SaaS Local Acquiring Checklist

Part 1: Conduct a Self-Assessment:

- [ ] Analyze your current customer data to pinpoint top markets by transaction volume.
- [ ] Review payment analytics to identify countries with the highest payment decline rates.
- [ ] Calculate the average transaction value in key markets to prioritize high-impact regions.
- [ ] Research local payment preferences and common methods for your target countries.

Part 2: Choose a Strategic Payment Partner:

- [ ] Evaluate potential partners based on their local acquiring capabilities, not just basic payment processing.
- [ ] Confirm if the partner offers a Merchant of Record service to offload legal and financial liability.
- [ ] Ask about the number of local payment methods and currencies supported.
- [ ] Check for a unified platform or single API that simplifies global payments management.

Part 3: Implement and Optimize Your System:

- [ ] Integrate the payment partner's solution using their provided API and documentation.
- [ ] Activate intelligent payment routing to automatically optimize transaction paths.

- [ ] Set up automated dunning and revenue recovery tools to recapture failed payments.

- [ ] Run A/B tests on your checkout flow to compare performance with different payment methods.

Part 4: Monitor Performance and Refine

- [ ] Regularly track key metrics such as authorization rates and transaction costs by country.

- [ ] Analyze decline codes to identify recurring issues that need to be addressed.

- [ ] Use performance data to inform pricing strategies and future market expansion plans.

- [ ] Continuously review and update your system to stay compliant with evolving payment regulations.