

# SaaS Payment Orchestration Checklist

## Phase 1: Strategic Planning and Assessment (Steps 1 & 2)

- Define your primary objectives: centralization, cost reduction, or conversion rate improvement.
- Audit your current failed transaction rate (soft declines, hard declines) and identify revenue loss points.
- List all current payment entities, including gateways, processors, and currency providers, to assess complexity.
- Identify all target markets and the mandatory local payment methods needed in those regions.
- Select a **Payment Orchestration Platform (POP)** that is truly vendor-agnostic and offers modularity for future growth.
- Confirm the chosen POP provides integrated subscription management and automated dunning features.

## Phase 2: Implementation and Data Integration (Step 3)

- Integrate your checkout with the POP using its **single unified API** to begin consolidating payment flow.
- Implement tokenization via the POP to ensure sensitive cardholder data is securely handled, minimizing your PCI DSS scope.
- Configure all necessary webhooks/IPNs to ensure real-time data flow between the POP and your internal systems (e.g., CRM).
- Map and migrate historical customer and subscription data to the new platform if switching core billing systems.
- Establish central reporting dashboards to consolidate transaction data, removing the need for manual financial reconciliation.

## Phase 3: Configuration and Optimization (Steps 4 & 5)

- Develop granular **Smart Routing** rules based on your primary objective (e.g., Cost, Performance, Geography).
- Test and configure the dynamic **failover logic** to ensure instant re-routing when an initial transaction is declined.
- Verify the platform correctly calculates and remits global SaaS sales tax (VAT/GST) for all target jurisdictions.
- Enable and configure the platform's advanced fraud prevention and security protocols across all payment methods.
- Confirm the platform's security measures meet all relevant regulatory requirements (e.g., GDPR, strong customer authentication).

## Phase 4: Testing and Rollout (Step 6)

- Conduct comprehensive testing in a sandbox environment, simulating high-volume traffic and intentional decline scenarios.
- Verify end-to-end transaction flow for multiple currencies and card types to ensure correct routing logic.
- Run an A/B test on a small, controlled segment of customers to compare the new POP's performance against the legacy setup.
- Launch the **Payment Orchestration Platform** fully and monitor authorization rates and costs in real-time.
- Schedule a monthly review of centralized performance data and iterate on routing rules to maintain optimal performance.