

run payments

Run Flawlessly, *Transact Fearlessly.*

Payments Orchestration Playbook

A blueprint for connecting, normalizing, monetizing,
and managing every layer of the payments ecosystem.

Written for: SaaS & ISVs | Software Portfolios | PE & VC Firms | ISOs & Fintechs | Financial Institutions

The Payments Challenge

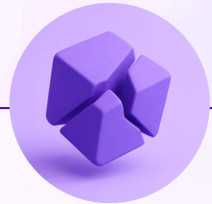
**Payments are now strategic,
but managing them has never been harder.**

There has been an influx of private equity firms, financial institutions, and, of course, software companies that now see payments – specifically, revenue from credit card processing – as a core part of their growth strategy. As they should.

Yet as payments became embedded into more software products and partner ecosystems, the operational model failed to keep up.

Most organizations now manage payments through disconnected systems: separate merchant applications, manual underwriting workflows, isolated reporting dashboards, and spreadsheets tracking commissions and support tickets.

Each integration adds new layers of friction, data inconsistency, and manual overhead. The result is an ecosystem that feels modern on the surface but runs on outdated infrastructure underneath, thus consuming valuable time, resources, and margin.



Fragmentation shows up everywhere

- Delayed Merchant Activations
- Incomplete Reporting
- Duplicate Data
- Missed Revenue from Under-Monetized Payment Streams

The Case for Orchestration

It's time to manage payments like a connected system.

The most successful firms treat payments as an **orchestrated operation**: a single connected workflow that spans the entire merchant lifecycle. Whether you manage multiple integrations, ISVs, or business entities, orchestration aligns every team and system under one repeatable process.

This approach reframes payments management from a finance or IT task into a **core operational discipline** that unites sales, product, and customer success. Orchestration means bringing six essential areas of the payments journey – **from lead origination to merchant reporting** – into one coordinated system.

It replaces manual processes with automation, embeds payments at the point of signup, and standardizes how data, payouts, and support flow across every processor, platform, and integration. When done right, orchestration turns payments from an administrative burden into a scalable, measurable revenue infrastructure, providing real-time visibility across every partner and merchant.



The Merchant Lifecycle

Single Pane vs Reality

If your lifecycle spans multiple portals and a spreadsheet, it's not orchestration. A single pane unifies and normalizes the flow from lead to residuals.

How Processors May Differ

Onboarding & KYC/KYB

Stripe may offer hosted/ embedded onboarding with dynamic fields; **Fiserv/TSYS** may require program-specific eBoarding flows and document packages.

Underwriting Signals & Outcomes

Adyen may return structured verification events you translate into statuses; **Elavon** may route to auto vs. manual review paths with separate artifact retrieval.

Activation & Provisioning

Payroc may expose boarding/activation through APIs; **Fiserv** may require portal steps and asynchronous approvals you poll and mirror in your UI.

Capabilities & Methods

Stripe/Adyen may enable methods (ACH, wallets, BNPL) via capability flags; acquirer programs may require distinct addenda and contracts per method.

Residuals & Fee Logic

Aggregator models may roll fees into unified statements; ISO/acquirer programs often deliver partner statements/residual files that need program-specific rules and audits.

How can you reach a single pane merchant lifecycle?

Incorporate a system that address the Six Pillars of Modern Payment Orchestration (view on next page).

Single Pane Benefits

- One pane, not five portals
- Faster activations
- Normalized, cross-processor data
- Live portfolio visibility
- Unified case management
- Automated residuals + audits
- Reliable forecasting
- Lower cost and risk

Lead Sales Boarding Activation Hardware BI + Analytics Support Residuals

SINGLE PANE

REALITY

Six Pillars of Modern Payments Orchestration



Modern Merchant Origination

Embed payments at signup with automated applications, templates, and workflows that convert leads into live, transacting merchants.



Accelerated Activation

Unify underwriting, boarding, and enablement into one automated motion that reduces friction, manual steps, and time to first transaction.



Unified Portfolio Intelligence

Turn fragmented processor data into real-time, actionable insights that drive forecasting, pricing strategy, and portfolio performance.



Integrated Support Layer

Connect ticketing, customer data, and partner systems into one view that improves response times, accuracy, and merchant satisfaction.



Residual Engine

Automate commissions across every salesperson, partner, and processor, delivering transparency, speed, and precision in every cycle.



Merchant Experience Hub

Give customers one dashboard for every transaction, refund, and dispute with streamlined visibility across all channels and integrations.



PILLAR ONE

Modern Merchant Origination

Lead Capture > Digital Application > Processor Boarding > Merchant Activation

Embed payments at the point of onboarding

For too many organizations, this stage is fragmented: it's a patchwork of PDFs, merchants or reps must re-enter the same data multiple times, or key details get lost between CRM and boarding systems.

Modern payments operations treat origination as an integrated, automated workflow. Lead management, application templates and digital signatures should all be connected into a single, trackable process. The goal isn't just faster signups. It's building a repeatable system that consistently converts leads into live, transacting merchants.

The Old Way

- Disjointed merchant apps sent as PDFs or static links with limited tracking and customization
- Manual re-keying of data between CRM, processor and SaaS systems
- Delays and errors between software signup and payments activation



The Orchestrated Way

- A single universal digital merchant app, fully customizable and signable
- Real-time data flow from lead record to merchant account
- Embedded payments signup within your SaaS or boarding flow

Central Components of a Modern Origination Engine

Lead Management

Objectives:

- Pre-populate merchant app with relevant lead data
- Maintain all lead/sales notes on merchant account profile
- Capture revenue data for accurate pipeline forecasting

Application Templates & Links

Objectives:

- Build pre-filled, customizable templates by integration and pricing tiers
- Deploy template links for reps, landing pages and QR-driven campaigns
- Maintain template flexibility for exceptions and custom deals

Universal Merchant Application

Objectives:

- Support multiple processors and gateways within one workflow
- Integrate digital signatures, T&Cs, and addendums seamlessly
- Prioritize brevity and ease of submittal

Boarding API & Webhooks

Objectives:

- Use a Boarding API to embed payments signup within your own platform
- Trigger webhooks to update CRMs, send customer alerts, and launch internal workflows when merchants move from "submitted" to "live."
- Auto-route exceptions or failed activations to support queues for rapid resolution

OUTCOME METRICS

Organizations with automated origination typically see:

- 60-70% faster merchant activations
- Reduced data errors and manual rework
- Higher lead-to-live conversion rates
- Immediate portfolio visibility from pipeline to active merchant base



PILLAR TWO

Accelerated Activation

Merchant Application → Underwriting Review → Processor Boarding → Products Live & Enabled

Streamline underwriting and boarding into a single, automated motion.

Far too often, underwriting and boarding remain manual bottlenecks. Think long back-and-forth email chains, processor-specific portals, and inconsistent data handoffs. The result is delay, friction, and lost revenue during the critical window between merchant signup and first transaction.

An orchestrated activation process connects each leg of this journey into one continuous automated workflow, adaptable across the many different paths required for each product and business line. The goal: move every merchant from “submitted” to “live” faster, with full visibility for sales and support teams.

The Old Way

- Processor-specific portals for approvals, exceptions, and device setup
- Limited visibility into underwriting progress, boarding status, and merchant activations



The Orchestrated Way

- Automated underwriting routing and secure document collection
- Single activation workspace uniting all processors and products
- Real-time status visibility and notifications for internal teams and customers

Core Components of an Accelerated Activation Engine

Underwriting Hub

Objectives:

- Centralize underwriting reviews across all processors
- Maintain a complete audit trail of all communications and approvals
- Automate document collection and known exception/hold triggers

Omni-Boarding

Objectives:

- Provide a universal boarding interface that sends merchant data to any processor or gateway
- Auto-provision devices and add-on products (ACH, funding, BNPL, etc.)
- Support dynamic workflows for multiple SaaS or integrated product environments

OUTCOME METRICS

Organizations with accelerated activation typically see:

- 40–60% reduction in time-to-first-transaction
- Higher merchant satisfaction driven by transparent, predictable onboarding
- Fewer failed activations due to incomplete data or manual errors
- Unified visibility for teams managing = multiple processors, portfolios, or product lines



PILLAR THREE

Unified Portfolio Intelligence

Leads → Activations → Transactions → Residuals → Reporting

Transform fragmented data into real-time, actionable insight.

Your merchants are now live, and thus the challenge shifts from activation to management. This is where most hit a wall. Why? Data lives in silos across processors, gateways, and internal systems. Reporting is reactive. Forecasts are outdated before they're shared. And leaders lack a unified view of performance across each portfolio and channel.

An orchestrated approach consolidates all activity into one normalized data model, giving teams real-time visibility into a unified set of performance and revenue KPIs. With this foundation, you can shift from reporting on what happened to anticipating what comes next.

The Old Way

- Disconnected systems and inconsistent reporting across processors and platforms
- Manual spreadsheets for volume, commissions & merchant performance tracking
- Limited forecasting and reactive portfolio management



The Orchestrated Way

- Single source of truth for all merchant and processor data
- Real-time performance dashboards by integration, product or partner
- Predictive analytics and revenue modeling embedded directly into your portfolio view

Core Components of a Unified Intelligence Engine

Portfolio Dashboard

Objectives:

- Aggregate and normalize data from multiple processors and gateways
- Present a real-time view of portfolio health, including activations, attrition and revenue
- Enable drill-down insights by company, integration, partner, and/or vertical

Performance Analytics

Objectives:

- Track top-performing reps, partners and integrations
- Identify trends by MCC, processor, or volume size
- Surface low-hanging revenue opportunities like signed-but-not-processing accounts

Forecasting & Revenue Modeling

Objectives:

- Combine pipeline, activation and transaction data for accurate revenue forecasting
- Model the impact of pricing changes or residual adjustments before rollout
- Evaluate processor profitability to guide strategic volume placement and negotiations

Pricing & Portfolio Optimization

Objectives:

- Apply universal pricing or residual rules across all products, partners, and/or portfolio companies
- Automate exception handling for high-value and high-margin accounts
- Conduct "what-if" modeling to understand portfolio-wide margin effects instantly

OUTCOME METRICS

Organizations with unified portfolio intelligence typically see:

- Instant access to real-time performance metrics
- Significant reduction in manual reporting and reconciliation work
- Improved forecasting accuracy and earlier revenue recognition
- Enhanced decision-making driven by consolidated visibility



PILLAR FOUR

Integrated Support Layer

Merchant Issue → Ticket Logged → Third-Party Sync → Resolution & Communication

Unify merchant support, ticketing and communication in one connected system.

Even the most organized operations teams tend to lose efficiency when it comes to integrated payments support. Merchant issues are logged across disconnected systems, ticket updates rarely sync with internal records, and sales teams have little visibility into the status of active problems. The result: redundant follow-ups, inconsistent experiences, and merchants aggravated by being left in the dark.

An orchestrated support layer bridges these gaps through a unified, interconnected experience. Support then becomes contextual and visible across an organization. Response times drop, accuracy improves, and trust strengthens with both partners and merchants.

The Old Way

- Separate systems for customer records, tickets, and communications
- No shared visibility between sales and support teams
- Manual updates and inconsistent follow-up across integrations



The Orchestrated Way

- Integrated ticketing that connects directly to customer profiles
- Real-time synchronization with processor, gateway and software support systems
- Context-rich visibility for faster, more accurate resolutions

Core Components of an Integrated Support Engine

Unified Support Dashboard

Objectives:

- Centralize all merchant and ticket data in one workspace
- Link every ticket to the merchant's full processing and residual history
- Enable cross-department visibility for proactive issue resolution

Ticketing Integrations

Objectives:

- Connect to third-party systems used by processors, boarding partners, and gateways
- Auto-sync status changes between external ticketing tools and customer records
- Trigger automated updates to customers when tickets move stages

OUTCOME METRICS

Organizations with integrated support layers typically see:

- 30-50% faster response and resolution times
- Higher customer satisfaction scores
- Fewer repeat inquiries due to clear, centralized communication
- Reduced operational overhead through automation



PILLAR FIVE

Residual Engine

Transactions → Residual Calculation → Payout → Reporting

Automate and clarify residuals across every processor, partner and portfolio.

Paying commissions and referral fees accurately is one of the most complex and error-prone parts of payments operations. Every processor has different file formats, fee structures, and timelines. Each partner adds another variable, and small discrepancies compound quickly.

An orchestrated residuals engine brings everything into a single, transparent system. Calculations are automated, exceptions are easily handled, and every participant has visibility into exactly how and why they were paid.

The Old Way

- Disconnected processor reports with inconsistent fee logic
- Manual spreadsheets to reconcile commissions and revenue share
- Slow payouts and frequent disputes over accuracy



The Orchestrated Way

- Unified residual engine across all processors and business lines
- Automated calculations and one-click adjustments
- Full transparency and historical audit trail for every payout

Core Components of a Residual Engine

Residual Management

Objectives:

- Consolidate all processor residual files into one normalized format
- Automate payout calculations across complex hierarchies (e.g. agents, ISVs, referral partners)
- Apply custom rules for revenue shares, fee splits, and overrides with precision

Visibility & Reporting

Objectives:

- Deliver real-time payout dashboards by partner, rep, or portfolio
- Enable partners to view transaction-level interchange reports per payout
- Provide full audit history for compliance assurance

OUTCOME METRICS

Organizations leveraging a Residual Engine typically see:

- Drastically reduced payout errors
- Clearer partner trust and retention
- Faster payout cycles
- More accurate revenue forecasting



PILLAR SIX

Merchant Experience Hub

Transaction Reporting → Transaction Management + Chargeback Disputes

Give every merchant a single hub for payments visibility and control.

Once payments are live, merchants need more than just integrated processing. They need visibility, control, and the ability to manage transactions directly. Some of that functionality can live within the SaaS platforms originating payments, but payment data is complex and expansive. Chances are, many of your customers are also processing in other environments, and that represents untapped revenue potential.

An orchestrated merchant experience brings everything together in one connected, normalized hub – across any integration, processor, or gateway in your portfolio. Merchants can view and manage transactions in real-time – issuing refunds, storing customer wallets, disputing chargebacks, filtering across locations and sales channels, and reviewing settlements, funding events, and statements. Merchants gain clarity, and you gain measurable retention.

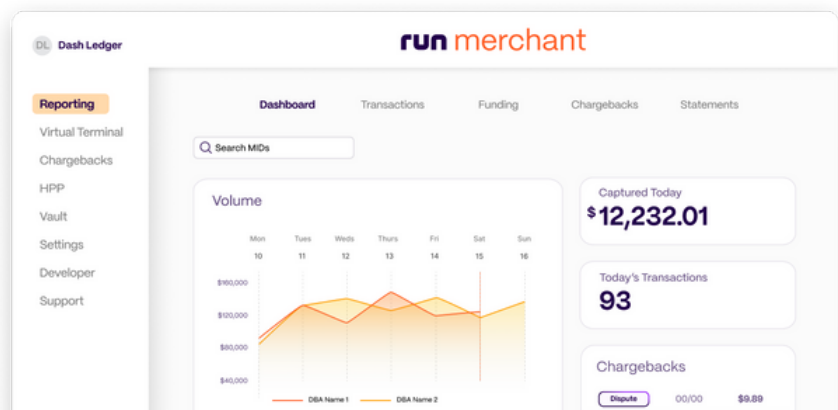
The Old Way

- Multiple logins and portals for different integrations and business lines
- Inconsistent reporting views across online, in-store, and mobile channels
- Disconnected systems for support, disputes, and transaction management



The Orchestrated Way

- One login – a single payments hub – for every customer
- Unified reporting that normalizes data across all payments sources
- Competitiveness in gaining non-integrated payments revenue



OUTCOME METRICS

Organizations leveraging a Residual Engine typically see:

- Higher customer satisfaction and retention rates
- Increased adoption of new products and payment channels
- Reduced support burden through self-service and transparency
- Faster chargeback dispute resolution for your customers



CONCLUSION

From Blueprint to Execution

Blueprint → Execution → Reward

Orchestration isn't a vision – it's a system that can be built.

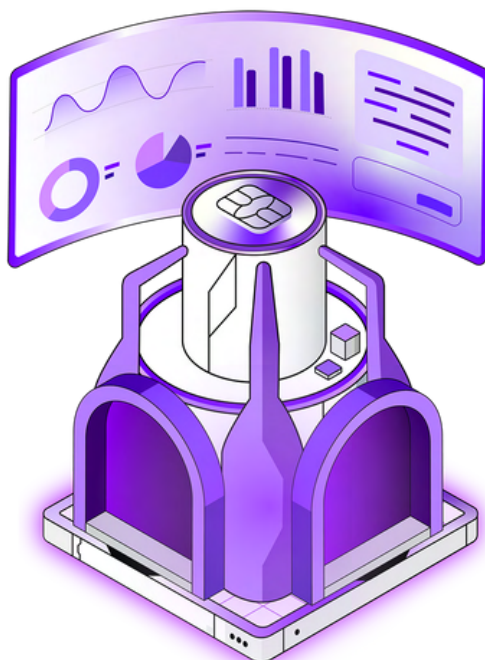
It starts by mapping the reality of your current payments landscape: where leads originate, how merchants are boarded, where information splinters, and where manual effort hides margin. Once these lines are visible, the work become structural in designing a connected layer that unites them.

The goal isn't to rip and replace; it's to connect and coordinate.

Bring every partner and integration into one framework where data moves automatically, actions trigger intelligently, and outcomes can be measured in real time. Each improvement compounds – fewer manual touches, faster activations, cleaner payouts, clearer visibility.

The leaders redefining payments today aren't chasing volume; they're building orchestration. They structure their ecosystems to adapt in real time, absorb new technology without friction, and reveal insight where others see noise.

The framework is here.
The opportunity is clear. It's time to run.



run

THE NEXT STEP:

Orchestrate with RUN

Run Partner brings everything in this playbook to life.

It's the front-end orchestration layer that unifies merchant origination, underwriting, reporting, support, residuals, and merchant experience.

Whether you manage multiple integrations, processor relationships, or portfolio companies, Run Partner turns complexity into clarity.

One platform to unify it all

Activate and manage every partner, processor, and merchant in a single workspace — no rebuilds, no re-keying, no data silos.

Configurable to your ecosystem

Deploy pre-built tools or connect via API to integrate your own products, workflows, and data flows.

Ready for scale

From ISOs and software portfolios to financial institutions and private equity networks, Run Partner orchestrates payments operations across any organizational structure.

Advisory + Execution

For organizations ready to modernize, RUN provides both the platform and the expertise. Our advisory team bring decades of experience across payments, software, and operational design.

Build

Scope, develop, and deploy custom payment solutions — gateways, POS, eCommerce, recurring billing, and mobile.

Connect

Design integrations between processors, gateways, and software platforms for true orchestration.

Optimize

Analyze processor contracts, residual agreements, and pricing economics for the best possible outcomes.

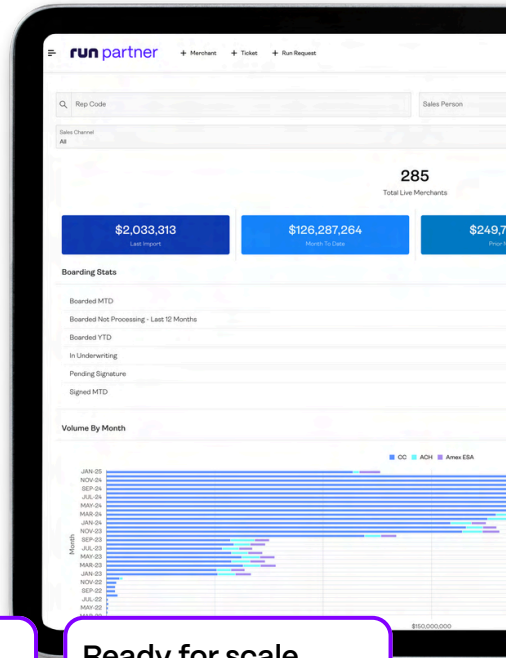
Scale

Create go-to-market strategies, conversion workflows, and sales enablement programs that accelerate adoption.

Report

Develop payments-focused financial models and KPI dashboards for real-time visibility.

It's time to
Run Payments right.





| RUN is where payments strategy becomes execution.

The technology is here.
The expertise is built in.
Ready to put it into motion?

Book a meeting with our team today.

[Schedule Meeting](#)