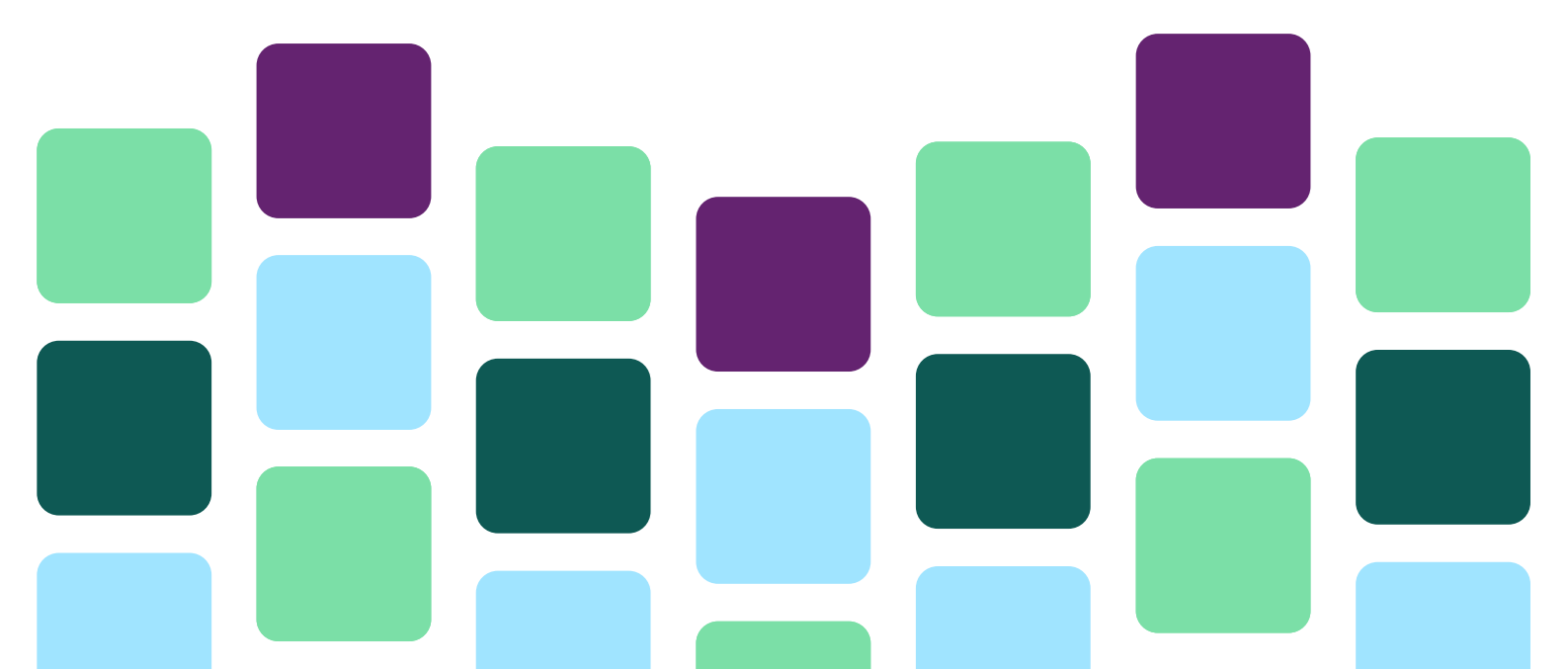




BR—DGE

The Payments Resilience Playbook

Building Future-Ready Payment Systems



Why payments resilience matters

When payments fail, customers don't wait.

They drop their baskets, switch to a competitor and often don't come back. Even a short outage can mean thousands in lost sales and lasting damage to customer trust.

Resilience used to mean simply having a backup plan.

Today it goes much further. With new payment methods, rising fraud, tighter regulation and pressure to expand globally, resilience means building flexible, interoperable systems that can adapt and recover fast. All while maintaining performance, reliability and compliance.

That's why resilience should not be seen purely as risk management.

Done right, it becomes a lever for growth: enabling faster market entry, smoother customer experiences and the ability to adopt new technologies ahead of competitors.

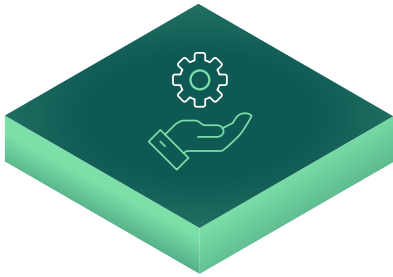
To get a benchmark on payments resilience, we commissioned a survey of decision-makers at major e-commerce merchants across several verticals. The results were revealing.

Not only are enterprise merchants still losing millions to outages, but their innovation cycles and growth paths are also being held back by inefficient or rigid payment systems.

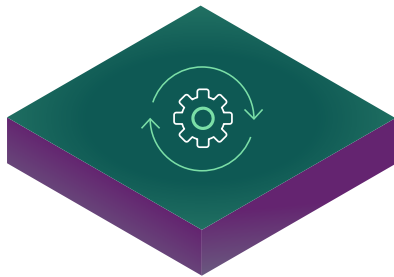
In this playbook, we couple key research results with practical use cases and solutions designed to solve the highlighted payments challenges.



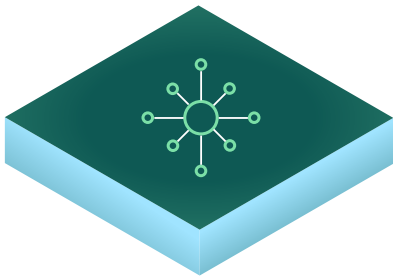
The 5 building blocks of modern payments resilience



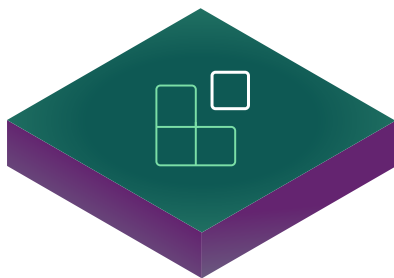
05 Future-Readiness
Adapting fast to
what comes next



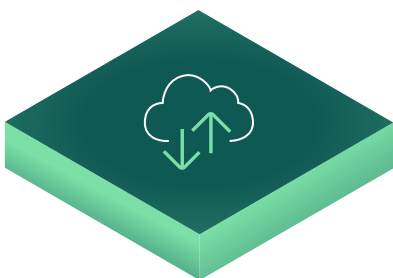
04 Optimisation
Using data to keep improving



03 Interoperability
Connecting systems
that work in harmony



02 Flexibility
Building a stack that
evolves with your business



01 Redundancy
Avoiding single
points of failure

D1

Redundancy

- Protect against outages
- Close gaps and add efficiencies

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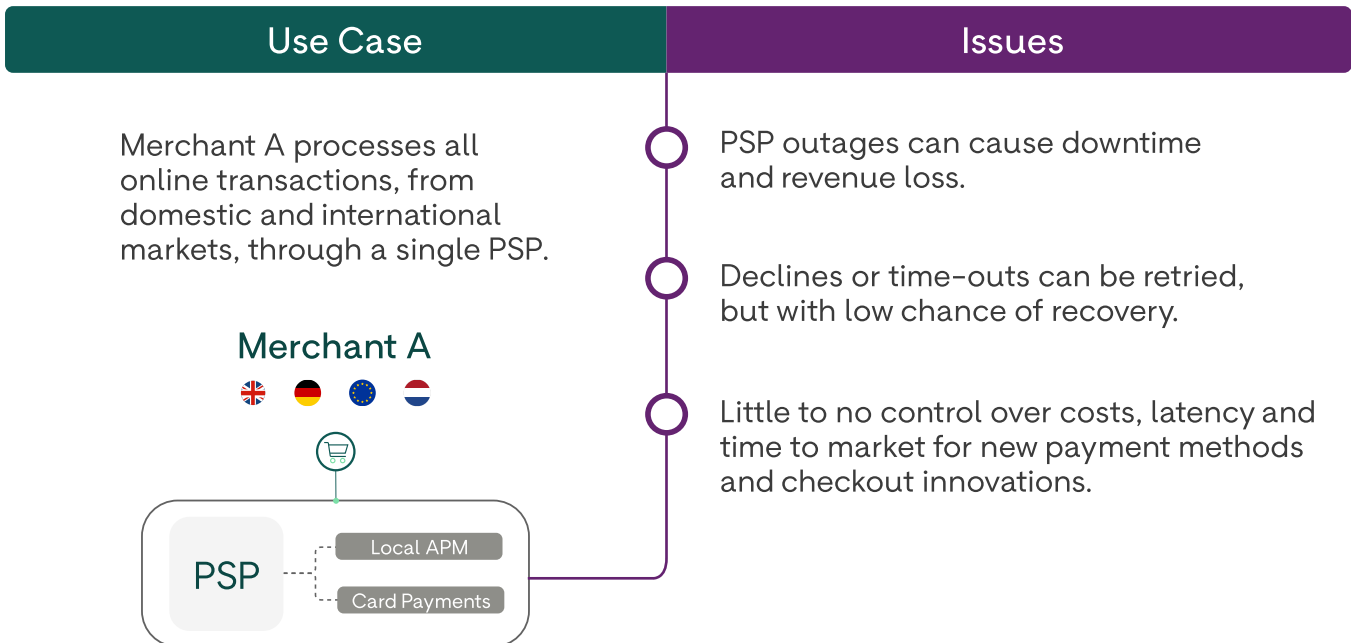


01 Redundancy

Protect against outages

Relying on a single payment service provider (PSP) is a gamble.

One outage can cut off every transaction, leaving customers stranded at the checkout and revenue stuck in limbo. Without a backup in place, merchants are exposed to risk they can't control.



92%

of enterprise e-commerce merchants experienced payment outages or disruption in the past two years.

50%

report losses of £1.1 million–£10 million; 34% report £100,000–£1 million; 4% report >£10 million. Only 88% could quantify the costs.

68%

do not have automated, real-time failover between processors.

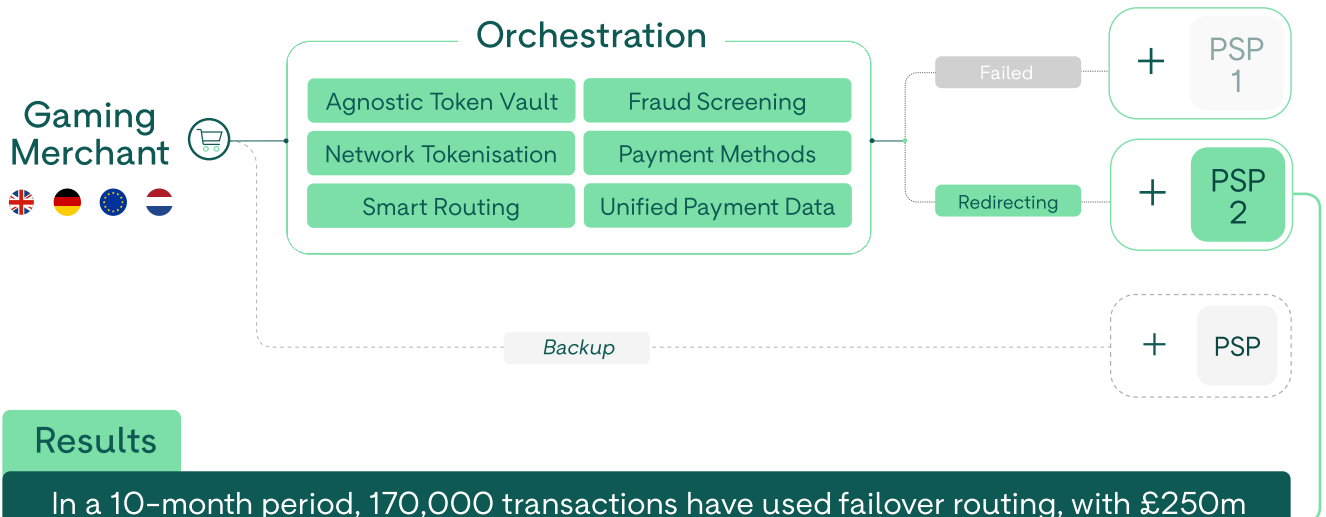
Close the gap

Many merchants still rely on inefficient processes when outages strike: calling providers, manually rerouting traffic, or patching short-term workarounds. These fixes waste time and leave customers waiting.

That's why redundancy – a backup route for your payments – is the foundation of resilience. It's the absolute minimum every merchant needs to protect against outages.

Example case study

A multi-market gaming merchant used two PSPs connected via an orchestration layer. Their primary PSP suffered an outage, but automated failover routing ensures that there is no impact to their customer experience.



Results

In a 10-month period, 170,000 transactions have used failover routing, with £250m of payments successfully recovered. This includes payments saved after experiencing uptime issues on the primary PSP, as well as general recovery from soft declines.

Benefits of the approach

- Automated retries and/or rerouting for failed transactions.
- Routing based on best cost and chance of authorisation.
- Local acquiring to reduce latency and improve checkout experience.
- Streamlined management, single view and low-lift on new innovations.

Redundancy closes gaps by eliminating manual processes and implementing automation. With automated backup routing, recovery is instant, and revenue keeps flowing without manual fixes.

Redundancy checklist:

- ✓ Connect at least two PSPs with automatic backup routing.
- ✓ Test your backup switch every quarter.
- ✓ Track transaction success rates daily.
- ✓ Eliminate manual fixes from outage responses.

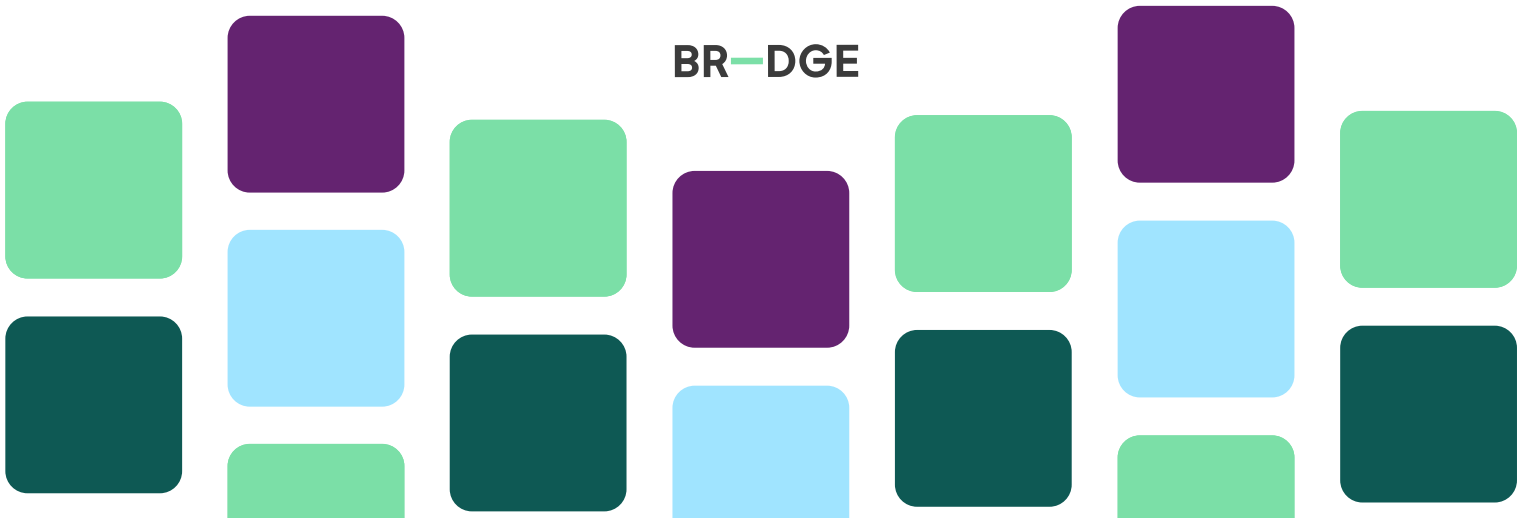
Keep trading, even when your primary provider doesn't.

02

Flexibility

- Adapt as fast as your business
- Simplify, localise, modernise

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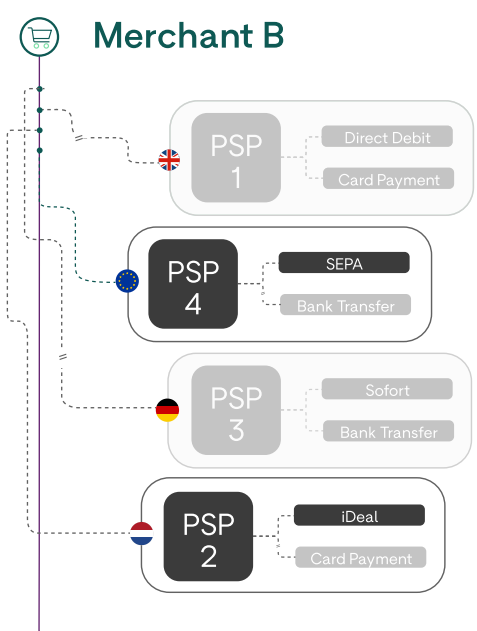


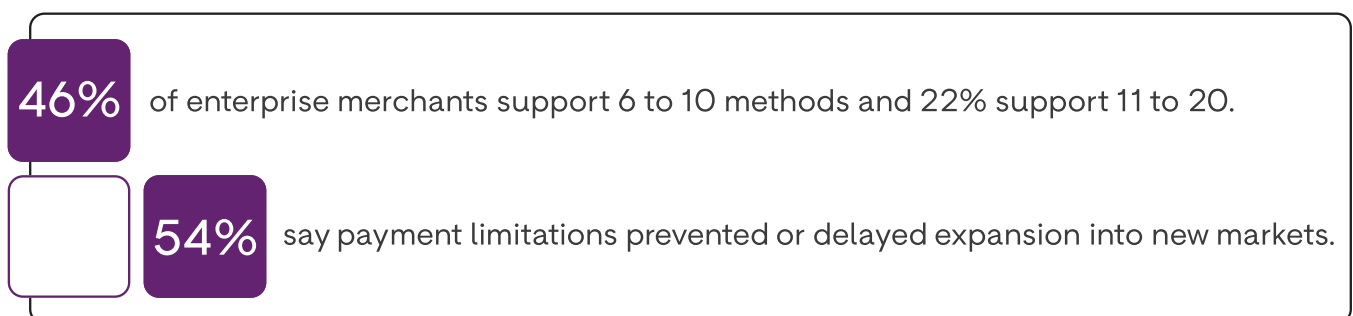
02 Flexibility Adapt as fast as your business

Customer expectations, regulations and markets change quickly.

If your payments setup can't adapt just as fast, you're stuck with bottlenecks, outages and missed opportunities.

That's why flexibility is a cornerstone of resilience. Your payments stack should evolve alongside your business, whether you're expanding into new regions, adopting new methods or phasing out legacy systems.

Use Case	Issues
Merchant B has four different PSPs, some only for particular markets or payment methods. They are each controlled and configured separately and payment tokens are managed via each PSP.  The diagram illustrates Merchant B's payment stack. A central vertical line represents the merchant, with four horizontal branches connecting to different PSPs. Each PSP is represented by a box with a flag icon and a list of supported payment methods. PSP 1 (UK flag) supports Direct Debit and Card Payment. PSP 4 (EU flag) supports SEPA and Bank Transfer. PSP 3 (German flag) supports Sofort and Bank Transfer. PSP 2 (Netherlands flag) supports iDeal and Card Payment.	- Complexity of maintaining multiple direct connections and relationships. - Inconsistency of checkout experience. - Continued risk of in-market outages and restricted routing options. - Limited/no visibility of data across channels and markets. - No centralised tokenisation benefits.



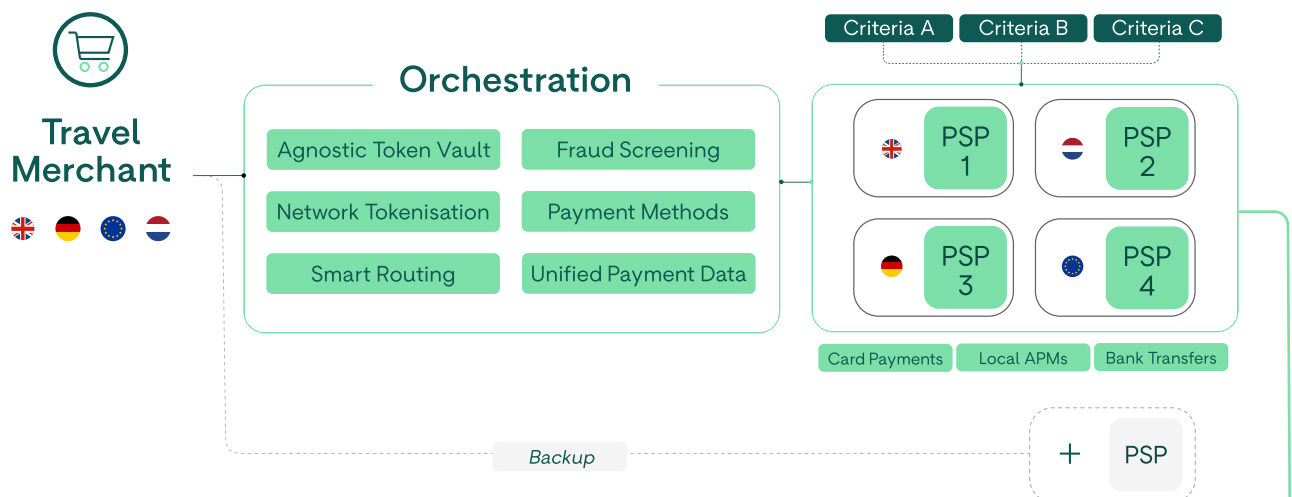
Rigid systems leave merchants exposed.

Siloed connections, manual fixes and region-specific gaps slow growth and weaken resilience.

Flexible payments infrastructure solves that by streamlining into one layer, routing locally to lift approval rates and updating legacy tech to keep pace with regulation and new methods.

Example case study

An international travel merchant also uses four different PSPs, with a multi-market setup for most, except for the local acquirers for specific geo-markets. They have an average basket value of £2-4k, so acceptance is vital. All connections are managed via an orchestration platform, with layered dynamic routing rules in place.



Results

Optimised and maintained a high payment authorisation rate of over 90% in all key markets.

Recovered £250,000 worth of payments in nine months via re-routing soft declines and first-time failed transactions.

Enabled rapid international expansion, activating local payment processing in four new countries 72% faster than was forecast.

Benefits of the approach

- Ultimate resilience and control, without the complexity of managing multiple relationships.
- Advanced routing options, to optimise cost efficiency, authorisation rates, load bearing and latency.
- Localised acquiring provides the best in-market configuration for local payment methods, along with the best authorisation rates and cost efficiency.
- Payment performance and data is centralised, providing a single view.
- PSP performance is measurable.

Connecting PSPs via orchestration delivers both resilience and flexibility.

With greater control and unified data, every transaction can be easily measured and optimised for speed, cost, efficiency and conversion.

Flexibility checklist:

- ✓ **Audit** and streamline your current payment connections.
- ✓ Use local routing to improve approvals and cut costs.
- ✓ **Align** PSPs and methods to your strategy.
- ✓ **Augment** or replace outdated systems that restrict growth.
- ✓ **Centralise** PSP management for better control and visibility.

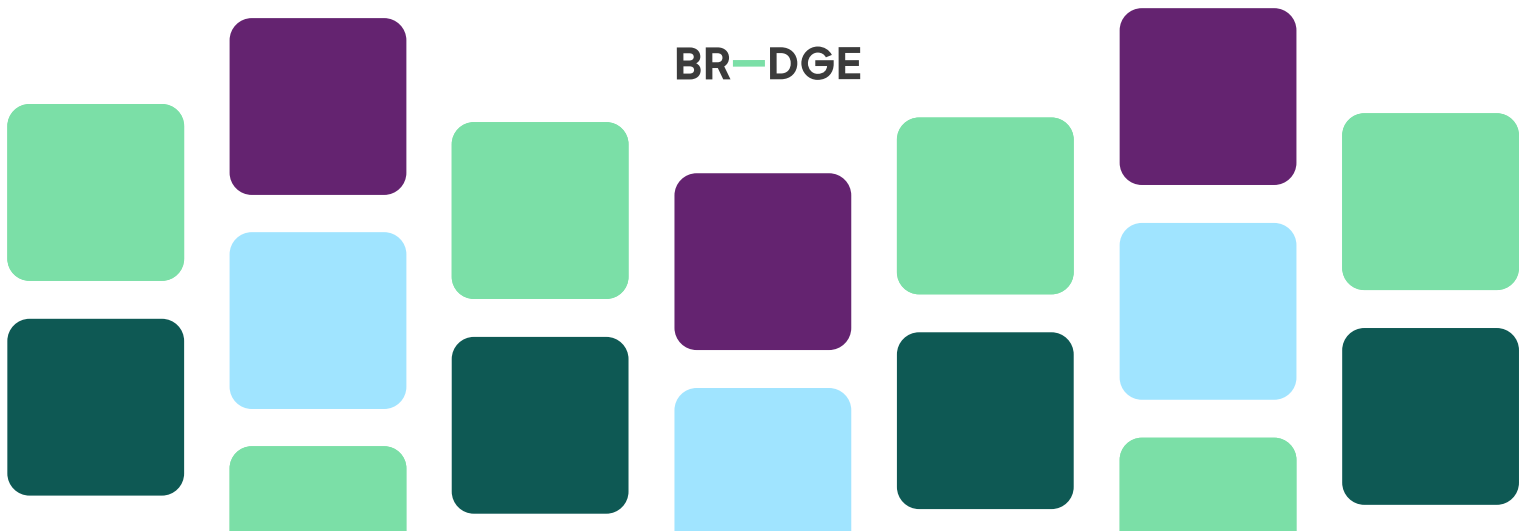
**Streamlined
infrastructure.
Faster launches.
Fewer failures.**

03

Interoperability

- Build systems that work in harmony
- Innovate without disruption

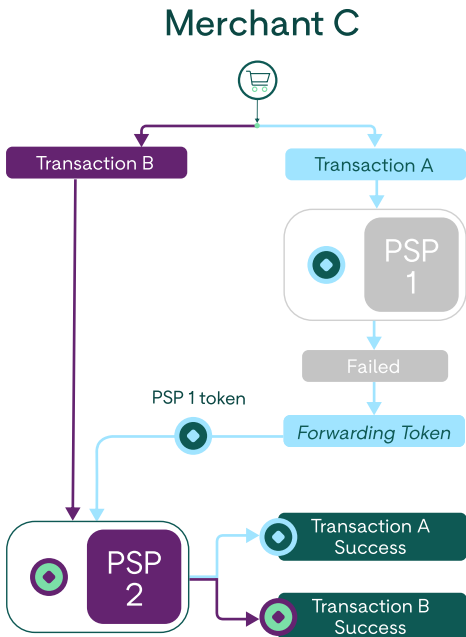
BR—DGE



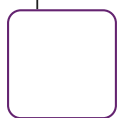
Payment systems only deliver real value when they work together.

Interoperability means building a stack that's platform-agnostic and easily connected, so you can add new providers, share data and innovate without disruption.

Without it, every new feature can mean costly redevelopment work and a fragmented stack that doesn't live up to expectations. With it, you can plug in new solutions fast, keep customer journeys smooth, and make your payments setup ready for business change: from expansion into new markets to mergers or digital transformation.

Use Case	Issues
Merchant C uses multiple PSPs – some support network tokens and some don't. They use a token forwarding service from their acquirers. 	- Siloed tokens tied into individual PSPs where network tokens aren't supported. - Risk of outages disrupting token use. - Restricted flexibility to add new providers. - Routing tied to individual PSP capabilities. - Higher fees and fraud rates. - No visibility of overall token performance.

While **78%** of merchants use tokenisation in some form, only **12%** have fully interoperable token vaulting.



62%

still use manual processes to optimise routing.



44%

say technical integration is their biggest hurdle in payments.

Siloed systems slow you down.

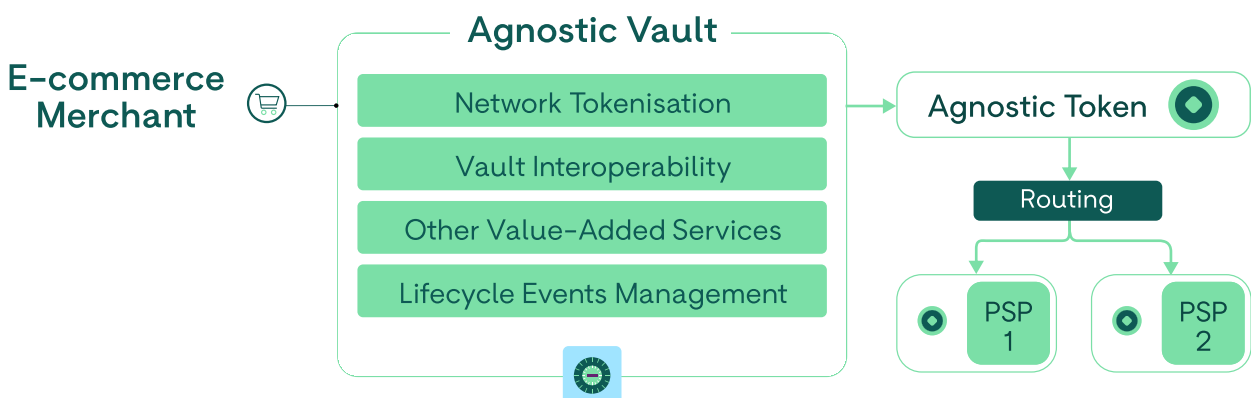
Adding tailored fraud prevention layers, flexing payout routes, and mining data are virtually impossible.

An interoperable infrastructure removes barriers and gives you room to adapt. You can plug in best-in-class solutions, share insights across systems, try out new payout options and adopt innovations. All without starting from scratch.

It's the move from patching problems to building for growth.

Example case study

A major e-commerce platform, also uses multiple PSPs, some of whom support network tokens and some don't. They integrate with all PSPs via an orchestration platform and use a token vault solution to centralise tokenisation and standardise their strategy. They also maintain a direct connection to one acquirer, to avoid a single point of failure.



Results

The merchant maintained a 92% acceptance rate throughout implementation and beyond.

Each week, over 1 million new tokens are created and 10,000–20,000 new cards onboarded in the UK.

Token generation is successful 97% of the time and the merchant is now easily able to layer connectivity and gain other orchestration benefits.

Benefits of the approach

- Ability to use the most effective (for authorisation, security and cost) token for each transaction.
- Use PAN where needed (i.e. where tokens aren't possible to use).
- Tokens are owned by the merchant, enabling seamless routing across different partners.
- See performance of all tokens, visible in one place.
- Single customer view, including linking PAR to payment ID and name verification.
- Ability to process via direct acquirer connections using tokens, even during orchestration platform outages.

This approach eliminates vendor lock-in for true interoperability.

Merchants are in control of their tokens and benefit from seamless routing, unified data, and the resilience to build for growth without disruption.

Interoperability checklist:

- ✓ **Utilise** modular architecture and open APIs to easily connect new providers.
- ✓ **Take** ownership of your tokens and data to provide full portability and control.
- ✓ **Leverage** central tokenisation to seamlessly route between different PSPs.
- ✓ **Add** layered fraud and authorisation tools without disrupting the checkout.

Plug in what works interoperably. Leave behind what doesn't.

D4

Optimisation

- Drive continuous improvements
- Optimise with data intelligence



04 Optimisation

Drive continuous improvements

Optimisation is about using data to make payments work better every day, even as your business evolves. It means higher approval rates, lower costs, and smoother customer experiences. When payments aren't optimised, merchants lose out through failed transactions, slow checkouts, and unnecessary fees.

With optimisation, you can test, compare, and adjust your setup regularly and with ease, to make sure every transaction has the best chance of success.

When asked what their strategic priorities were

54%

of merchants cited cost optimisation.

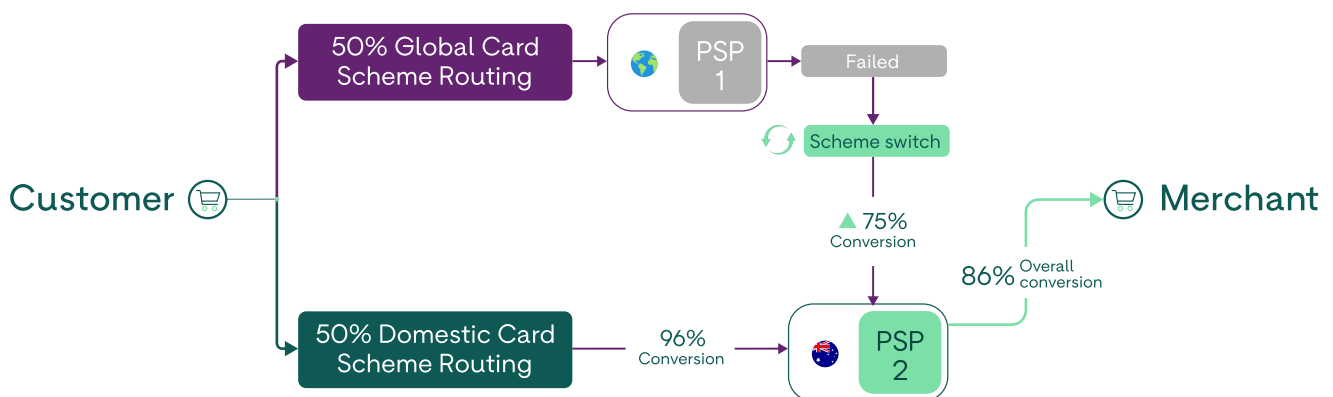
40%

prioritised new-market expansion.

Example case study

A single-market gaming merchant was balancing payments 50/50 between two PSPs. When the largest card issuer in the market had an incident, all the affected cards routed through one of these two processors began to fail, and the card transactions via the other processor became degraded. This, in theory, should have sent the merchants overall conversion to under 50%.

Instead, an intelligent failover automatically rerouted the failing transactions to the healthy processor, and then a secondary failover switched the card flow from a global card scheme to the domestic scheme. This action saved the sales, preventing a catastrophic revenue loss and protecting the customer experience during the 14-hour incident.



Results

During the 2-day issuer outage, the secondary PSP was able to recover 75% of transactions, successfully processing AU\$120,000 in transaction value.

04 Optimisation

Optimise with data intelligence

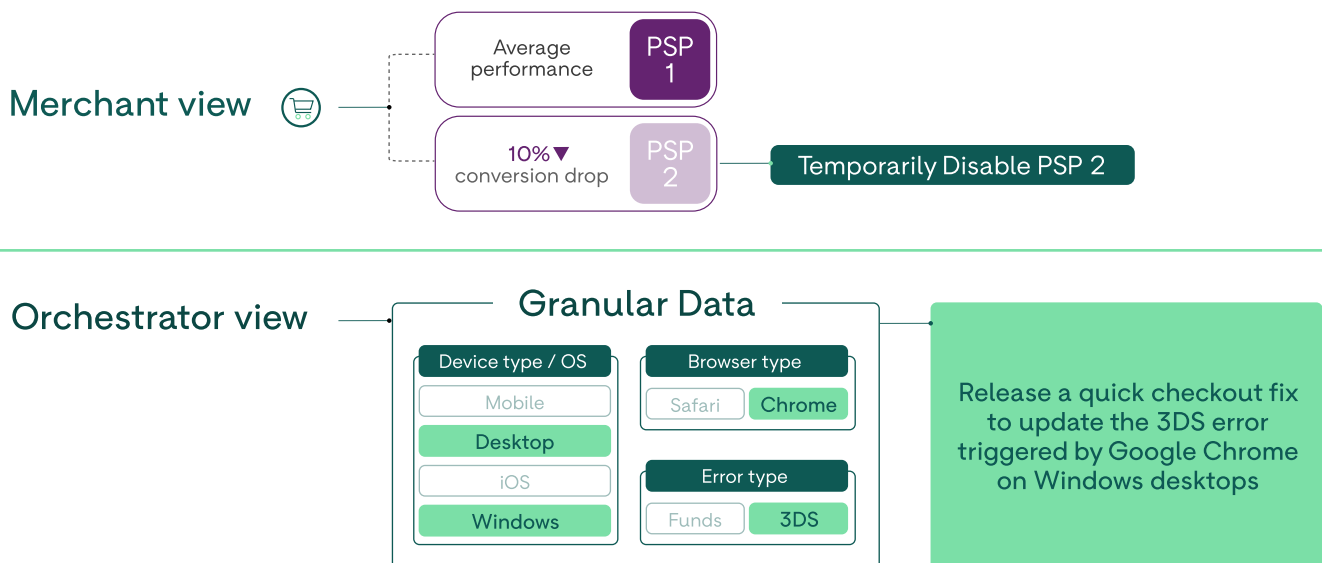
Optimisation is about making incremental gains that add up to a big impact.

Small improvements in authorisation rates or routing efficiencies can translate into millions in protected revenue over time. To do this, you need the ability to spot emerging issues early.

By layering and monitoring fraud prevention tools, monitoring PSP performance, digging into data and testing different approaches, merchants can continually diagnose weak spots and address them at the root. This makes payments not just reliable but also smarter, leaner, and more profitable. It's a truly superior level of resilience.

Example case study

An international e-commerce merchant noticed a 10% drop in conversion, but only on a specific device and PSP. What first appeared to be a processor issue turned out to be a specific 3DS error triggered by a recent Chrome update on desktop Windows devices. That level of data granularity turned guesswork into precision, helping to identify the true cause and prevent a costly misdiagnosis. With a quick and simple checkout fix, the merchant immediately stopped the revenue leak.



Performance optimisation checklist:

- ✓ **A/B test and benchmark** PSP performance in real-time to adjust for optimal results over time.
- ✓ **Layer, monitor and adapt** fraud tools for stronger security and acceptance rates.
- ✓ **Look** through the layers of data on declines and test fixes to drive continuous improvements.
- ✓ **Consider** using different rails for failovers, not just different PSPs.

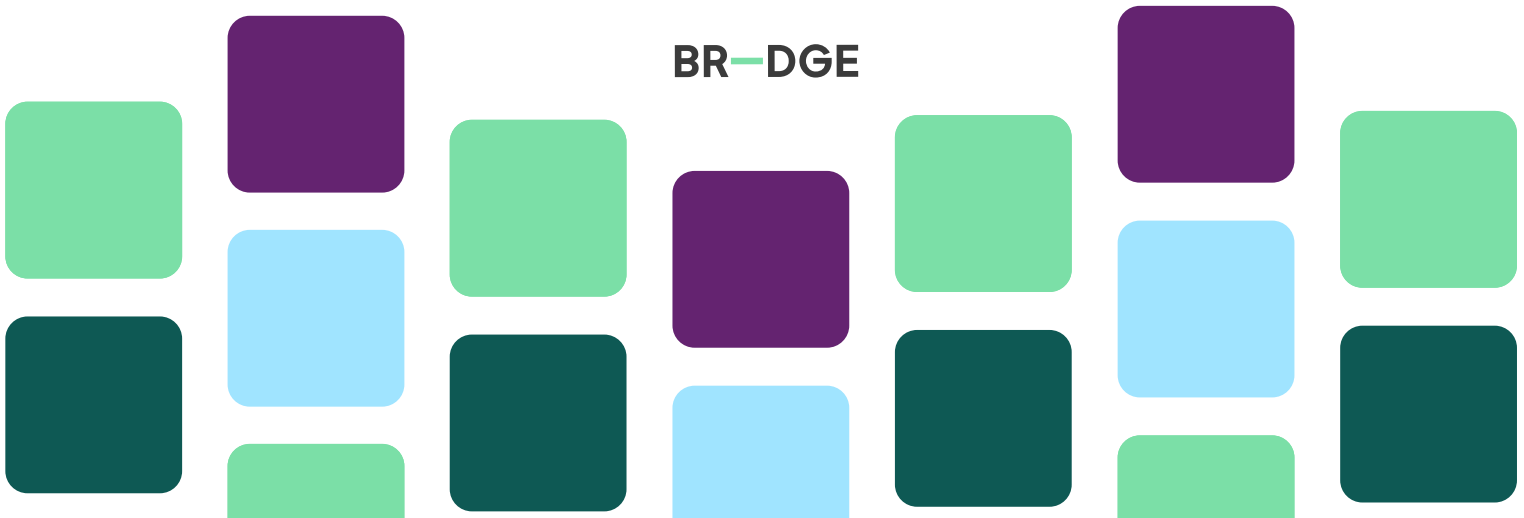
**Small fixes.
Big impact.
Smarter
payments
every day.**

05

Future-readiness

- Stay ahead of expectations
- Build-in CX resilience

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Customers expect payments to be fast, simple, and secure.

Future-readiness is about building infrastructure that can adapt quickly to new technologies, so you can deliver the experiences customers demand next.

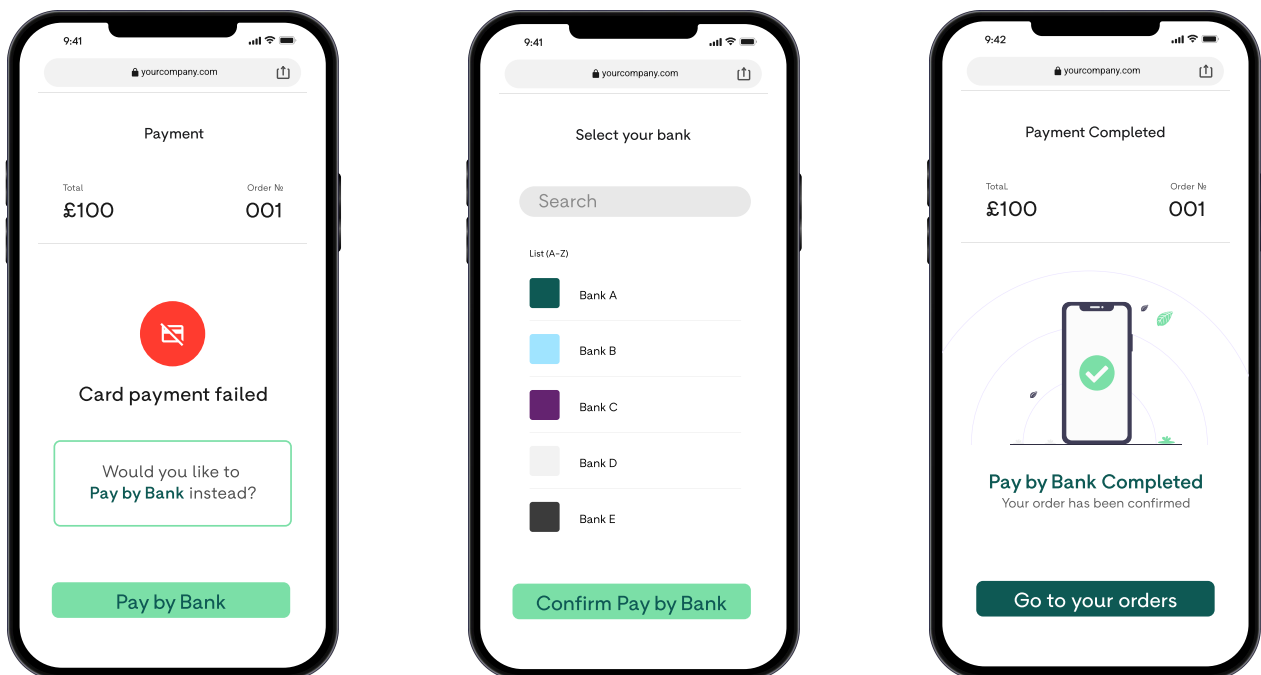
That might mean enabling one-click or personalised checkouts, using tokenisation and account data for smoother KYC, or offering open banking as a backup when card payments fail. Merchants who prepare now will stay ahead of customer expectations and hold on to loyalty.

Example case study

Open Banking as a failover

Running a test scenario, an e-commerce merchant notices that around 9% of their card payments are failing. They leverage their granular data to conduct a deep analysis and discover an untapped opportunity. Most of these failed card payments are caused by 'card-specific' issues, where buyer intent is high. The investigation concluded that enabling Open Banking as an intelligent failover to card payments can potentially recover up to 2% more revenue.

Allowing customers to seamlessly switch to a bank payment when their card payment fails, reduces friction for the user. It also delivers tangible savings on processing fees for the merchant. In case of card-related declines like an expired card or a temporary block, Open Banking can bypass that card entirely and authenticate directly with the bank account. Even generic declines can often be recovered by trying an Open Banking route instead.

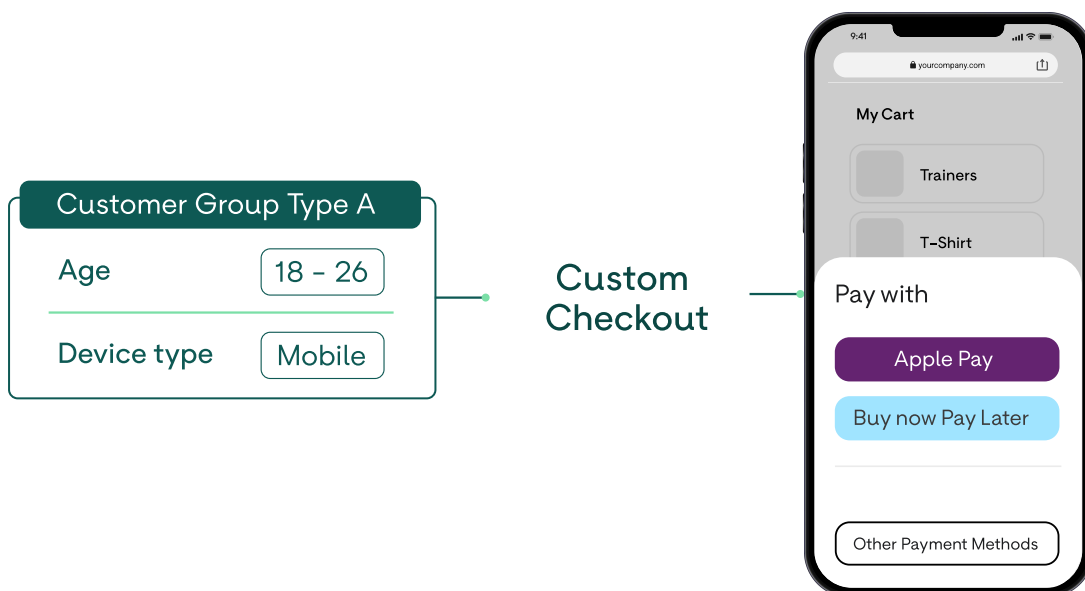


Future-readiness is about adapting and innovating at speed as customer expectations, market trends, and technologies evolve. In payments, it means building resilience in your customer experience and overall business.

Example case study

Personalised checkout

A merchant targeting a younger, mobile-first audience needed the flexibility to prioritise Apple Pay or BNPL, but also run A/B tests to optimise performance, customise the checkout based on customer profiles, and instantly surface local APMs when expanding into new markets. This protects the customer experience and builds loyalty.



During high-volume trading periods like Black Friday, merchants need to bring their A-game. When transaction volumes are at their peak, and redundancy is already taken care of, a resilient, future-ready checkout should automatically disable affected PSPs or APMs, rerouting transactions through alternative routes to keep every customer journey smooth and consistent.

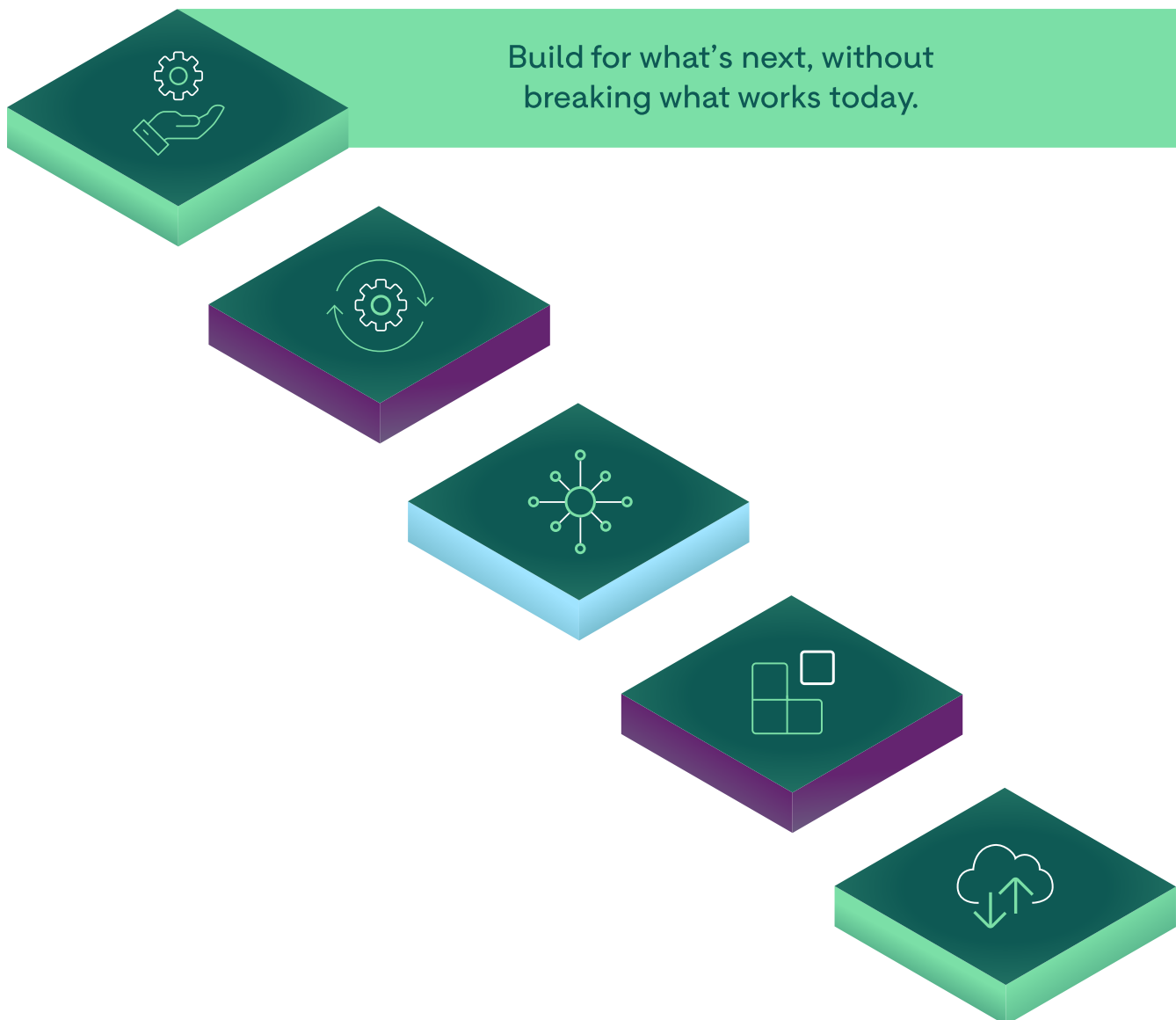
This extends to smarter security, like adjusting fraud checks in real-time, to stay frictionless for trusted customers and strict for where risk is higher. This allows merchants to cut chargebacks, tackle fraud more effectively and protect revenue.

With the right infrastructure, every shift in customer behaviour or market trends becomes an opportunity to innovate faster, convert more, and build loyalty.

05 Future-readiness Build-in CX resilience

Future-readiness checklist:

- ✓ **One-click and dynamic checkouts:** Keep conversion high with fast, personalised journeys.
- ✓ **Smarter KYC and security:** Use tokenisation and Account Information Services (AIS) to combine compliance with customer ease.
- ✓ **Alternative rails:** Open Banking and other methods provide resilience when cards fail, if offered seamlessly in the user experience.



Conclusion

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Conclusion

Beyond the outages: the real business value of payments resilience.

When we asked enterprise merchants what is driving their payments strategy in the next two years, resilience actually came bottom of the list of options.

Merchants were asked to give their top two priorities

- 58% chose customer experience.
- 40% said new-market entry.
- 54% selected cost optimisation.
- 28% prioritised resilience.

However, it's likely that their perspective is mostly centred on the premise that resilience = redundancy. Following our five building blocks of redundancy, flexibility, interoperability, optimisation and future-readiness – merchants can actually build all the above priorities into their payments resilience strategy.

Payments resilience certainly gives merchants the confidence to keep trading through disruption. However, modern resilience also gives them the freedom to grow on their own terms. A resilient setup means mitigating the impact of outages, faster adaptation, and a better experience for customers.

It also opens the door to cost savings, stronger conversion and quicker entry into new markets. These are the things that build broader business resilience. It's about so much more than just plugging gaps or patching systems, it's about underpinning your long-term business objectives.

Modern payments resilience delivers the ability to:

- **Adapt** quickly to changing regulation and compliance needs.
- **Stay** responsive to shifting customer preferences.
- **Protect** advantage by keeping checkouts smooth and reliable.
- **Expand** into new markets faster with adaptable infrastructure.
- **Adopt** new technologies early to stay ahead of competitors.

Resilient payments recover with certainty,
adapt fast and perform every day.

Appendix

Merchant benchmarks on payment resilience

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Research results and methodology

BR-DGE commissioned independent research was conducted by Censuswide among 50 decision-makers at enterprise e-commerce merchants between 3 and 9 October 2025. Censuswide abides by the Market Research Society (MRS) Code of Conduct and ESOMAR principles and is a member of the British Polling Council.

Outages and revenue impact

- 92% of enterprise e-commerce merchants experienced payment outages or disruption in the past two years.
- 88% can quantify the revenue impact.
- 50% report losses of £1.1 million–£10 million; 34% report £100,000–£1 million; 4% report >£10 million.
- By transaction volume: all merchants at £500 million+ report £1.1 million–£10 million in losses; 18% in the £50–£69.99 million band report >£10 million.
- By market operations: 57% of single-market Europe and 73% of multi-market Europe operators report £1.1 million–£10 million losses.
- By average transaction value: 86% of £50,000+ average-transaction merchants report £1.1 million–£10 million losses; 60% of £10 to £99 merchants report £100,000–£1 million losses.

Payment processors in use

- 38% use two to three processors; 38% use four to five; 20% use six to seven; 4% use one.
- In practice, most merchants work with two to five processors across markets rather than a single partner.

Share routed to the primary processor (among multi-processor users)

- 71% route 50–70% through their primary processor; 27% route 71–90%; 2% route <50%.
- Sector ‘at a glance’: Digital goods 73%, Food delivery 56%, Gaming 75%, Homeware & lifestyle 86%, Subscription 50%, Travel & transit 86% (all for the 50 to 70% band).
- By annual online transaction volume: 100% of £300–£499.99 million merchants route 50–70% via primary; 50% of £500 million+ route 71–90% (the rest 50–70%).
- By company turnover: 60% of £500 million+ turnover firms route 71–90% via primary → largest merchants are most concentrated.

Research results and methodology

Payment methods supported (global)

- 46% support six to 10 payment methods globally.
- 32% support one to five; 22% support 11 to 20; 0% support >20; 0% unsure.
- Average $\approx$ 8.0 methods per merchant (excl. 'Unsure').

Failover readiness

- 32% have automated, real-time failover between processors.
- 42% have partial coverage; 18% none; 8% unsure → 68% lack full automated failover today.
- By sector:
 - Digital goods: 31% automated / 38% partial / 31% none.
 - Food delivery: 67% automated / 33% partial / 0% none/unsure.
 - Gaming: 25% automated / 50% partial / 0% none / 25% unsure.
 - Homeware & lifestyle: 14% automated / 71% partial / 0% none / 14% unsure .
 - Subscription: 29% automated / 0% partial / 43% none / 29% unsure.
 - Travel & transit: 14% automated / 71% partial / 14% none / 0% unsure.
- By average transaction value:
 - £10,000-£49,999: 60% automated.
 - £50,000+: 57% automated.
 - £5,000-£9,999: 63% partial (0% automated).
 - £100-£999: 54% partial.
 - £10-£99: 40% none.

Routing optimisation practices

- 64% rule-based optimisation; 62% manual optimisation; 38% AI/ML optimisation.
- Sector 'at a glance;
 - Travel & transit: 100% manual.
 - Food delivery: 89% rule-based.
 - Homeware & lifestyle: 71% both rule-based and manual.
 - Gaming: 50% AI/ML (and 50% manual).
 - Digital goods: 56% rule-based.

Research results and methodology

Tokenisation and portability

- 78% use tokenisation in some form. Mix: 38% network tokens; 22% PSP + network; 18% PSP-only; 12% fully interoperable token vaulting; 6% no tokenisation; 4% N/A.
- By sector (highlights):
 - Digital goods: 88% use tokenisation (38% network; 38% PSP+network; 13% PSP-only).
 - Food delivery: 78% use tokenisation (33% network; 22% PSP+network; 22% fully interoperable).
 - Gaming: 75% use tokenisation (50% PSP-only; 25% network).
 - Subscription: 43% use tokenisation (29% PSP+network; 14% network); 29% no tokenisation.
- By annual online transaction volume (selected):
 - £500 million+: 100% tokenisation; 100% network tokens.
 - £10–£29.99 million: 100% tokenisation; 100% PSP + network.
 - £100–£299.99 million: 75% tokenisation (33% PSP-only; 25% PSP+network; 17% network; 17% fully interoperable; 8% N/A).
 - £50–£69.99 million: 18% no tokenisation (highest ‘no’).

Expansion constraints

- 54% say payment limitations prevented or delayed expansion into new markets.
- Sector highlights: 100% food delivery constrained; 75% gaming constrained; 71% subscription not constrained; 57% travel & transit unsure.
- By online transaction volume: constrained at 100% for £500 million+; 75% at £300–£499.99 million; 67% at £70–£99.99 million; 55% at £30–£49.99 million and £50–£69.99 million.
- By market footprint: 71.43% single-market Europe constrained; 60% domestic-only constrained.

International build-out: biggest challenges

- 44% cite technical integration as the top hurdle.
- 30% cite partner relationships; 22% regulatory compliance.
- Sector highlights: Homeware & lifestyle 57% technical; Gaming 50% technical; Travel & transit 43% regulatory; Food delivery split 33/33/33 across all three.
- By footprint:
 - Multi-market international: 67% technical; 22% regulatory; 11% partner.
 - Single-market Europe: 57% technical.
 - Single-market international: 44% partner (then 33% technical; 22% regulatory).
 - Multi-market Europe: 45% partner; 27% regulatory; 18% technical; 9% none.

Research results and methodology

What's driving payment strategy (next 2 years)

- Customer experience 58%, cost optimisation 54%, new-market entry 40%, resilience 28% (select up to two).
- Sector highlights: Subscription 86% CX; Gaming 75% CX; Travel & transit 71% new-market entry; Homeware & lifestyle 57% new-market entry; Digital goods 63% cost.
- By volume:
 - £10-£29.99 million: 100% cost and resilience; 0% CX/new-market.
 - £500 million+: even split 50% across CX, cost, and new-market; 0% resilience.
- By average transaction value (highlights):
 - £10-£99: 80% cost.
 - £1,000-£4,999: 57% resilience (tied with cost).
 - £5,000-£9,999: 88% CX.
 - £10,000-£49,999: three-way tie across CX, cost, new-market (60% each).
 - £50,000+: 71% CX and new-market.



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Ready to build resilience?

Whether you'd like a demo of our payment orchestration platform or have questions, please get in touch:

General enquiries

 info@br-dge.to

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