

# Checkout wins in 2026

# Foreword



**Willem Wellinghoff**  
UK Chair and Chief  
Compliance Officer,  
Ecommpay

## Why friction is no longer tolerated

Payments is entering a less forgiving era. And that's a good thing. In 2026, you won't lose customers because your product is wrong or your marketing is weak. You'll lose them because the payment moment lets them down. It fails. It slows. It feels risky. Or it simply doesn't work for them.

We asked merchants, prospects and our wider community one simple question: what really matters in 2026? People are not asking for "the future". They are asking for basics done brilliantly.

And it's not just the customer experience that's raising the bar. The regulatory landscape is shifting too, with greater focus on how new capabilities and new risks are governed. As payments evolve, oversight is evolving with it, and that has become part of the 2026 outlook for merchants and providers alike.

This report brings those views together, combining insight from Ecommpay leaders and partners with direct feedback from merchants and prospects gathered via an email survey, alongside the results of our 2026 Payments Predictions LinkedIn poll. The theme that links it all is simple: consumer expectations are rising, and tolerance is falling.

# Contributors



**Arturs Gocs**  
Chief Operational Officer  
at Ecommpay



**Roy Blokker**  
Head of Commercial  
at Ecommpay



**Thien-Lan**  
VP of Marketing &  
Strategy at Hyvä



**Sandra Mianda**  
Founder & CEO  
at Paypr.work



**Andrew Johnstone**  
Vice President, Fintech  
and Digital Partnerships  
at Mastercard



**Shaun Puckrin**  
Chief Product Officer  
at GoCardless



**Miranda McLean**  
Chief Marketing Officer  
at Ecommpay



**Maksim Ryzhov**  
Chief Product Officer  
at Ecommpay



**Oli Cook**  
CEO and co-founder  
at ekko



**Jade O'Mahony**  
Growth Marketer  
at JH Agency



**Joanne Dewar**  
Project Lead  
at Project Nemo



**Micheál Egan**  
Global Head of Payment  
Operations at Retail InMotion

# Contents

<b>1</b>	The new baseline: “It worked” is not the same as “It was good” .....	5	<b>9</b>	What will regulation and AI demand from payments leaders? .....	14
<b>2</b>	Where are you really losing customers? .....	6	<b>10</b>	Agentic commerce: are payments ready for an agent to buy for you? .....	15
<b>3</b>	Are approval rates the new conversion metric? .....	7	<b>11</b>	Who is your checkout really built for? .....	16
<b>4</b>	Is one provider still enough? .....	8	<b>12</b>	Are shoppers more demanding, or just more informed? .....	17
<b>5</b>	Tuning instead of rebuilding: why the best gains are in the details .....	9	<b>13</b>	Where will growth come from in 2026? .....	18
<b>6</b>	Lower costs or better experience: why are you still forced to choose? .....	10	<b>14</b>	Do customers care about sustainable payments? .....	19
<b>7</b>	Is open banking moving from “alternative” to essential? .....	12	<b>15</b>	So what will define the most successful merchants in 2026? .....	20
<b>8</b>	Tokens, retention and repeat revenue: the quiet conversion lever .....	13	<b>16</b>	From complexity to clarity .....	21

# The new baseline: “It worked” is not the same as “It was good”

Something subtle has changed. Success is no longer “the payment went through”. Success is “the payment felt effortless”.

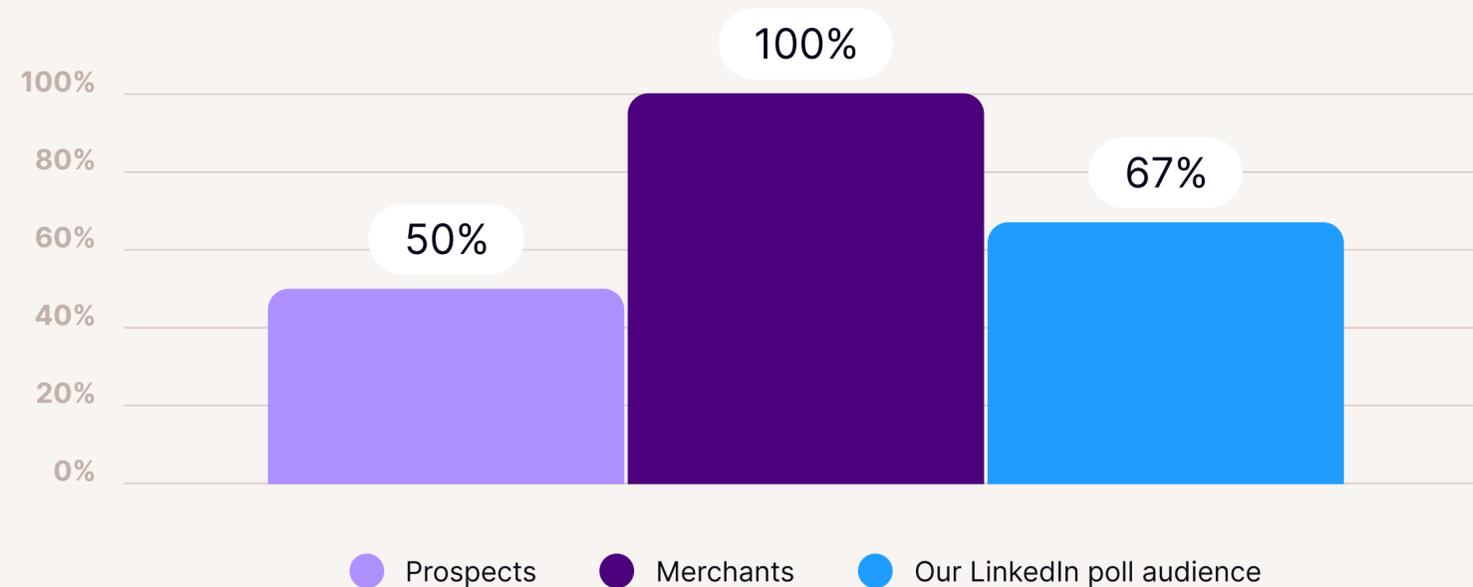
A checkout can work and still lose you money. It can create doubt. It can cause hesitation. It can make authentication feel stressful. It can exclude customers without throwing a single error.

In 2026, “good enough” stops being enough. The payment moment has become part of your brand experience, and customers can feel the difference.



# Where are you really losing customers?

Payment failure was the most consistent answer across audiences:



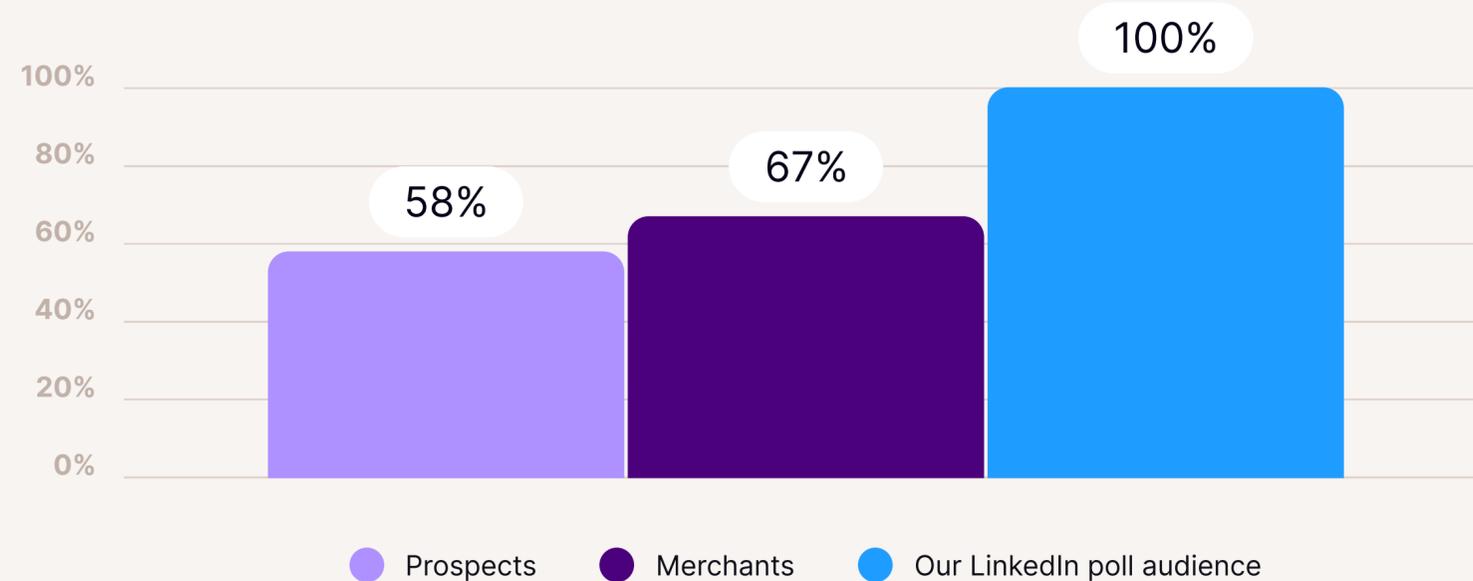
All pointed to failed or declined payments as the biggest source of lost customers today.

For years, the industry treated failed payments as an unavoidable cost. In 2026, that thinking runs out of road. When a customer is ready to buy, payment is a promise. If it breaks, they do not blame the issuer or the scheme. They blame you.

**Our prediction: payment performance becomes a growth conversation, not a technical one. The strongest teams will treat every avoidable decline as preventable revenue leakage.**

# Are approval rates the new conversion metric?

Most respondents expect approval rates to improve in 2026:



That confidence matters. It tells us merchants believe they can influence outcomes, and they can.

Approval rates are moving from a background metric to a competitive edge. Better routing, intelligent retries, local acquiring strategies and stronger issuer connectivity protect revenue without adding friction.



By 2026, operational excellence will be one of the strongest differentiators in payments. Resilience will mean anticipating disruption and responding decisively. Predictable performance builds trust.

**Arturs Gocs**

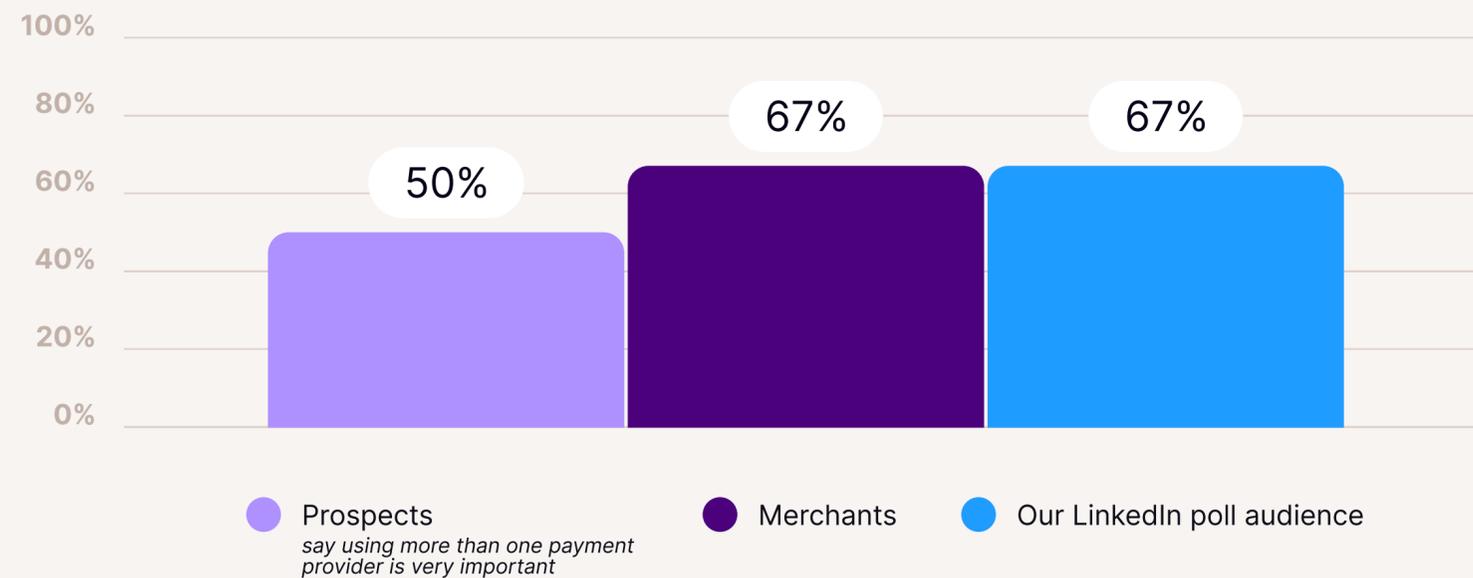
Chief Operational Officer at Ecommpay

In practice, you focus on what happens after a decline. You improve recovery flows. You tighten the incident response. You align technology, risk, compliance and customer operations so you move as one team.

**Our prediction: the best merchants will track approval rates with the same urgency as conversion rates, and they will expect payment partners to explain the “why”, not just report the “what”.**

# Is one provider still enough?

For most businesses, the answer is increasingly no:



Outages and degraded performance cost money in real time, and customers rarely give you a second chance. Multi-provider strategies are rising, but the goal is not complexity. The goal is choice without chaos.



In 2026, the competitive edge won't come from who offers the most features. It will come from who can orchestrate the strongest ecosystems. Merchants want partners who connect banks, payment methods and technology in a way that reduces complexity.

**Roy Blokker**

Head of Commercial at Ecommpay

That push for control shows up beyond payments too.



Ownership, control and sovereignty are becoming priorities. Merchants are looking to reduce dependency on a single vendor across their store, data and payments.

**Thien-Lan**

VP of Marketing & Strategy at Hyvä

Our prediction: flexibility becomes a strategic advantage. The merchants who grow fastest will build payment journeys that stay resilient as conditions change.

# Tuning instead of rebuilding: why the best gains are in the details

Payments transformation often gets sold as “rip and replace”. In reality, many of the biggest wins in 2026 will come from tuning what you already have.



**Sandra Mianda, Founder & CEO at Paypr.work**, sees more teams focusing on routing discipline, retries, issuer behaviour and operational fixes that unlock performance. The gains come from understanding how transactions flow through your stack and improving the details, rather than launching big transformation programmes.

Sandra also makes a point we strongly agree with. Orchestration is not only a product. It is a behaviour. It shows up in how your teams coordinate across payment service providers (PSPs), risk, data and treasury, and how decisions are owned day to day.

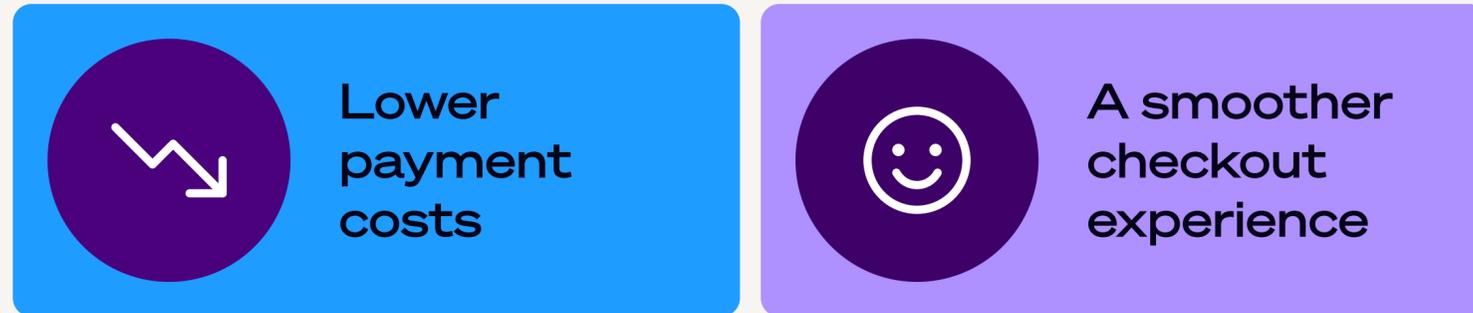


**Micheál Egan, Global Head of Payment Operations at Retail InMotion**, has seen the same shift on the ground. Among payments and fraud teams, 2025 moved from theoretical innovation to operational resilience. AI stopped being a future idea and became part of everyday workflows.

**Our prediction: in 2026, the strongest merchants will be the ones with the best payment habits. They will tune, measure, learn and repeat.**

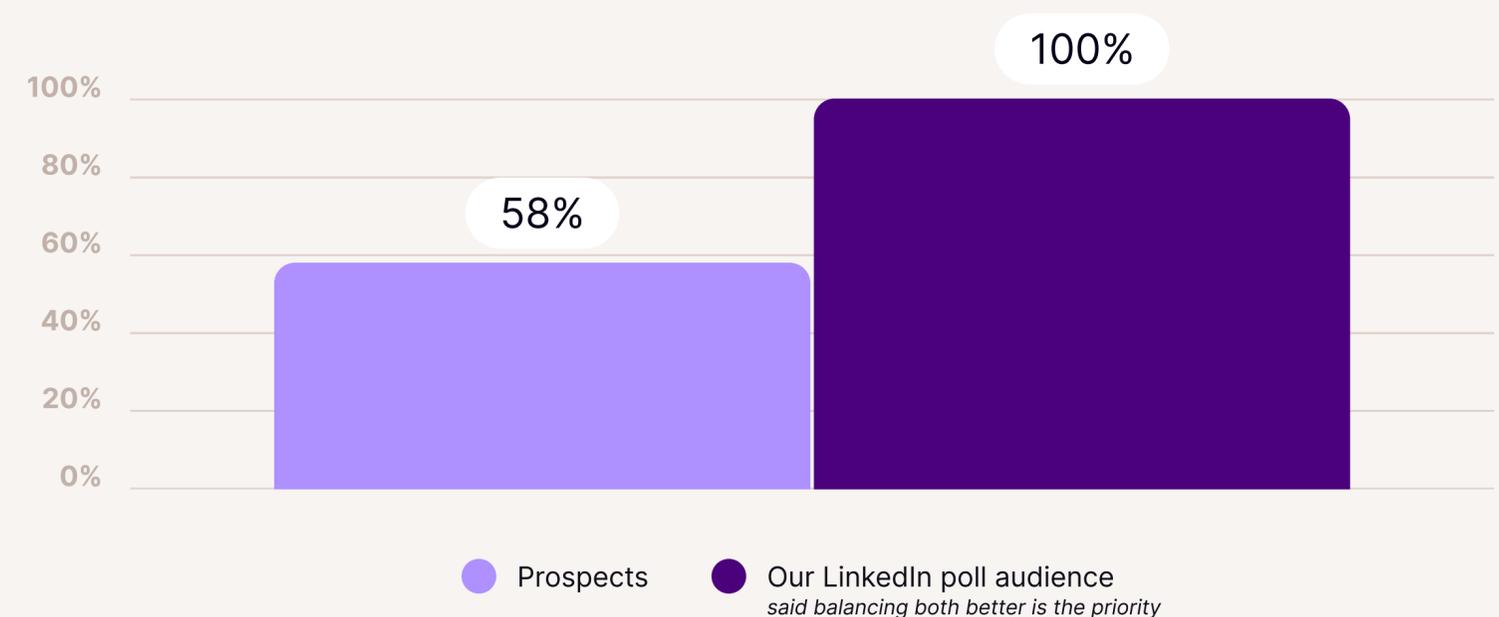
# Lower costs or better experience: why are you still forced to choose?

When we asked what could help revenue the most in 2026, two priorities kept rising:



Prospects leaned towards new payment options such as open banking (58%), but cost still featured strongly. Merchants were even more direct. Two-thirds said cost reduction would help sales most.

Then we asked a tougher question: fraud or false declines? Most people refused to choose.



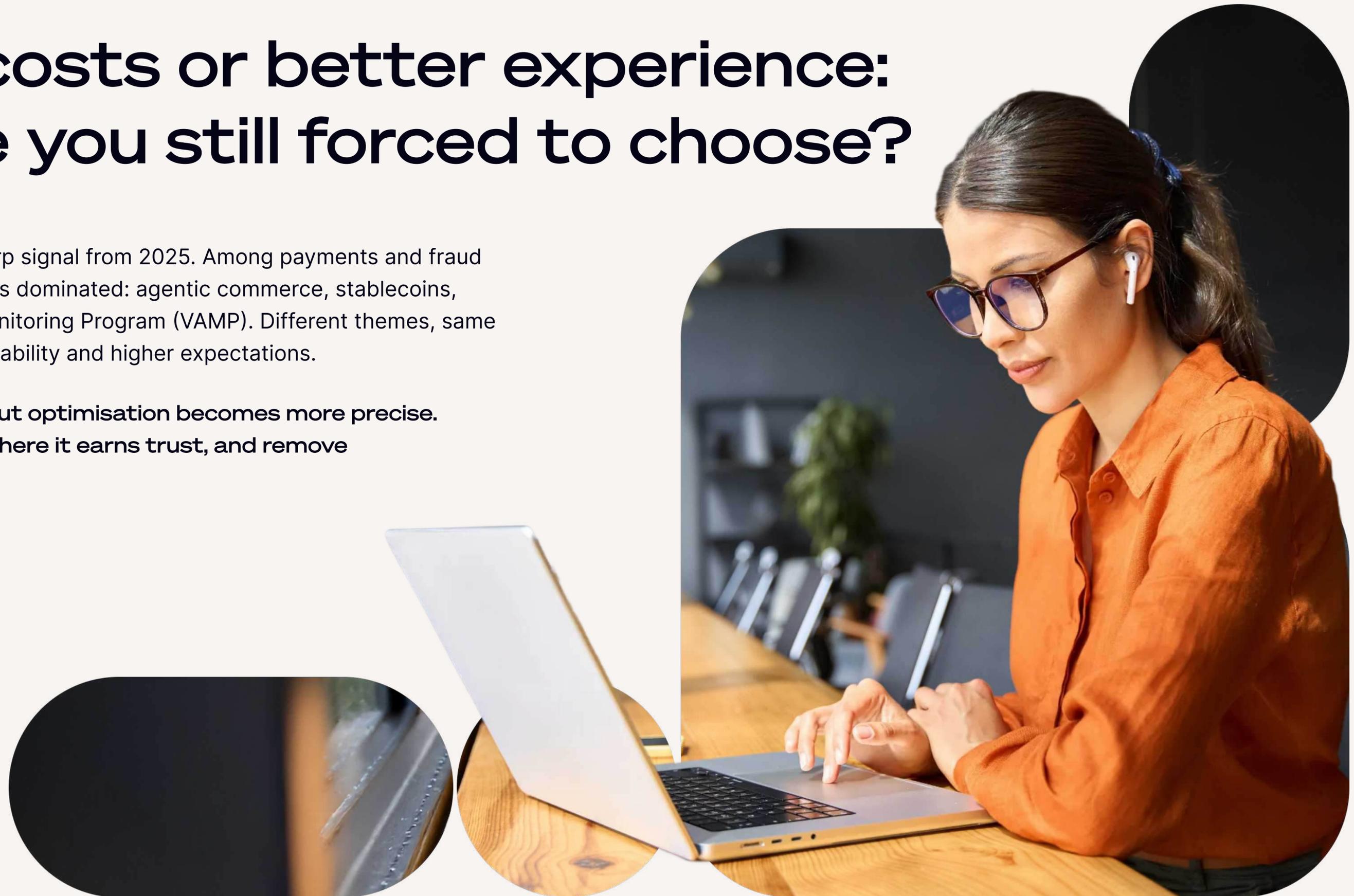
In 2026, optimisation replaces trade-offs. You should not have to choose between protecting customers and protecting conversion.

Sandra Mianda captures why this is happening. Cost and performance are becoming the same conversation. It's no longer just interchange. It's FX, routing choices, risk posture, chargebacks, and operational friction, all assessed through one optimisation lens.

# Lower costs or better experience: why are you still forced to choose?

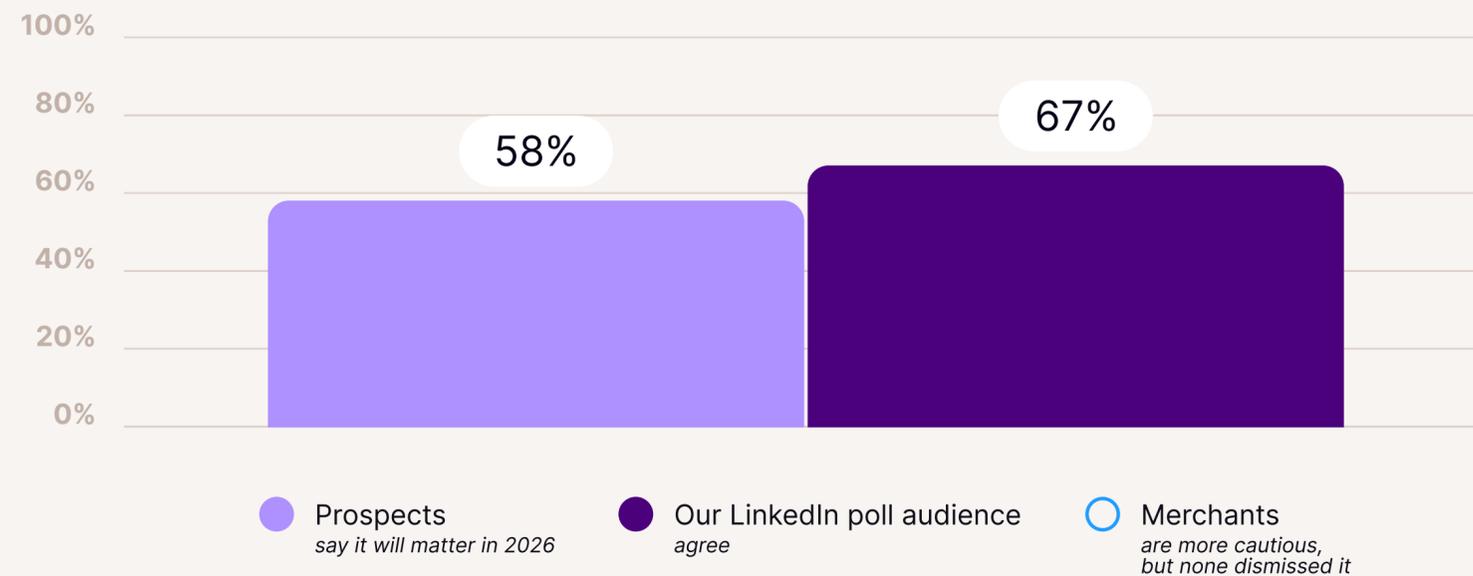
Micheál Egan adds a sharp signal from 2025. Among payments and fraud professionals, three topics dominated: agentic commerce, stablecoins, and the Visa Acquirer Monitoring Program (VAMP). Different themes, same message: tighter accountability and higher expectations.

**Our prediction: checkout optimisation becomes more precise.  
You add friction only where it earns trust, and remove  
it everywhere else.**



# Is open banking moving from “alternative” to essential?

Open banking is no longer a fringe conversation:



This looks like early mainstream adoption. Open banking is not replacing cards. It is reshaping the mix, especially in use cases where cards are expensive, inefficient or unreliable.

**Our prediction: open banking use at checkout grows fastest where it removes steps and reduces cost, without creating new complexity.**



Regulatory reforms across the UK and EU are gaining momentum. We'll see clearer expectations around resilience, fraud reimbursement and operational oversight. This will sit alongside the wider rollout of open banking enhancements and early steps toward open finance.

**Willem Wellinghoff**

UK Chair and Chief Compliance Officer at Ecommpay

# Tokens, retention and repeat revenue: the quiet conversion lever

Some of the biggest conversion levers in payments look like stability. Less silent failure. Better repeat journeys.

That's why tokenization is shifting from a technical topic to a commercial one.

Sandra Mianda highlights that network tokens and lifecycle management now show measurable impact, especially in repeat-purchase and subscription models where authorisation stability connects directly to retention and revenue.



As **Andrew Johnstone Vice President, Fintech and Digital Partnerships at Mastercard** notes, the industry is pushing for guardrails that make payments faster, smarter and more secure, and tokenization supports smoother experiences at scale.

**Our prediction: in 2026, more merchants treat tokenization and credential lifecycle management as a retention strategy, not just security infrastructure.**



# What will regulation and AI demand from payments leaders?

By 2026, compliance will shape commercial conversations, not just product checklists.

As Willem Wellinghoff notes, expectations around resilience, fraud reimbursement and operational oversight are rising. He also flags accelerating adoption of stablecoins, supported by emerging regulatory frameworks that give businesses more confidence to explore new use cases.

AI is also embedding deeper into payment journeys.

Sandra Mianda sees AI showing up in real workflows: monitoring, decline recovery, case handling and performance follow-up. It helps teams react faster to signals and automate routine steps, supporting better decisions without replacing human judgement.

She's also clear-eyed about agentic AI. We are still at the foundation stage. Until use cases, controls and accountability mature, the industry will move carefully.

**Our prediction: “show us the controls” becomes as important as “show us the results”. The most trusted payment journeys will be high-performing and auditable.**

# Agentic commerce: are payments ready for an agent to buy for you?

If there's one idea that could reshape checkout, it's agentic commerce. Not just AI-assisted shopping, but enabling an agent to buy on your behalf.



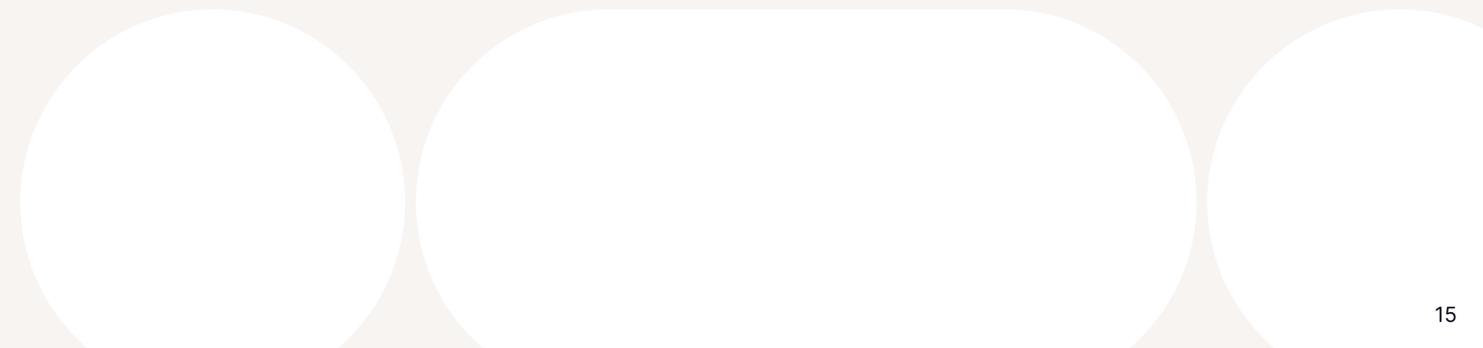
As **Shaun Puckrin, Chief Product Officer at GoCardless**, puts it: in 2026, agentic commerce is about asking an agent to find the best price, track availability, and do comparisons.

The hard part is payments. Shaun makes a crucial point: payment systems today assume authentication and purchase happen at the same time. In an agentic world, those steps separate. A customer may authenticate an agent once, and the transaction may happen later, without direct human involvement at the moment of payment.

That separation creates pressure on authentication, liability, chargeback rules and error recovery. Shaun's provocation is the one the industry needs: these are payments problems, not AI problems.

Micheál Egan adds another angle. In 2026, he expects "more of the same", but with a payment sovereignty twist. Liquidity and localisation become bigger priorities when stability feels less guaranteed. He also points to an intensifying contest in Europe and the UK: the battle of wallets, where seamless authentication and strong user experience can shift leadership quickly.

**Our prediction: in 2026, agentic commerce stays front of mind, but most deployments remain contained. Real scale will depend on new norms for consent, authentication and recovery when the buyer isn't "there" at checkout.**



# Who is your checkout really built for?

Inclusivity is becoming one of the most commercially important shifts in payments.

Our LinkedIn poll audience was clear. 100% said a smoother checkout will help sales most in 2026. The question is: smoother for whom?



By 2026, inclusivity in payments won't be something brands talk about. It will be something users immediately feel. The real test is simple. Does it work for me?

**Maksim Ryzhov**

Chief Product Officer at Ecommpay



Accessibility-by-default will become the norm. Checkouts, authentication and customer communications will need to meet users where they are.

**Miranda McLean**

Chief Marketing Officer at Ecommpay

Both highlight the role of AI when used responsibly. It can reduce complexity and adapt experiences in real time. Without transparency and oversight, it can hard-code bias rather than remove it.

This shift is also being driven beyond payments providers.



In 2026, inclusion moves from optional to expected. Leaders will be judged by actions, not words.

**Joanne Dewar**

Project Lead at Project Nemo

**Our prediction: inclusivity becomes measurable. Merchants will track accessibility friction the same way they track drop-off, and payment partners will be judged on whether experiences work for everyone.**

# Are shoppers more demanding, or just more informed?

Shoppers are not becoming unreasonable. They're becoming better informed, and they have more choice.



2026 will reward the brands that remove doubt from the buying decision... and they expect checkout to feel calm on mobile.

**Jade O'Mahony**  
Growth Marketer at JH Agency

Payment choice is part of that calm. If a preferred payment method is missing, authentication feels risky, or errors are vague, customers do not fight through. They leave.

Jade also flags the operational side: fragmented stacks, inconsistent acceptance across markets, false declines, weak error recovery and painful reconciliation.

She points to a regulatory milestone too. The Financial Conduct Authority (FCA) plans to regulate third-party deferred payment credit, also known as buy now pay later (BNPL), from 15 July 2026.

**Our prediction: trust becomes visible. In 2026, the best checkouts will remove doubt, not just process payments.**

# Where will growth come from in 2026?

Geography still matters, but not in the old way.

- 50% of prospects expect the most growth from Western Europe
- Northern and Eastern Europe follow closely
- Merchants point increasingly beyond Europe, particularly to the US

The message is not expansion for its own sake. It is localisation.

Customers expect familiarity even when buying cross-border. Familiar payment methods. Familiar flows. Familiar trust signals.

Roy Blokker's point lands here too. Partnerships are becoming less transactional and more strategic. Shared roadmaps and co-innovation help merchants move faster, manage risk and unlock new revenue.

**Our prediction: global ambition without local relevance will fail quietly and expensively. The winners will localise early and localise well.**

# Do customers care about sustainable payments?

The answer is nuanced.

Most respondents expect customer concern about sustainability to stay the same or decline slightly. Only a minority see it becoming more important.

But sustainability is changing shape. It is becoming less about labels and more about efficiency. Fewer retries. Smarter routing. Less wasted processing. Better infrastructure.

Andrew Johnstone adds that sustainability is shaping spending habits too, particularly among Gen Z and the move towards reuse, resale and repair.

**Our prediction: sustainable payments will not always be marketed. They will be built into the flow through efficiency and better design.**



By 2026, environmental insights at checkout will feel normal. The best experiences will make it simple, fast and part of the flow.

**Oli Cook**

CEO and co-founder at ekko

# So what will define the most successful merchants in 2026?

Across every audience, four themes dominate:

- ✦ Better customer experience at checkout
- ✦ Lower costs through smarter routing
- ✦ Stronger payment performance and higher approvals
- ✦ Expansion with local payment methods

None of these stand alone anymore.

Experience depends on performance. Performance depends on infrastructure. Infrastructure depends on regulation, data and trust.

2026 is not about picking one trend. It is about joining the dots and building systems that work for real people, in real markets, under real pressure.



# From complexity to clarity

Payments is becoming more complex. That is unavoidable. Confusion is optional.

At Ecommpay, our focus in 2026 is on helping you turn industry change into commercial advantage. We do that by reducing friction without reducing control. We offer choice without fragmentation. We deliver performance without sacrificing compliance.

The future of payments is not louder. It is smarter. And in 2026, customers will no longer tolerate anything less.

