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Traditional Payments are Restricting SaaS Growth

Unlock the untapped potential of embedded payments

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The experience of a seamless payment journey has become a non-negotiable expectation for customers and SaaS platforms have realised offering embedded payment solutions within their platforms should therefore be a critical standard.

According to a survey by OPP and Sapio of 225 decision-makers at SaaS companies across the Netherlands, France and Germany, the majority of SaaS platforms have moved beyond traditional payment models. More than 9 in 10 (92%) already use or plan to integrate embedded payments into their platforms, signalling strong confidence in payments as a driver of growth and customer value.

Yet beneath this strong adoption lies a more challenging reality: for many SaaS platforms payments remain a source of friction rather than a driver of value. From complex onboarding and lack of flexibility to limited control over pricing and margins, current Payment Service Provider (PSP) setups are constraining growth and robbing platforms of insights, data and flexibility that are critical for accessing the full potential of payments. In many cases, the payments experience is effectively dictated by third-party providers, limiting a platform's ability to shape customer journeys, introduce new commercial models or respond quickly to changing market demands.

It's therefore unsurprising that although 79% of platforms report that they are maximising revenue opportunities from payments, nearly half (48%) believe there is still significant upside available through greater control of transaction flows and deeper payments integration.

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Embedded payments have reached mass adoption, but the real opportunity lies in how platforms monetise and control the payment experience.

Many payment providers continue to apply ecommerce-centric models to platform businesses, creating a disconnect between what SaaS companies need and what their providers are equipped to deliver, leaving SaaS platforms without the flexibility, control and commercial models needed to support growth.

Platforms have come to view these limitations as an unavoidable cost of doing business, due to a lack of visibility into what a more flexible payments model could deliver. But, by rethinking payments, SaaS platforms can unlock new revenue streams, strategically leveraging them as a source of revenue, differentiation, and customer engagement to improve user experiences, increase customer retention and strengthen platform stickiness.

This report explores where current payment strategies are falling short, the hidden costs of outdated payment infrastructure with limitations that many platforms have settled for and how SaaS leaders across Europe can transform payments from a growth bottleneck to a growth engine. The findings reveal what SaaS businesses stand to gain when they move beyond basic payments integration and take greater ownership of the payment experience.

Embedded payments are now a core part of SaaS platform strategy

Rather than redirecting users to third-party providers which can cause friction within the payment process, embedded payments mean that users can process customer transactions, whilst also managing funds and expenses without leaving their chosen software.

38% currently use embedded payments integrated into their platform and provided by a PSP.

According to research by OPP, 38% of SaaS leaders currently use embedded payments integrated into their platform, provided by a PSP. In addition, the majority of SaaS leaders use third-parties to facilitate payment services, reflecting a growing recognition that seamless, integrated payment processes are now a core component of platform strategy rather than a standalone operational function.

While adoption continues to grow, the findings suggest that many organisations are still focused on establishing payment capabilities.

For many SaaS platforms, simply embedding payments is only the first step. The real opportunity lies in how payments are monetised, controlled and integrated into the wider platform experience, creating revenue and customer experience benefits. As adoption reaches maturity, attention is increasingly turning to the commercial value payments can create.

Beyond online: The rise of embedded in person payments

For many SaaS platforms, embedded payments have traditionally focused on online transactions. However, as platforms increasingly serve businesses that operate across both digital and physical environments, the need extends far beyond ecommerce. SaaS providers supporting sectors such as retail, health and beauty, hospitality and deliveries all have the need to embed in-person payments directly into their platforms to create a consistent payment experience regardless of where the transaction takes place.

Bringing online and in-person payments into a single platform can reduce complexity, improve visibility and enhance customer experience, as well as create new opportunities to monetise payments.

Currently most of these payments are supported by dedicated costly hardware that needs to be purchased and maintained. However, as most new smartphones are equipped with the technology to support payments, these hardware payment terminals will become obsolete. They will be replaced by smartphones with a payment application, meaning they can leverage In-Person Payments solutions to develop and apply new business cases, and simplify their current POS set up.

Platforms can now manage their own payments without complicated scheme connections and can automatically collect their commission. For instance, a last mile delivery service that works with hundreds of couriers doesn't have to equip their workers with costly hardware terminals to collect payments but can simply provide an application couriers can install on their smartphone. The application then automatically splits the payment and transfers the right fee to the delivery service and the courier.

Combining smartphone technology with apps that integrate with in-person payments significantly reduces the complexity of Point of Sale (POS) payments and extends the seamless online user experience that consumers expect into the offline world.

Payments are increasingly viewed as a growth driver

Rather than viewing them as a transactional necessity, organisations are increasingly recognising the role of payments when it comes to revenue growth, customer retention and platform differentiation.

Adding seamless payments makes your platform stickier. When you control the flow, you also control the margins, and generate new, recurring revenue with every transaction. As embedded payments become even more common, it is quickly becoming clear just how much growth potential they can offer.

According to 64% of survey respondents, payments are an enabler for revenue growth, highlighting the increasing strategic importance of payments within SaaS business models. The data suggests payments are becoming increasingly embedded within platform strategies because of the opportunities they present beyond transaction processing alone. The conversation has shifted from whether to offer payment capabilities, to how those capabilities can support growth objectives and create competitive advantage.

25% see payments as a barrier to international expansion

Payments as a barrier to international expansion

However, there are still challenges. One quarter (25%) of SaaS leaders still see payments as a barrier when it comes to international expansion, indicating that while payment capabilities can support growth, they can also create operational complexity when entering new markets.

Therefore, realising international potential requires more than technology alone. As platforms expand into new markets and explore new payment models, many experience a lack of specialist in-house expertise needed to navigate the changes. From regulatory requirements to local payment preferences and onboarding processes, the complexity of payments can quickly increase as platforms scale. As a result, choosing a payments partner is becoming increasingly important in helping SaaS platforms to translate payment capabilities into profitable outcomes.

What's one thing you wish you had designed differently about your payments setup from day one and which of the following best reflects that?

Selection	Total	France	Germany	Netherlands
We relied too heavily on a third-party provider	26%	28%	24%	27%
We lacked flexibility as we scaled	16%	21%	15%	13%
Compliance/ regulation became a bottleneck	16%	19%	19%	9%
Integration complexity slowed us down	14%	9%	8%	25%
We didn't prioritise user experience	11%	7%	16%	9%
We didn't realise payments could be a revenue driver	9%	9%	9%	9%
We didn't build in monetisation early enough	8%	7%	9%	7%

Control is the next revenue opportunity

Despite widespread adoption, the research findings suggest that SaaS leaders believe there is still significant value that remains untapped when it comes to payments. The question is, how can platforms generate greater value from payments that are already flowing through their system?

By processing payments within SaaS platforms, users can move beyond relying on subscription fees alone and expand into monetising the transaction volume. This creates new revenue streams while simultaneously increasing the value for customers through an integrated payments experience. As payments become a deeper part of the customer workflow, they also have the potential to improve customer retention and increase transaction value as well as customer lifetime value (CLV).

Nearly half (44%) say that improving how payments are integrated into their platform could help generate additional revenue. Similarly, 44% see greater opportunities through better use of payment data and insights, while 43% believe adding or expanding payment-related features could help generate additional revenue, proving optimisation as a potential area for growth.

For many SaaS platforms, one of the biggest untapped opportunities is monetising payments they are already processing. Rather than relying solely on subscription revenue, platforms can generate additional income through transaction-based revenue models, revenue sharing and value-added payment services. Almost half (48%) of survey respondents acknowledged that taking control over transaction fees was an opportunity not currently implemented that could generate significant revenue. As payment volumes inevitably grow, so do these revenue streams, scaling alongside customer activity and creating a more diversified and resilient business model.

The research findings suggest that many platforms are only beginning to explore the commercial potential of embedded payments. Instead of seeing payments as purely functional, SaaS leaders are starting to recognise the value of payment data, transaction flows and integrated financial services as sources of competitive advantage and, ultimately, revenue growth. For many, the opportunity is not only generating additional revenue but also creating a stickier platform experience that strengthens long-term customer relationships.

However, the ability to unlock these opportunities requires leaders to have greater ownership of the payment experience. Over time, many have come to accept these limitations as a normal part of payments. Yet it is this lack of visibility into transaction data, control over pricing structures and flexibility within payment infrastructure that makes it difficult for platforms to realise the full benefits of embedded payments. These constraints can restrict growth, obscure valuable customer and transaction insights and prevent SaaS platforms from fully capitalising on the value already flowing through their payment ecosystems.

Moving beyond adoption, the next stage of embedded payments will be defined by how effectively platforms leverage payment infrastructure, transaction data and customer insights to drive growth and monetise transactions. The biggest challenge for many SaaS leaders is having the right controls in place to enable them to use payment data to their own advantage.

Which of the following opportunities are not currently implemented in your platform, but you believe could help generate additional revenue? Select all that apply

Selection	Total	France	Germany	Netherlands
Taking control of transaction fees	48%	52%	47%	44%
Improving how payments are integrated into the customer journey	44%	55%	43%	36%
Better use of data or insights to drive monetisation	44%	52%	40%	41%
Adding or expanding payment-related features	43%	51%	43%	36%
Introducing or refining pricing strategies	39%	41%	37%	39%
Addressing regulatory constraints	36%	40%	36%	31%
None of the above / not sure	3%	1%	-	8%

Strategic Benefits Beyond Revenue

While revenue generation is a key objective, research also suggests that many of the most valuable benefits of embedded payments relate to customer experience, operational efficiency and long-term platform growth.

Amongst SaaS leaders, there is a clear link between greater control of the payment experience and improved business outcomes. When asked about the benefits associated with embedded payments, respondents identified a range of advantages, such as access to richer customer data (54%), increased customer retention (53%) and faster onboarding (52%), all highlighting the wider impact payments can have across the business.

Valuable access to insights

Embedded payments provide platforms with greater visibility into customer behaviour and transaction activity. By bringing payments into the platform ecosystem, as opposed to with a third-party provider, organisations can gain valuable access to insights that help inform product development, customer engagement strategies and higher-level commercial decision-making. Yet, when the payment experience is largely dictated by third-party providers, much of this intelligence remains fragmented or inaccessible.

Greater integration of payments within platforms can also strengthen customer relationships. When payments become embedded within workflows, they become a valuable part of the end-user journey. Rather than disrupting the customer experience by redirecting users between platforms and payment providers, embedded payments help create a seamless, friction-free experience.

Embedded payments can also help streamline onboarding processes for users, reducing friction and accelerating time to value. The ability to deliver seamless onboarding experience is becoming an increasingly important differentiator within the SaaS market. All these customer interactions strengthen platform loyalty and support long-term customer retention.

What benefits do you associate with embedded payments? Select all that apply

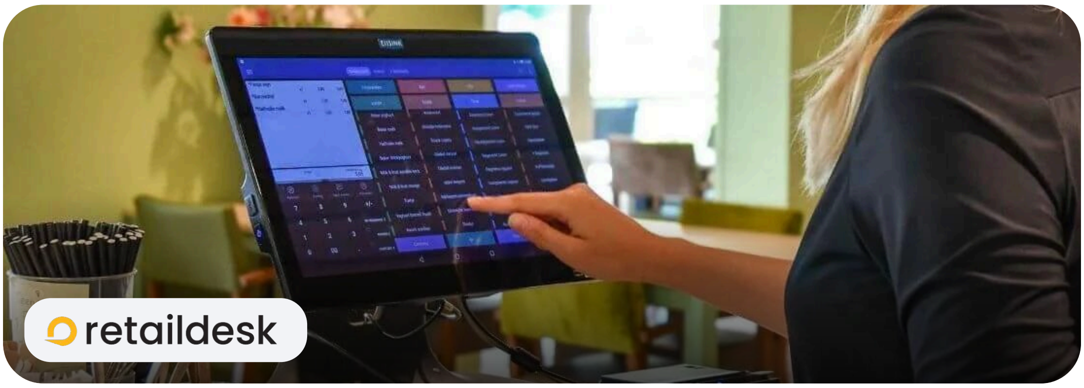
Selection	Total	France	Germany	Netherlands
Better data insights	54%	63%	40%	59%
Increased customer retention	53%	53%	46%	61%
Faster onboarding	52%	61%	40%	56%
Improved user experience	50%	65%	41%	44%
New revenue streams	49%	50%	54%	42%
Competitive differentiation	38%	43%	27%	44%

Case study: Retaildesk

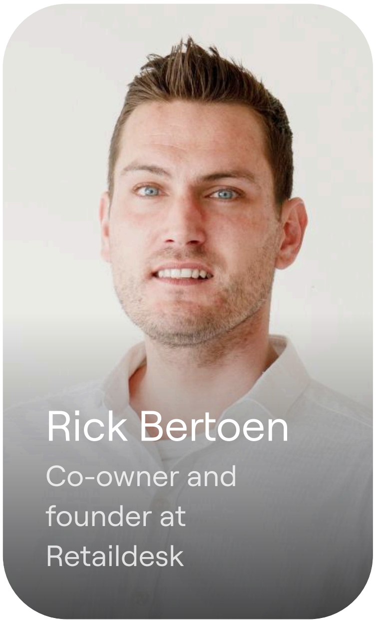
Retaildesk was looking for a specialized payment service provider that could deliver a complete embedded payments solution for two new SaaS labels: Retaildesk and Gastrodesk. Key requirements included full integration with the platforms' Laravel-based backend, support for split payments, and reliable and fast onboarding of end users.

Retaildesk and Gastrodesk utilize OPP's embedded payments solutions. To easily send and collect digital invoices, iDEAL/Wero and Bancontact are integrated into the invoicing modules. Additionally, payments via QR codes and tap-on-mobile are facilitated. Pickup and delivery websites via Retaildesk and Gastrodesk can also use integrated online payments for a quick checkout, as well as split payments and payouts to different merchants, which is particularly useful for franchise structures.

Furthermore, OPP has equipped both platforms with automatic onboarding flows, including verifications and contract signing, and SoftPOS is employed.



The great strength of the partnership with OPP is that we can now offer a complete payment platform with online and mobile payments, right up to point-of-sale transactions. OPP not only actively thinks along with us on the technical side, but also on compliance, user onboarding, and payout flows. This makes them a true sparring partner that is also open to developing new possibilities together."



Flexibility and Control Remain Key Challenges

As the payment landscape evolves, the need for fast reactions and flexibility are key for SaaS platforms to be able to adapt to market demands, new regulations and changing customer needs.

According to research, many SaaS platforms are able to adapt their payments capabilities quickly, with more than three-quarters (78%) able to launch or modify payments-related features within four weeks. This level of agility can provide a competitive advantage, enabling platforms to respond faster to changing customer demands, launch new payment experiences and capitalise on new revenue opportunities. However, agility is not universal. More than one in five (22%) require between one and three months to implement changes, highlighting ongoing operational and technical constraints. Delays can mean missed revenue opportunities, slower innovation and lack of flexibility to respond to changing market conditions.

49% cite limited flexibility or customisation as a challenge

Commercial implications

Speed alone is not enough. Nearly half (49%) of respondents cite limited flexibility or customisation as a challenge with their current setup, while more than a third (34%) report limited control over pricing and margins. This suggests that many platforms remain constrained by limitations from their provider, reducing their ability to tailor payment experiences, introduce new commercial models or monetise payments that are already coming through the platform. These limitations can have significant commercial implications. Platforms that are unable to customise payment experiences, adapt pricing models or respond quickly to changing customer needs may struggle to fully realise the revenue, retention and customer experience benefits that embedded payments can offer.

What starts out as an operational challenge ultimately becomes a growth constrictor.

As the market evolves, SaaS leaders are increasingly looking beyond functionality and towards greater ownership of the payment experience. The ability to customise payment journeys, control commercial models and respond quickly to changing customer needs are becoming just as important as payment functionality.

Which challenges do you experience with your current setup? Select all that apply

Selection	Total	France	Germany	Netherlands
Limited flexibility/ customisation	49%	63%	43%	43%
Compliance burden	43%	47%	49%	32%
Integration complexity	40%	41%	43%	35%
Limited reporting/ insights	40%	47%	37%	35%
Complex onboarding for users	36%	32%	31%	44%
Limited control over pricing/margins	34%	41%	35%	25%
Poor user experience	24%	21	29%	20%
We don’t experience any challenges	8%	7%	3%	15%

What SaaS platforms should get from their payment partner

While embedded payments have grown, platforms are prioritising options that offer greater flexibility, faster onboarding and better control over the commercial aspects of payments.

Choosing a payment partner is a highly strategic consideration with organisations looking for solutions that can support both current requirements as well as growth ambitions. OPP's embedded payments proposition is designed specifically for platform business models, enabling SaaS organisations to manage payments more effectively while retaining greater control over the customer experience and commercial model.

1 Simplifying onboarding and compliance

One of the biggest barriers to scaling payments is managing multiple onboarding and compliance requirements across different payment methods and markets. OPP addresses this through a single Know Your Customer (KYC) process that unlocks online, tap-on-mobile and terminal payments helping to reduce complexity and accelerate merchant onboarding.

2 Giving platforms greater ownership

As SaaS platforms increasingly seek ownership of the payment experience, branded payment capabilities allow providers to offer integrated payment services under their own brand identity. This helps to strengthen customer relationships while creating a more seamless and consistent user experience.

3 Supporting new revenue models

As platforms look towards new revenue opportunities from payments, having greater control over pricing is of huge importance. Flexible pricing models enable platforms to tailor payment services based on merchant type, transaction type or volume, while payment splitting capabilities support more complex marketplace business models.

4 Supporting growth at scale

With changes to regulation across markets, payment needs are becoming more sophisticated. Platforms need a payment provider that can combine payment expertise with broader market coverage. OPP partners with PayFac, bringing expertise, competitive pricing and speed to market. It also holds the PayFac licence, eliminating the need for Independent Software Vendors to obtain their own.

Which statement best describes how you view payments today? Select one

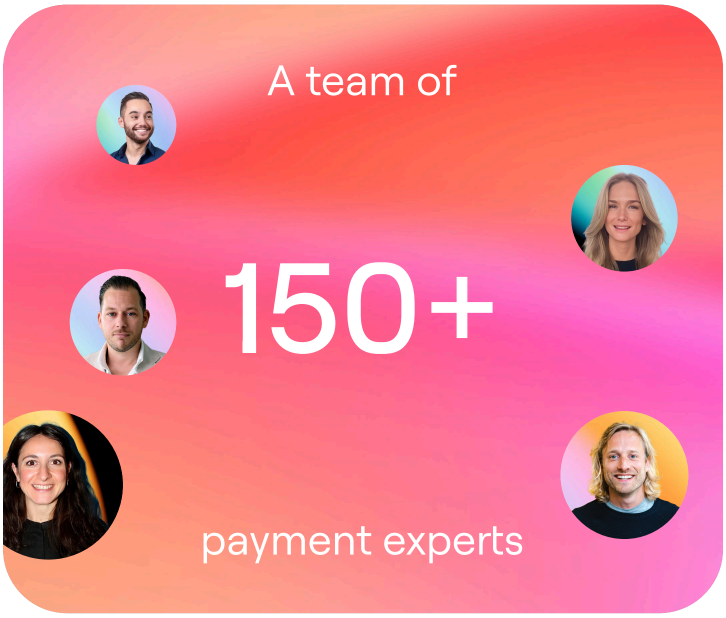
Selection	Total	France	Germany	Netherlands
Growth lever	39%	36%	40%	40%
Operational necessity	27%	33%	24%	24%
Core revenue driver	24%	23%	21%	28%
Cost centre	10%	8%	15%	7%
Not actively considered strategically	0%	-	-	1%

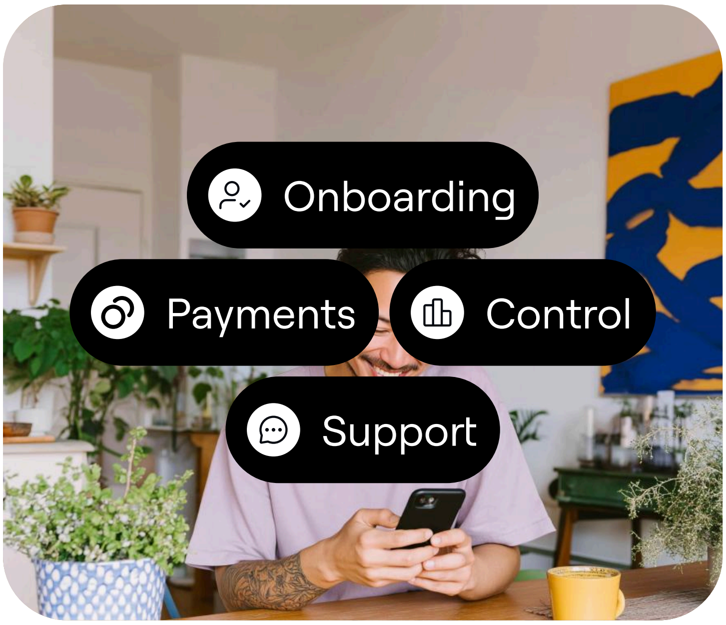
The future of payments belongs to platforms

The next phase of SaaS growth will be shaped by how effectively platforms can integrate, manage and monetise payments. This now goes beyond simple payment capabilities; competitive advantage will come from how seamless payments are embedded into the customer experience and wider platform strategy. The line between software and financial services is becoming increasingly blurry, making payments a strategic part of platform growth and differentiation.

Yet many platforms continue to operate within payment models that limit their visibility, flexibility and commercial control, having come to accept these constraints as a normal part of doing business. For SaaS platforms, this marks an opportunity to challenge this assumption, taking greater ownership of the payment experience to unlock the customer insights, agility and revenue potential that already exist within their payment flows.

We are the leading payment service provider for platforms and marketplaces.





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