

# Planning for embedded payment products

## Path option 1

### Obtain your regulatory licence

- Budget for payment licence and scheme membership
- Account for the timeframe needed to obtain licensing
- Set up robust compliance & governance frameworks
- Adhere to scheme mandates & compliance obligations
- Manage chargebacks & settlement on card payments
- Maintain strong operational oversight

## Path option 2

### Partner with a regulated fintech

- Research and evaluate potential partners
- Explore BIN sponsorship models for card programs
- Configure and test payment APIs to fit your user journeys
- Launch embedded payment capabilities faster

## NOTES

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Talk to our experts about embedding payment products

[Get in touch](#)