

# Embedded payment products in 2026

An overview of payment capabilities that software providers can embed in their platforms to better serve small businesses.

 **Embedded payments** → *Payments to external providers, made through your platform.*

## Benefits for SMBs

- ▶ Streamlined financial admin
- ▶ Convenience through deep integration
- ▶ No need for external banking journeys

## The advantage for software providers

- ▶ Increased platform engagement
- ▶ Improved user retention

 **Payment cards** → *Physical or virtual cards for flexible & controlled purchases.*

## Benefits for SMBs

- ▶ Simplified reconciliation
- ▶ Optimised business spending

## The advantage for software providers

- ▶ Enhanced brand awareness
- ▶ Opportunity for premium pricing & subscription options

 **E-money accounts** → *Business accounts to hold and manage funds.*

## Benefits for SMBs

- ▶ A single platform to manage business finances

## The advantage for software providers

- ▶ Drive product innovation
- ▶ Increased user stickiness

 **Lending & credit** → Tailored credit products to support unique cashflow needs.

**Benefits for SMBs**

- ▶ Timely access to liquidity
- ▶ Remove traditional credit barriers
- ▶ Better chances to seize opportunities

**The advantage for software providers**

- ▶ New revenue streams unlocked
- ▶ Differentiated offering in a crowded marketplace

 **Payroll financing & EWA** → Payment capabilities to enable on-demand pay.

**Benefits for SMBs**

- ▶ Payroll flexibility to offer earned wages before payday
- ▶ Improved employee financial wellbeing & retention







**The advantage for software providers**

- ▶ Enhanced platform value
- ▶ Deeper customer loyalty

**Why SMBs want embedded payment products**

- Simplify day-to-day financial admin
- Gain better visibility into financial positions
- Enhance operational efficiency
- Easier access to payment-specific products
- A single platform to manage business activities
- Compliance with regulatory changes

**What's in it for software providers**

-  Diversified revenue streams
-  Enhanced user retention & engagement
-  Elevated user experience
-  Stronger competitive edge
-  Long-term growth & resilience
-  Continuous product innovation

Talk to our experts about embedding payment products

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