

EBOOK

# The future of financial orchestration & control in B2B software



For B2B software providers, and specifically accounting software platforms, the core premise has long been operational clarity: enabling users to automate financial record-keeping, manage invoicing and billing, handle accounts payable and receivable, reconcile transactions, ensure tax compliance through VAT calculations.

Payment acceptance is quickly becoming an established component of this value proposition, integrated seamlessly into core workflows. Yet, while the ability to “pay in” is mature, end-to-end financial orchestration and control to handle money movement remain limited, constraining operational efficiency for many small businesses.

Over 5 million small businesses in the UK that consistently deal with fragmented tooling to manage business finance, and are often underserved by traditional banks and financial institutions due to perceived risk. Here, embedded software payment capabilities represent an opportunity to close this gap.

90% of SMBs says that access to embedded financial services is now critical to their operations. Integrating payment capabilities directly within the platform allows clients to gain better visibility into financial positions, streamline treasury workflows, and simplify business admin. The outcome is not merely convenience; it is **transformative in how businesses manage and move money**, reducing manual effort, mitigating risk, and strengthening the platform’s role as a trusted operational partner.

This opportunity is reinforced by regulatory and technological shifts reshaping European business standards and reporting. Initiatives such as Making Tax Digital, the standardisation of e-invoicing are redefining expectations for speed, accuracy, and compliance. Platforms that embed payment capabilities at this stage are positioned as indispensable partners, equipping clients to navigate these changes while enhancing retention, satisfaction, and operational impact.

This ebook examines how B2B software providers can harness embedded finance strategically – not as a supplementary feature, but as a lever to enhance business workflows and increase operational efficiency for their users, and unlock new avenues for growth for their own platform.

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# Building the case for embedded finance in B2B software

Embedded finance is increasingly being adopted by online accounting software providers because it delivers tangible benefits across the client experience, platform value, and long-term business growth.

Beyond enabling payments, embedded finance reshapes the way platforms support their clients' financial operations.

## 1 Diversified revenue streams

While subscription-based revenue remains foundational, embedded finance introduces additional, complementary income sources. Transaction fees, interchange revenue, and other financial services can make business models more resilient, reducing reliance on core licensing revenue and increasing financial flexibility.

## 3 Elevated user experience

Clients benefit from streamlined workflows and access to financial services within the platforms they already rely on. By embedding these services directly into accounting operations, software providers can reduce operational friction, improve accuracy, and create a more seamless experience for SMEs, sole traders, and growing businesses.

## 2 Enhanced user retention & engagement

When the accounting software becomes the primary hub for both operational and financial workflows, clients are more deeply integrated into the ecosystem. Automated financial record-keeping, visibility of accounts payables and accounts receivable, streamlined reconciliation, integrated tax compliance, automated payouts, and integrated treasury services, reduce friction in day-to-day operations, strengthening trust and platform dependence. This deeper engagement fosters long-term loyalty, higher lifetime value, and greater stickiness in a competitive market.

# Building the case for embedded finance in B2B software

## 4 Platform differentiation

Integrating payment capabilities allows accounting software to distinguish themselves in a saturated market. By integrating financial services natively, providers can deliver a more holistic, end-to-end solution that competitors without embedded capabilities cannot match, strengthening their position as a strategic partner for clients.

## 5 Long-term growth & resilience

Integrating financial services is not a short-term feature enhancement; it is an investment in long-term growth. Platforms that embed payments and treasury services position themselves to scale alongside client needs, adapt to evolving regulatory requirements, and capture additional financial activity within their ecosystem over time.

## 6 Enabling product innovation

Embedded finance creates opportunities for continuous product innovation. New services can be developed within the platform, transforming it from a software solution into a centralised financial hub for clients. This drives differentiation, increases engagement, and opens additional monetisation avenues.

# How to enable financial orchestration & control for users

As B2B software platforms evolve, the role of payments is shifting from a transactional capability to a foundational component of financial orchestration. Accounting technology providers are data rich and hold the financial insights that help businesses automate financial record-keeping, but by providing embedded payment capabilities they can further streamline business admin. The ability to manage how funds move, are allocated, and ultimately spent is fast becoming central to the value delivered to clients.

Embedded payment instruments – particularly cards – play an important role in this evolution. When integrated directly within software platforms, they provide greater visibility and traceability across the full transaction lifecycle, from the moment funds are provisioned through to final spend. With the shift to the digitalisation of business operations, embedding cards also help to capture expenses and transaction data, helping businesses stay compliant with mandates such as Making Tax Digital.

This level of transparency enables more accurate reporting, simplifies reconciliation processes, and allows platforms to deliver deeper financial insight to the businesses they serve.

Yet meeting the financial management needs of small businesses requires looking beyond the payment instrument itself. For B2B software providers, embedded payments become most powerful when positioned as tools for orchestration and control, rather than standalone transaction capabilities.

Platforms facilitating B2B workflows require a broader financial infrastructure. Effective orchestration depends on access to real-time transaction data, the ability to segregate funds, and allocate them based on predefined rules, and mechanisms to overlay working capital while managing disbursements. Achieving true autonomy for small businesses in funds management depends on these elements – along with timing and the integration of credit or payment decisioning into workflows. When these elements are embedded directly within the platform, financial management becomes more responsive, structured, and autonomous.

# How to enable financial orchestration & control for users

The most transformative solutions combine account provisioning, embedded payment instruments, ledger functionality, and financial controls within a single software environment. Together, these capabilities allow platforms to move beyond acting as a system of record to enabling holistic financial orchestration – providing small businesses with greater visibility, stronger financial governance, and more effective control over how funds flow through their operations.

# Key capabilities for B2B software platforms

The integration of regulated payment capabilities into accounting software begins with a clear understanding of where operational friction exists for clients. Payment acceptance and connectivity with external bank accounts are made possible through open banking integrations.

However, there is an opportunity to further support businesses to overcome inefficiencies in payments for tax obligations, supplier disbursements, and cash management, through instruments such as e-money accounts and cards. Addressing these gaps can transform the platform from a transactional tool into a central hub for end-to-end financial operations.

Implementation strategies vary, but the most effective approaches balance capability with regulatory compliance. Building financial services in-house can be resource-intensive and exposes platforms to complex regulatory obligations. To accelerate time-to-market and mitigate risk, many fintechs and B2B platforms partner with regulated financial institutions, leveraging specialist expertise while maintaining operational oversight. This approach enables platforms to embed robust financial services efficiently and securely, without diverting critical internal resources from core product development.

**Several capabilities are particularly transformative for accounting software providers, including:**

## Embedded payment cards

Branded payment cards allow funds to flow seamlessly from platform to client. Freelancers, sole traders, small businesses and corporates alike gain automated expense management and simplified reconciliation. On one hand, users benefit from operational efficiencies, while software providers generate additional platform revenue through interchange fees.



# Key capabilities for B2B software platforms

## E-money accounts

E-money accounts can provide clients with a secure mechanism to hold and manage funds directly within the platform. This supports instant transfers, supplier disbursements, integrated treasury operations, and the automated settlement of tax obligations, reducing dependence on external banking providers.

Platforms that embed these accounts deliver enhanced cash flow visibility, real-time reconciliation, and a seamless user experience, while capturing transaction revenue and creating opportunities for additional value-added services.

By embedding these capabilities, cloud-based accounting platforms move beyond traditional software functionality, becoming strategic partners in financial operations.

Clients experience reduced friction, enhanced operational control, and a more connected financial ecosystem. For the platform, these integrations drive product differentiation, sustained growth, and a foundation for continuous innovation, solidifying long-term relevance.





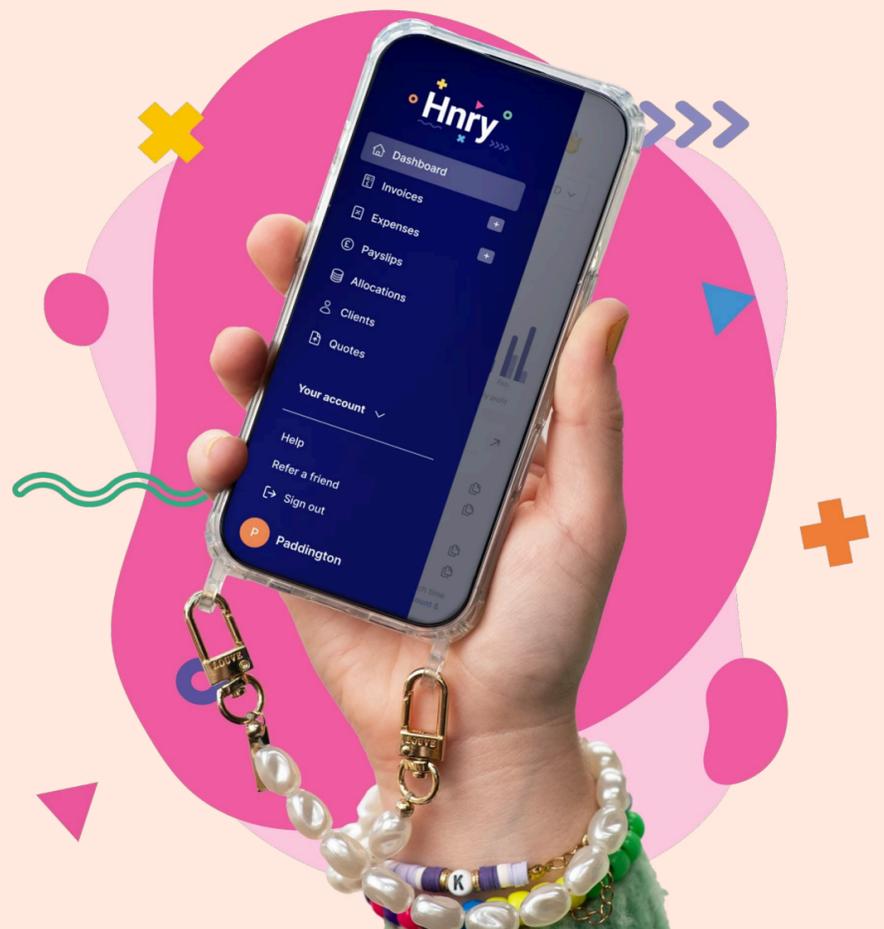
## SUCCESS STORY

# How Henry launched the all-in-one tax automation and accounting service

Henry was founded to address a common challenge faced by sole traders: managing tax obligations and financial administration without the support structures typically available to larger businesses. Independent professionals often rely on a combination of bank accounts, accounting tools and external advisors to track income, calculate taxes and prepare filings.

Henry set out to simplify this process by creating a platform where financial administration could be handled automatically. As the company expanded internationally and launched in the UK, it required regulated payments infrastructure capable of supporting this integrated financial workflow. The goal was not simply to enable payments, but to embed financial functionality directly into the platform experience.

To support this model, Henry partnered with Edenred Payment Solutions to provide the regulated payments capabilities behind the platform. Through e-money account provisioning, virtual card issuing and access to payment rails, the service enables the orchestration of funds while maintaining the necessary controls and segregation required in regulated payments environments. This infrastructure allows income to flow into an e-money account, while business expenses can be made through a linked Mastercard® card. Transactions are automatically captured and categorised, contributing to accurate tax calculations and streamlined financial reporting.





SUCCESS STORY

# How Henry launched the all-in-one tax automation and accounting service

For sole traders, the result is a simplified and integrated financial experience. Based on income received, tax obligations are automatically settled, while the expenses captured through card transactions ensure that deductible costs are accurately reflected in calculations.

For Henry, partnering with Edenred Payment Solutions enabled the software platform to focus on product innovation and customer experience, while relying on established payments infrastructure to manage regulatory and operational complexity.



## Automation & embedded payments: The next innovation in B2B software



[👉 Watch the webinar on demand](#)

# What to consider when adopting embedded payment capabilities

For B2B software providers, embedding payments offers the opportunity to deliver seamless financial workflows, improve cash management, and deepen the value offered to SMEs. At the same time, these capabilities introduce regulatory, operational, and architectural considerations that must be taken into account from the outset.

## Regulatory & licensing requirements

Providing payment functionality related to the issuance, management and transfer of funds within B2B software requires the correct licenses and regulatory approvals. Providers must decide whether to obtain the necessary licences themselves or partner with regulated providers capable of delivering compliant payments infrastructure.

Pursuing licences independently can involve significant cost, extended timelines, and ongoing compliance obligations, while partnering with an experienced and regulated partner allows accounting software providers to focus on its core product and user experience while ensuring regulatory standards are met.

## Scheme operations & complexities

Embedded payments carry operational responsibilities beyond technical processing. Complying with scheme mandates, managing settlements and chargebacks, and maintaining ongoing operational oversight can overwhelm teams.

Early planning and partnership with a regulated fintech, that acts as a BIN Sponsor, can help B2B software platforms manage operational complexity, scale efficiently, and maintain a robust service for clients.

### BIN Sponsor

A regulated financial institution enabling businesses without direct membership with a card network to access global card schemes like Visa or Mastercard® and issue cards to their users.

 [Read more about BIN Sponsorship](#)

# What to consider when adopting embedded payment capabilities

## Client trust & security

Handling financial transactions means managing sensitive client data. Embedded payments must be delivered through secure, resilient systems that include strong fraud controls, governance, and compliance with PCI DSS and GDPR standards. Trust is essential for B2B software providers, as businesses rely on these platforms to manage critical aspects of their finances.

## Architectural design & integration

When exploring payment capabilities, it is necessary for B2B software providers to understand their broader role within the business process and workflow. They should be deeply embedded with account and ledger structures and controls that support operational logic.

A properly designed architecture allows accounting software providers to track funds end-to-end, enforce rule-based allocations, and automate financial workflows, while maintaining operational control and compliance. Early design ensures scalability and reduces the need for repeated infrastructure rebuilds as the business grows.

# How Edenred Payment Solutions enables innovation for B2B software providers

To support the delivery of embedded B2B payments, Edenred Payment Solutions provide the necessary technical and regulatory foundation, enabling accounting software to add payment capabilities without having to rebuild a bank within their own technology stack.

## E-money accounts

E-money accounts form the foundation of embedded payment capabilities for B2B software platforms. By embedding accounts directly into the platform, software providers can centralise fund management, automate transfers, and integrate payments into core workflows.

We support this by providing:

- UK and EU regulated accounts (Financial Conduct Authority and National Bank of Belgium)
- Flexible e-money accounts equipped with UK Account Number / Sort Code and localised IBANs for EU propositions
- Unified ledger structures, enabling accounts on the ledger with controls embedded for specific use cases or payment flows
- Confirmation of Payee functionality for UK payments and Verification of Payee for EU payments to reduce fraud and ensure funds reach intended recipients

## Card issuing

Prepaid and debit corporate cards allow platforms to integrate controlled payment instruments directly into workflows, supporting expense management, disbursements, and transactional transparency.

We support card issuance with:

- Dual-scheme BIN sponsorship
- Support for virtual and physical corporate card programs
- Lean Funding, an innovative funding model that centralises corporate payflows into a single account, while enabling multiple cardholders to transact concurrently in real time
- Configurable rules and controls embedded into cards for operational oversight and fraud prevention

# The advantage of working with Edenred Payment Solutions

Integrating payment capabilities directly into B2B software platforms removes friction, keeps financial workflows native to the platform, and enables operational control.

We enable this by providing:

- PCI DSS compliant infrastructure, ensuring secure handling of card and payment data
- Payment rails and clearing infrastructure to handle authorisation, settlement, and delegated approval flows
- Real-time monitoring and advanced fraud prevention using Featurespace ARIC™ for card and banking transactions, including Faster Payments
- Multi-currency and multi-lingual support for European operations

Through these capabilities, Edenred Payment Solutions allows software providers to deliver end-to-end financial workflows, combining accounts, ledger, cards, and embedded controls into a single, compliant, and scalable platform.

This approach ensures accounting software providers can maintain regulatory compliance, while providing a seamless and innovative experience for end clients.

20+

years of industry experiences

500

in-house payment experts



"We're on a mission to make self-employment simple, affordable, and accessible.

Edenred Payment Solutions has played a pivotal role in bringing our service to market, providing a **suite of payments products with the technical and regulatory expertise we need to launch our platform** and support sole traders from day one."

**James Fuller**

CEO & Co-founder

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# Final thoughts

Embedded financial services represent a strategic opportunity for B2B software providers. By integrating e-money accounts, cards, and payment capabilities directly into platforms, providers can transform the way their clients manage funds, streamline workflows, and gain visibility across the entire financial lifecycle.

For the months ahead, accounting software providers should consider:

- **Evaluating payment workflows:** Identify where friction exists and where financial orchestration can be embedded to improve client experience.
- **Embedding controls early:** Design ledgers, accounts, and card structures with rules and reporting from the start to ensure scalable and compliant operations.
- **Staying agile with regulation:** Keep pace with local regulatory frameworks and requirements to remain compliant.

By taking a structured, forward-looking approach to embedding payments, accounting platforms can create seamless, efficient, and differentiated experience for their clients – ensuring relevance and competitiveness in an increasingly digital and regulated business environment.

# Ready to explore embedded payments for your platform?

Discover how Edenred Payment Solutions can help your B2B software platform embed payments seamlessly to stay competitive and unlock value add services. Schedule a 1:1 consultation with our experts to explore tailored solutions.

[Get in touch](#)



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