Paysecure

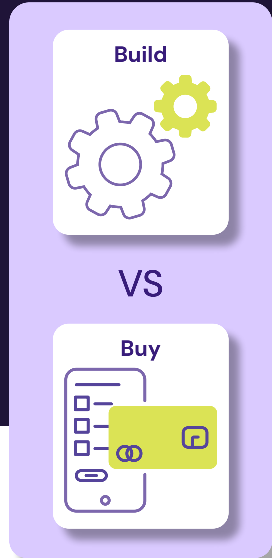
Payment orchestration: **Build vs buy**

A practical guide for businesses scaling complex, multi-market payments.

This guide covers when orchestration is right for you, what building in-house really involves, what buying gives you, a side-by-side comparison, how to start small and scale, what it means in complex and regulated industries, and a set of questions to help you decide.

Introduction

Scaling a business means scaling its payments, and that quickly gets complicated. Multiple countries, multiple acquirers, new payment methods, fraud and shifting regulation all pull in different directions. Sooner or later most teams face the same question.



Choosing to “buy” doesn’t mean settling for a one-size-fits-all product.

Build your own payment orchestration layer in-house or buy one from a provider?

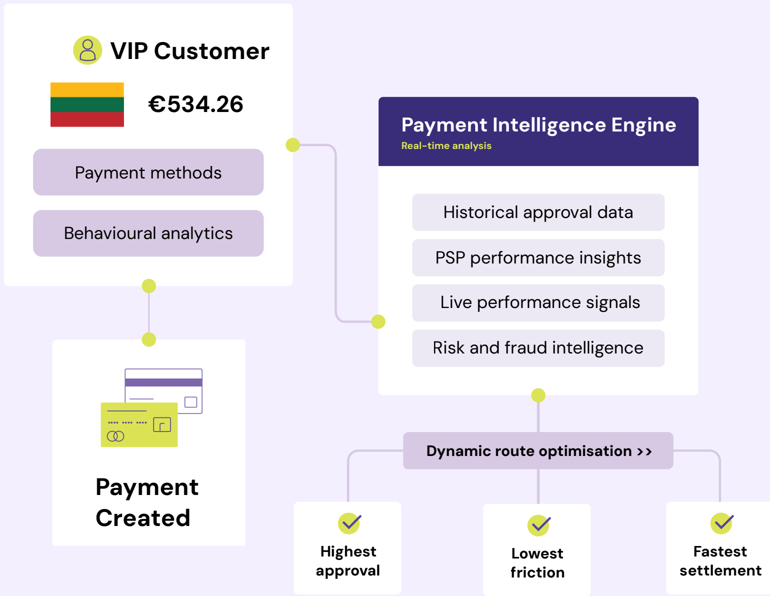
This guide helps you make that decision. It applies to any business with complex, multi-country, multi-acquiring payments, and iGaming is a prime example given how concentrated those pressures are. Paysecure delivers reliable orchestration technology in weeks rather than years, helping you boost acceptance, improve resilience and focus your resources on growth rather than payments infrastructure.

Is **payment orchestration** right for your business?

Payment orchestration is a broad solution that solves a range of payment challenges, and businesses adopt it for different reasons. At its simplest, it simplifies fragmented payment infrastructure, bringing many features and providers together into a single, interoperable layer that you control.

More than that, it is a growth enabler. It lets you make better, data-driven decisions, streamline and optimise payment workflows, spot growth opportunities and improve the customer experience, all of which feed the KPIs that matter, such as acceptance, fraud mitigation, localisation and customer lifetime value.

It is also important to be clear about what orchestration is not. It is an independent, provider-agnostic enablement layer, not a centralised system that locks you in. It is an interoperable technology layer that brings clarity to complex payment setups, so you can act on opportunities rather than being constrained by your technology.



Orchestration is still in an early-adoption phase and the market is maturing. The build-versus-buy decision usually comes down to the scale of your payment challenges and the time and resources you have to solve them.

What payment orchestration includes

At a high level, an orchestration platform empowers you to connect, localise, and optimise your payments, whilst mitigating cost and risk. Key features and functionality include:

A routing engine:

directs each transaction along the best path, based on a set of parameters and your commercial goals, such as cost, geography, payment method and provider performance, see **smart routing**.

Global connectivity:

pay-in and pay-out across PSPs, acquirers, alternative payment methods and fraud tools, through a single integration, see **connections marketplace.**

Centralised tokenisation:

secures payment data and reduces PCI scope, see **centralised tokenisation.**

Settlement and reconciliation

consolidated across providers, enabling true cross platform and brand reconciliation.

Reporting and analytics:

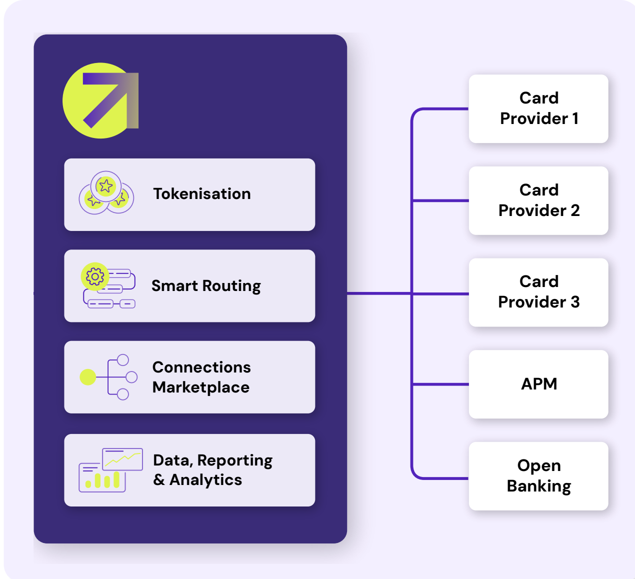
turn every transaction into insight, see **data and analytics**.

A dynamic cashier:

localises and optimises the checkout. Not all orchestrators offer this, and fewer still pair it with behavioural analytics that show how customers actually behave, see **dynamic cashier.**

Cascading and failover:

reroute a failed payment to an alternative provider to protect the sale, across both pay-in and pay-out.



These capabilities are no longer static. As orchestration moves beyond automation, more features and modules are powered by AI, shifting from fixed rules to deep, systematic learning. The platform improves its routing, risk and customer-experience decisions the more data flows through it, so the value compounds over time.

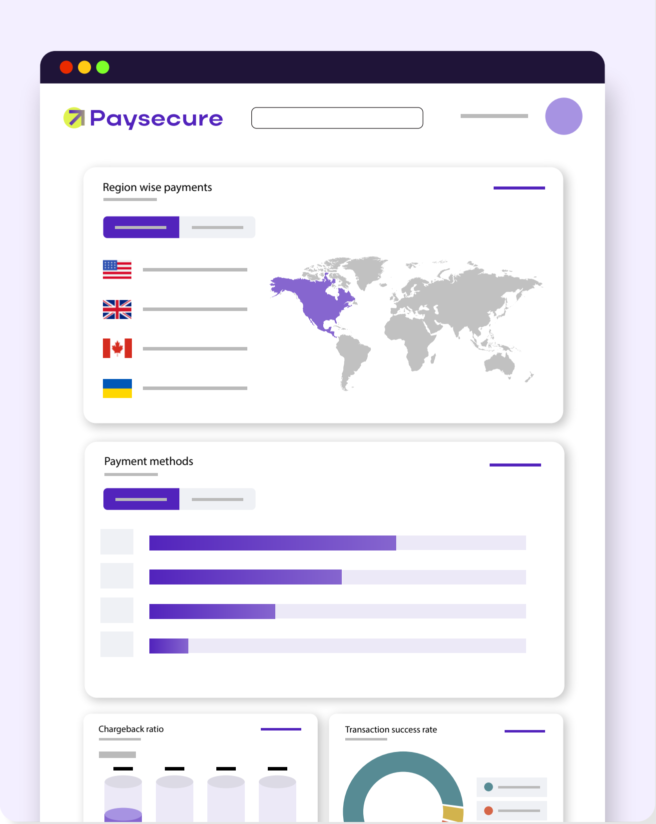
Payments are a **growth lever, not a back-office cost**

Payment experience directly affects conversion, retention and compliance. In complex, highly regulated industries especially, where volume is high, risk is elevated and competition is fierce, optimisation at the payment stage is critical.

The job is to balance infrastructure, performance, customer needs and global growth plans at once, and orchestration is designed to do exactly that.

Done well, orchestration recovers revenue that fixed setups leave on the table. It lifts acceptance through intelligent routing, prevents lost sales through failover cascading, reduces processing costs through smarter provider selection, and gives customers a better experience through localised, reliable checkouts.

Ultimately, the speed of adoption of orchestration and third-party ecosystems will be what separates successful operators from unsuccessful ones.



Building in-house: the full picture

Ownership and flexibility

Building gives you full control across development, prioritisation and testing, a truly bespoke build and ownership of the IP. The trade-off is that scale is limited by your own resources. Every bit of effort and investment has to come from within, and you own the roadmap and its risks.

Cost, resource and time

The scope is large and the commitment long. You take on hosting, databases, security, compliance and regulatory upkeep, and you build direct relationships and integrations with each core connection, heavy investment with little room to trial and test. Depending on resources, it can be a long time before the platform is usable at all.

Internal expertise, and experience

Payments is a fast-moving specialism. You need people who keep pace with the latest regulation and compliance measures, new fraud tools and the payment methods your customers are asking for. That expertise is scarce and expensive, and it pulls senior engineering attention away from your platform, your customer experience and your brand.

Functionality and features

The orchestration landscape is broad, and every platform offers different capabilities. Building in-house lets you focus on the features critical to you today, but it also means tomorrow's enhancements may fall out of scope, or you may simply not know they exist. You can build for the business you are now; the question is whether it serves the business you are becoming.

Maintenance and ongoing support

An in-house platform needs developers permanently assigned to it, keeping pace with market change, fixing daily issues, and turning reports into new working practices. That is a standing cost, not a one-off.

Buying from a provider: the full picture

Buying is not settling for one-size-fits-all. The strongest platforms are modular, interoperable and built around the challenges you are most likely to face, and a good provider brings capabilities it would take you years to build.

- **Modular and flexible:** take the capabilities you need now and add more at your pace. Modularity is what gives you both speed and depth of scope, you start fast and grow into the platform rather than committing to everything up front.
- **Intelligent, AI-driven routing:** each transaction is routed on live parameters and your commercial goals, and the routing keeps improving as the platform learns.
- **A dynamic cashier with behavioural analytics:** a localised, optimised checkout that also shows you how customers behave, something few orchestrators offer.
- **Expertise, handled:** the provider keeps pace with regulation, scheme mandates, fraud and new methods on your behalf.
- **Speed to market:** live in weeks, not the year or more an in-house build takes, so you can seize new markets quickly.
- **Compliance and settlement, managed:** PCI DSS and related obligations sit largely with the provider, with settlement and reconciliation consolidated across providers.
- **Deep reporting and analytics:** consolidated, transaction-level insight that closes the data blind spot affecting in-house builds.
- **Democratising:** cost-effective and revenue-share models give mid-sized operators the same technology, deep analytics and global reach the largest players use.
- **Independent and interoperable:** an unbiased layer optimised for you, not for a single owned acquirer, with the freedom to add or switch providers.

Go live in
two weeks

500+
PSPs and acquirers

200+
Alternative payment methods

Build vs buy: a side-by-side view

Factor	Building in-house	Buying orchestration
Control and IP	Full control; you own the IP.	Configurable to your goals; provider owns the platform.
Time to live	A year or more (illustrative).	Weeks.
Upfront cost	High; hardware, people, infrastructure.	Low; no large capital outlay.
Ongoing maintenance	Yours, continuously.	Handled by the provider.
Expertise needed	A dedicated payments team.	Minimal; the provider brings it.
Compliance	Your responsibility (PCI DSS, mandates).	Largely offloaded to the provider.
Scalability	Re-engineered as you grow.	Modular; add markets and methods as needed.
Data and insight	Risk of a data blind spot.	Consolidated, transaction-level analytics.
Best suited to	Payments as your core product.	Most scaling, multi-market businesses.

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By the time an in-house build is complete,

it may already be out of date.

Viktoriia Degtiarova
Co-Founder & CCO at Paysecure

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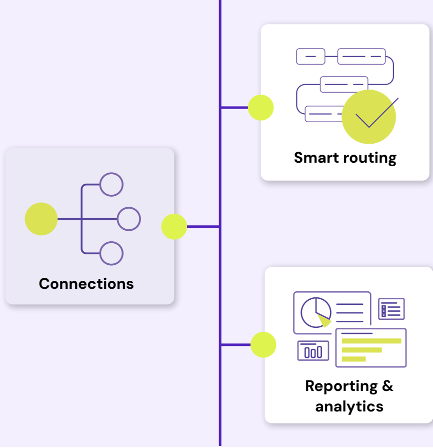
Start where you are, **then scale**

Build versus buy is rarely all-or-nothing. As payment orchestration is modular, you do not have to integrate a full platform on day one.

Many businessess start with a single market or a specific challenge, lifting acceptance in a new region, adding failover for resilience, or improving the cashier, prove the value, then expand. It is a lower-risk path that solves today's problem while leaving room to grow. Our **smart routing and orchestration case study** shows how this works in practice, including the cost reductions it delivered.



Where the **case is strongest**

Peaks and payouts:

deposits and withdrawals spike sharply around major sporting and gaming events. You need routing and failover that hold up under load, and fast, reliable payouts that protect player trust.

Multi-jurisdiction licensing and redundancy:

operating across regulated markets means multiple acquirers and methods per region, and redundancy so a single outage or decline does not stop play.

High-risk acquiring:

Complex verticals, such as iGaming are treated as high-risk, so acquirer relationships, fraud controls and chargeback management are harder, and more valuable to get right.

Localisation and retention:

players expect their preferred local methods and a seamless cashier, and orchestration delivers both through one integration, helping retention and lifetime value.

Operators using Paysecure typically see acceptance rise by up to 7%, and the modular approach means you can target the sharpest pain first, then expand.

Building all of this in-house, and keeping it current across jurisdictions, is a major undertaking that pulls focus from the product and the player.

Questions to **help you decide**

There is no single right answer, but the following questions will point you in the right direction.

Are payments your core product, or a way to grow it:

- Do you operate, or plan to operate, across multiple markets, providers or regulated jurisdictions?
- How quickly do you need to be live, in weeks or in quarters?
- Would your engineers create more value on the product and customer experience than on payments infrastructure?
- Who will own compliance, fraud tooling and ongoing maintenance, year after year?
- How much do you value independence, and the freedom to add or switch providers as you grow?

About any provider you are considering:

- Is the platform independent and interoperable, or will it lock you in?
- Is it modular, so you can start small and scale at your pace?
- What does it offer beyond routing, for example cashier, behavioural analytics, settlement and reporting?
- How quickly can they add a new connection, method or market?

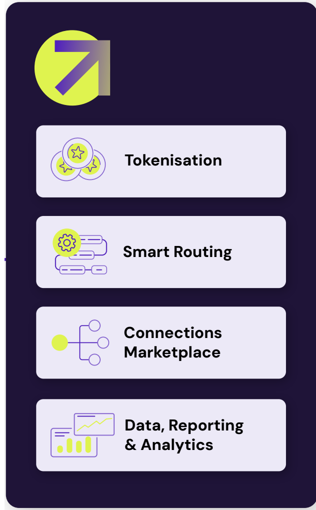
The more your answers point to complexity, speed and focus, the stronger the case for buying.

The verdict

Build versus buy is not a binary. Building gives you control and the IP, and for the small number of businesses where payments are the product, that can be the right call.

For most, buying gets you to market faster, costs less over time, and keeps your team focused on what makes you different. The most practical path is often modular, start where the need is sharpest, prove the value, and scale from there. The questions worth sitting with are simple. Is payments your core business, and does your provider give you the independence, depth and speed to grow?

Paysecure is built to answer that with confidence, an independent, intelligence-led orchestration platform, 500+ PSPs and acquirers through one integration, no platform fees, and the analytics to turn every transaction into insight, all live in weeks.



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Talk to our team to map build versus buy to your business.

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