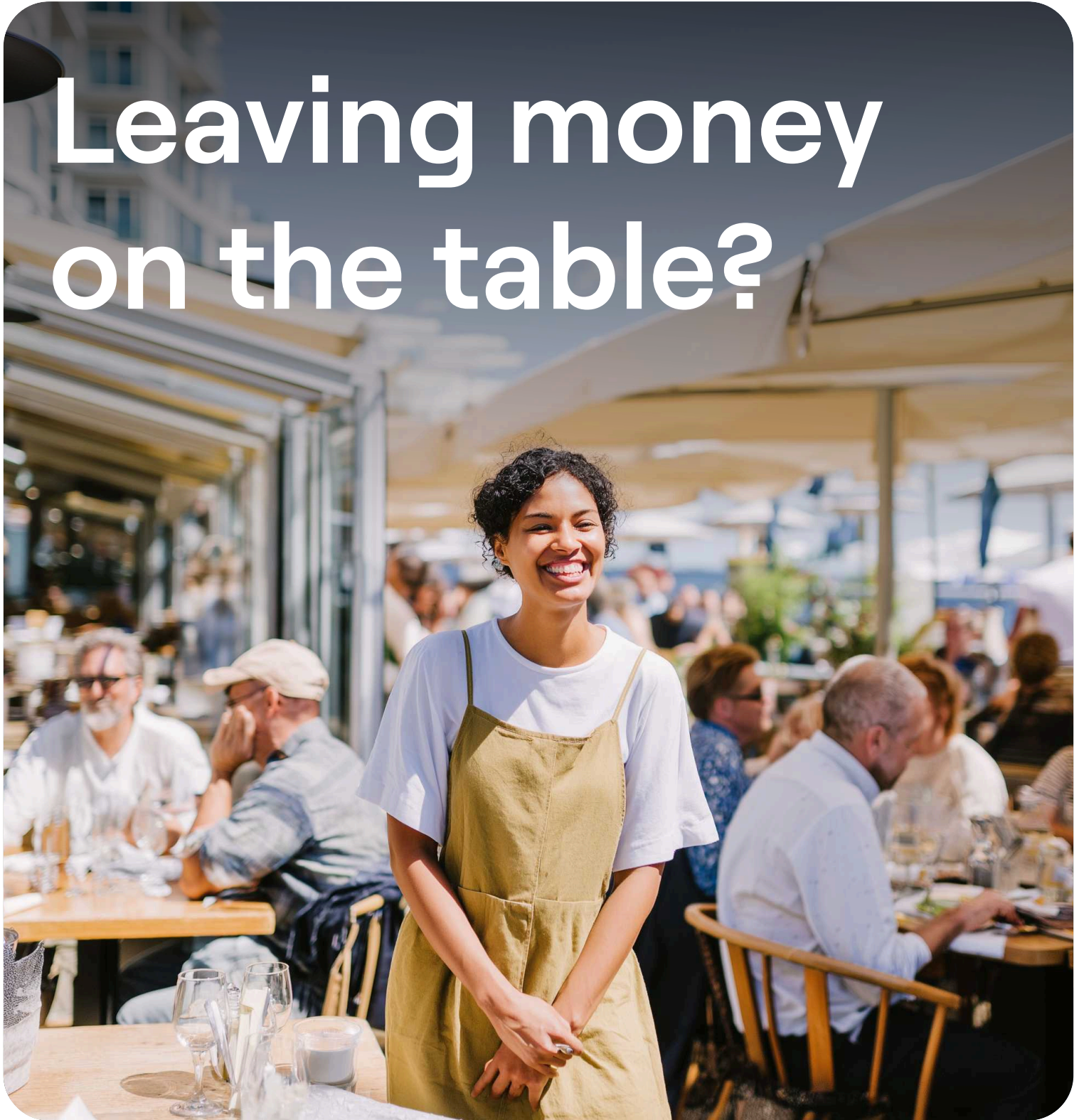


Leaving money on the table?



How embedded payments can unlock growth for **Restaurant SaaS** platforms.

Read more



Every day, restaurant software providers face hidden barriers that limit their growth. Cumbersome onboarding processes, rigid interactions, and unrealised monetisation opportunities all contribute to this issue, while inadequate support only exacerbates it.

80%

of restaurants run on a SaaS platform yet only 30% of those generate significant revenues through monetisation of payments

And they're particularly affected despite processing substantial transaction volumes and driving much of the innovation that diners experience today, often overlooked by payment service providers (PSPs) whose models are designed for enterprise e-commerce rather than the unique realities of many restaurants.

SaaS platforms are the backbone of the modern restaurant industry – powering everything from point of sale (POS) systems and ordering platforms to loyalty and CRM tools. Analysts estimate that **four out of five restaurants now use a SaaS platform, yet only 30% of those generate significant revenues through monetisation of payments**¹. This leaves a vast market underserved and under-monetised. At the same time, regulatory changes, growing consumer demands for seamless digital and in-person payment experiences, and the rise of “platform-as-an-ecosystem” models highlight the urgent need for a new, more flexible approach among SaaS platforms.

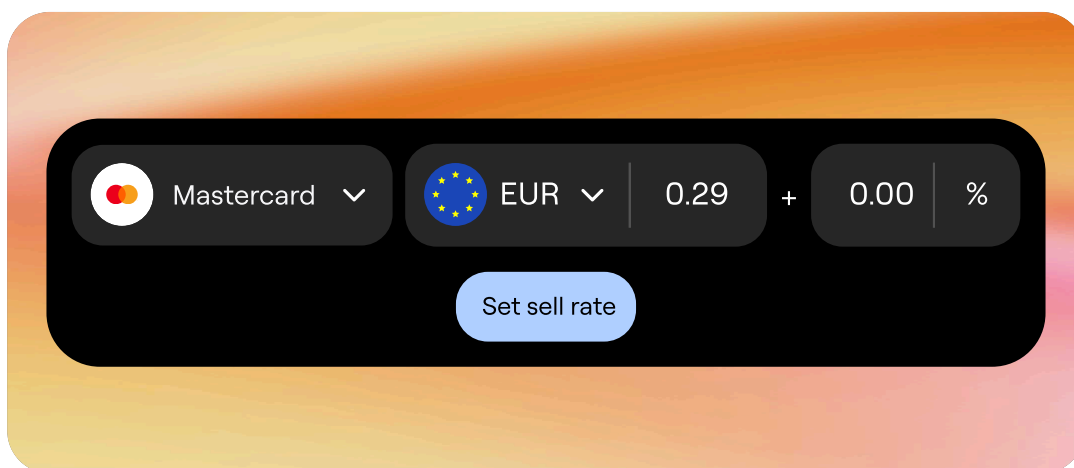
Embedded payments, delivered through partners who understand the restaurant sector, provide a clear pathway forward. By combining scale, in-store enablement, fast onboarding, and flexible pricing models, SaaS platforms can finally unlock the margin control, merchant loyalty, and faster growth they have been missing.

This paper examines the challenges facing restaurant SaaS platforms, the opportunities that embedded payments offer, and how modern PSP partnerships can **transform payments from a supplier into a strategic growth lever**.

¹Are restaurant ISVs near saturation? – Payments in Full, November 2024

Sector in transition

The restaurant sector is evolving rapidly, driven by technological innovation. Early SaaS pioneers quickly captured market share by offering cloud-based point-of-sale and retail management for small and medium businesses, allowing merchants to improve their speed and efficiency.



Embedded payments allow SaaS platforms to capture revenue that once flowed elsewhere.

However, their dominance often comes at a cost. Many restaurant owners found themselves locked into embedded payment solutions with steep markups, leaving them frustrated and financially restrained. Today, many of these owners remain trapped in these legacy arrangements, and their dissatisfaction continues to grow.

Meanwhile, a new generation of SaaS challengers is emerging. Traditional POS providers and newcomers alike are leveraging AI-driven tools and building modern SaaS platforms that prioritise flexibility, transparency, and cost-efficiency, addressing the growing frustration among restaurant owners who feel burdened by high costs.

This transition presents a sizeable opportunity for mid-sized SaaS platforms. By embedding payments strategically, SaaS platforms can meet rising customer expectations while capturing revenues that previously flowed elsewhere in the payments chain.

The hidden majority: Underserved Restaurant SaaS platforms

SaaS platforms play a vital yet often overlooked role in the restaurant industry. They power everyday interactions, such as placing orders at tables, processing mobile payments, collecting loyalty points, and managing CRM systems.

Total SaaS platforms in Europe ~1,200



of which 100–200 are dedicated restaurant SaaS platforms

Our research indicates that there are around 1,200 SaaS platforms in Europe alone, with around 100 to 200 explicitly dedicated to the restaurant sector, yet many remain underserved by the payment ecosystem, effectively leaving money on the table.

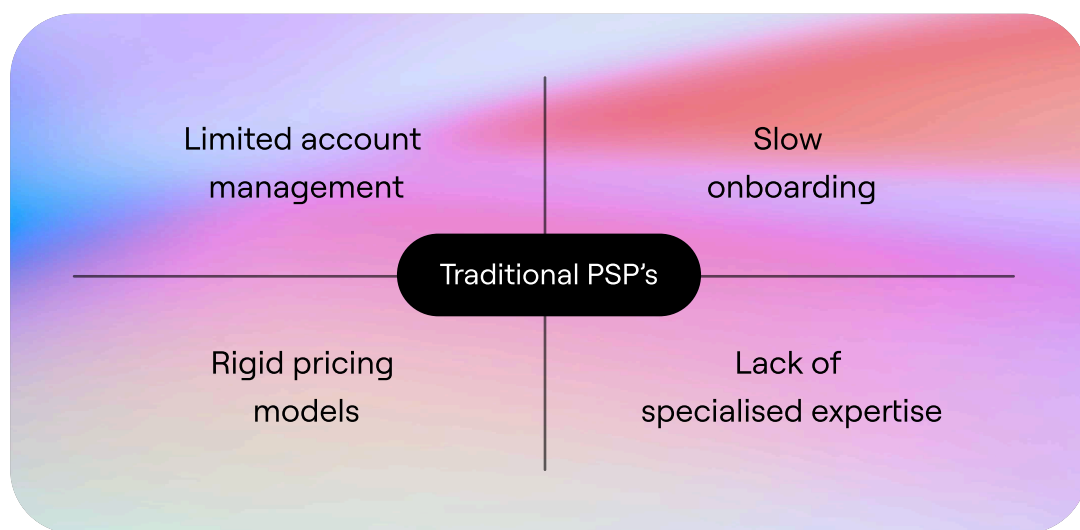
Overlooked in a thriving market

The restaurant industry has rebounded strongly since the 2020 pandemic, with annual revenue growth nearing eight percent and projections estimating it will hit €488.1 billion by 2025. This recovery presents a significant opportunity for SaaS platforms to enhance their roles and monetisation. However, mid-size SaaS platforms, processing between €42.5 million and €425 million annually, are often overlooked by major PSPs that focus on enterprise-level e-commerce. Consequently, many miss critical growth opportunities. Despite their contributions, mid-size SaaS platforms remain unrecognised for their innovations, such as AI-driven ordering systems and integrated loyalty programs, which help restaurants meet consumer demands. Unfortunately, PSPs often prioritise larger enterprise accounts, leaving this promising sector fragmented and underserved.

Challenges holding SaaS platforms back

Operational hurdles linked to PSPs

The challenges facing mid-size SaaS platforms are both operational and strategic in nature. On the operational side, many PSPs provide slow onboarding, limited account management, and rigid pricing models. PSPs often lack the sector-specific expertise required for onboarding and verifying business owners, resulting in delays and friction for SaaS platforms and merchants.



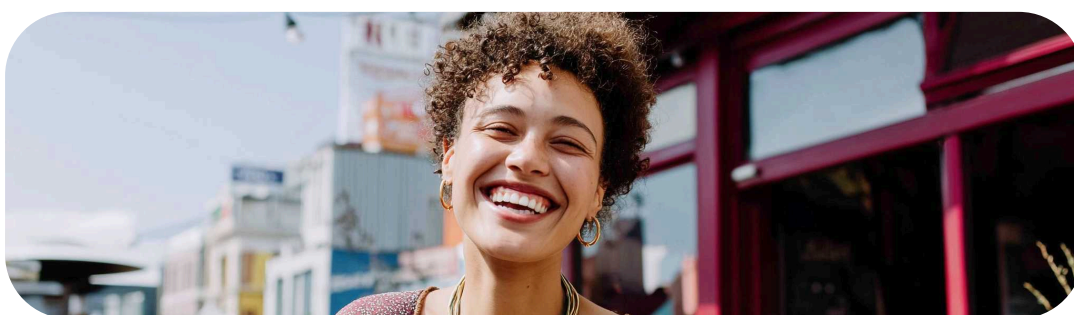
Lack of specialised expertise from PSPs

Strategically, knowledge gaps make monetisation difficult. Guidance on how to set sell rates, establish pricing tiers, or tailor costs by merchant type is scarce. Moreover, the distinction between traditional PSP models and marketplace dynamics that fuel embedded payments adds further complexity.

These pain points are far from isolated; they reflect systemic gaps in how PSPs engage with SaaS platforms as a critical segment.

Infrastructure and industry concerns

Current payment infrastructure often fails to meet the needs of restaurant SaaS platforms. Many SaaS platforms must cater to a wide range of merchant profiles, complicating payment flows and compliance. This B2B2C model requires flexible and specialised PSP partners that can support diverse merchant categories without forcing SaaS platforms into one-size-fits-all solutions.



Challenges holding SaaS platforms back

Compliance also poses a significant challenge. PSD2 and the forthcoming PSD3 prohibit platforms from holding third-party funds. SaaS platforms must also navigate licensing requirements, including FCA mandates and Merchant Category Code (MCC) classifications. Without expert support, these regulations can become barriers to growth and market expansion, especially for mid-tier providers that lack dedicated compliance teams. Regulatory adherence is not optional; it directly impacts the SaaS platforms' ability to expand into new geographies. Without the right PSP partner, even minor compliance missteps can hinder market entry or lead to costly audits and fines.

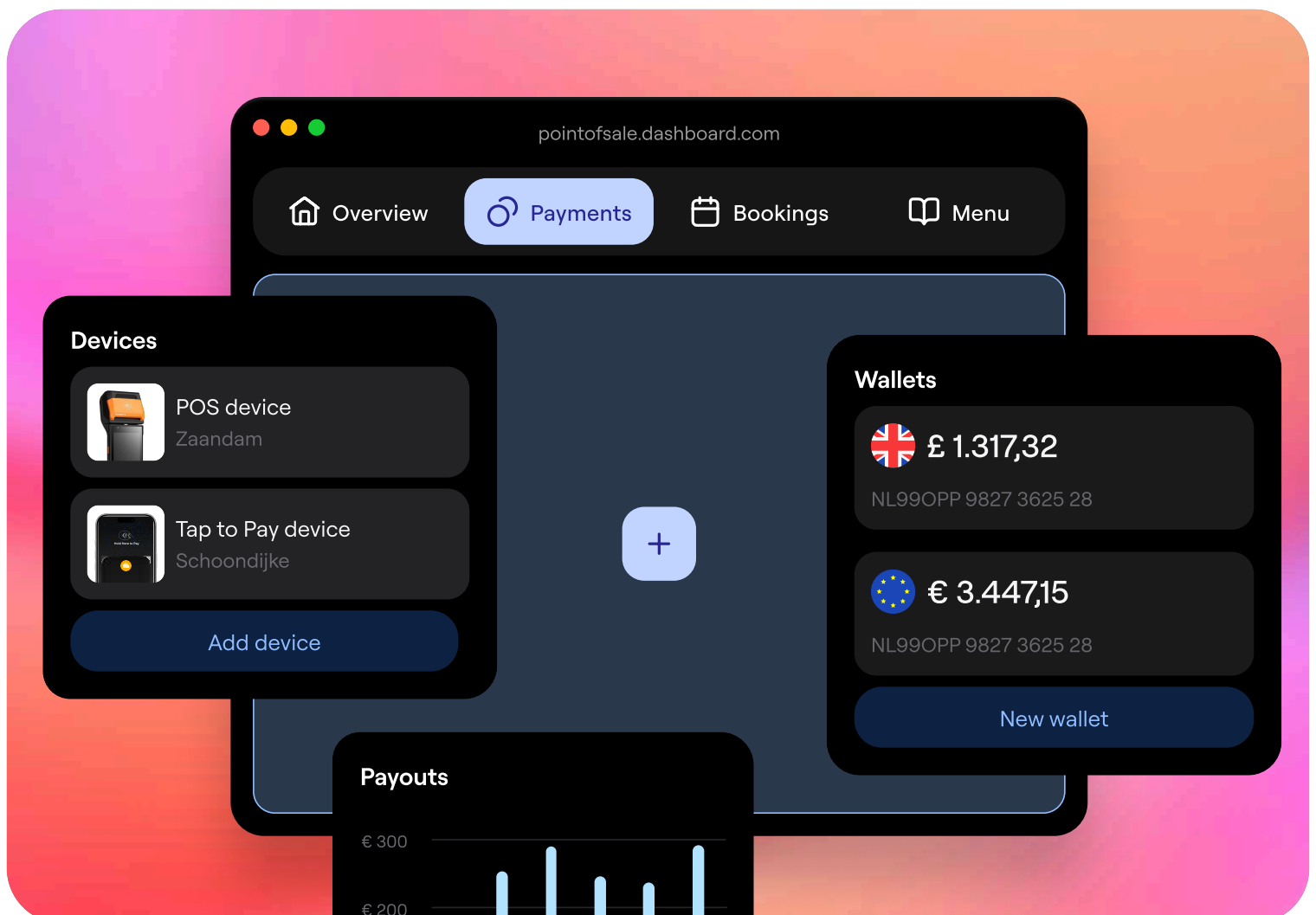
The “local hero” effect

Many restaurants aspire to become “local heroes” within their communities. Extremely passionate about what they do, they expect the same level of engagement and specialised service from the SaaS platforms they partner with. SaaS platforms that provide this level of service are more likely to earn loyalty and increase retention. Unfortunately, traditional PSP relationships often fail to offer the support these SaaS platforms need to thrive, leaving mid-tier SaaS platforms facing margin pressure, fragmented integrations, and limited monetisation opportunities.

Today's restaurants have access to a wide variety of payment options, including mobile terminals, Tap on Mobile, cashless checkout, and flexible solutions like Square or SumUp, which even food trucks can use without long-term contracts. Multi-site chains can easily work with large providers such as Worldpay.

However, the challenge lies not in the availability of these options, but in their integration. While these PSPs fulfil the functional needs of merchants, they operate outside the SaaS platform ecosystem. As a result, restaurant SaaS platforms miss the opportunity to unify payments within their own platforms. This unification could improve the merchant experience, streamline onboarding, and create a valuable new revenue stream.

By embedding payments directly into their offerings, SaaS platforms can move from merely facilitating payments to fully owning the merchant relationship, thereby positioning themselves as essential partners in their clients' growth.



Embedding payments directly into their offerings,

The embedded payments opportunity

Many restaurant SaaS platforms are leaving money on the table. By treating payments purely as a utility, they overlook the opportunity to capitalise on one of the most consistent and scalable revenue streams in their ecosystem.

The real opportunity lies in taking ownership of the entire merchant experience. By embedding payments directly into their platforms, SaaS platforms can regain control over customer journeys, lessen their reliance on third-party PSPs, and create a seamless, integrated experience that merchants prefer.

The advantages of this approach are significant. Embedded payments accelerate time to market, simplify compliance, and open new revenue channels.

Flexible pricing models allow SaaS platforms to segment their customers effectively, enabling them to capture higher margins from larger merchants while remaining competitive for smaller operators. Additionally, faster onboarding and frictionless payment activation improve merchant satisfaction and reduce churn.

Yet, despite this opportunity, many SaaS platforms, especially those in the restaurant sector, remain underserved. While restaurants often receive considerable attention from PSPs, the technology providers that support their operations are frequently overlooked. Embedded payments, however, allow SaaS platforms to regain control, reclaim revenue, accelerate their time-to-market, and improve the merchant experience.

Furthermore, embedded payments enhance the SaaS platform's brand identity. The ability to white-label payment solutions means SaaS platforms can maintain their brand visibility during transactions, reinforcing the value they provide and creating a more cohesive experience for both merchants and diners.

Challenges holding SaaS platforms back

A modern partnership for restaurant SaaS platforms requires a tailored approach rather than a one-size-fits-all solution.

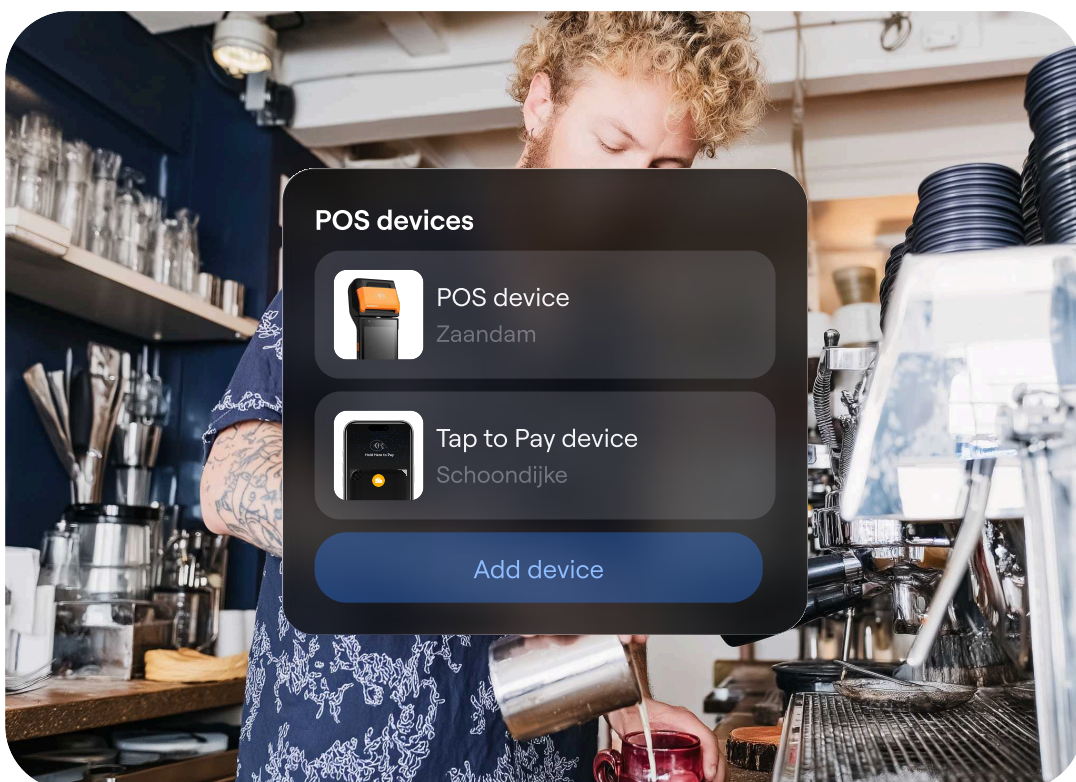
This is where embedded payments become essential.

Key features include unified onboarding and compliance, a single KYC process for all payment channels – such as online transactions, in-app payments, Tap on Mobile, and In-Person payments.

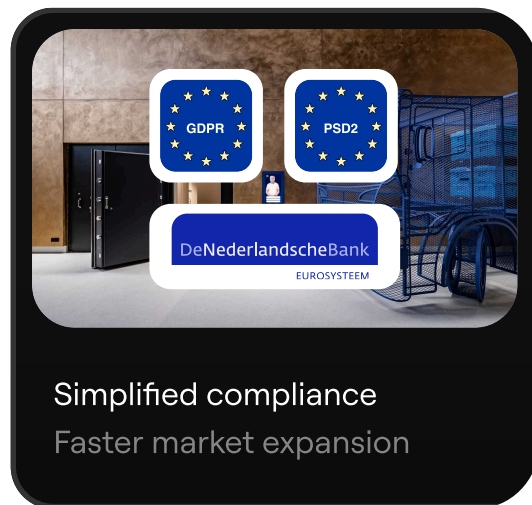
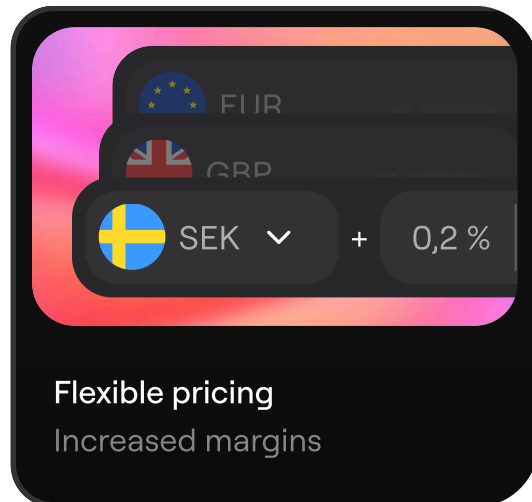
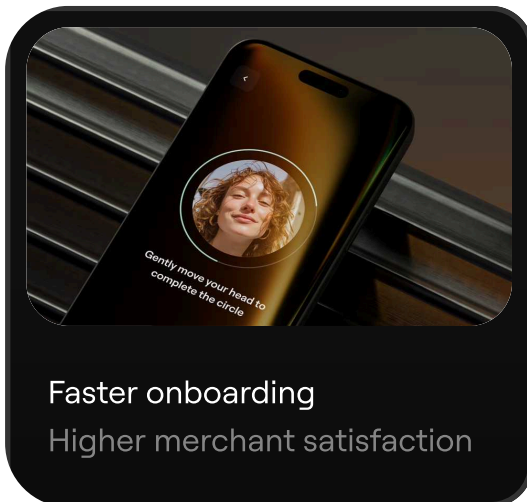
Flexible pricing empowers SaaS platforms to determine their own sell rates dynamically based on merchant profile, transaction volume, or geography. Transparent pass-through of payment network rates (e.g., Visa and Mastercard) allows SaaS platforms to capture a larger share of the margin while keeping pricing fair for smaller operators.

Modern payment systems should also simplify complex operations.

For example, restaurant operators should be able to activate terminals or turn smartphones into payment devices with a simple click. A solution that provides this capability out of the box can eliminate the numerous duplicate contracts and technical challenges they currently face.



Managing split payouts across multiple stakeholders should also be achievable inhouse, without the need for SaaS platforms to acquire new licences or create dedicated payments teams. The PayFac-as-a-Service (payment facilitator) model eliminates these obstacles, enabling SaaS platforms to rapidly expand into new markets without the burden of establishing large compliance teams.



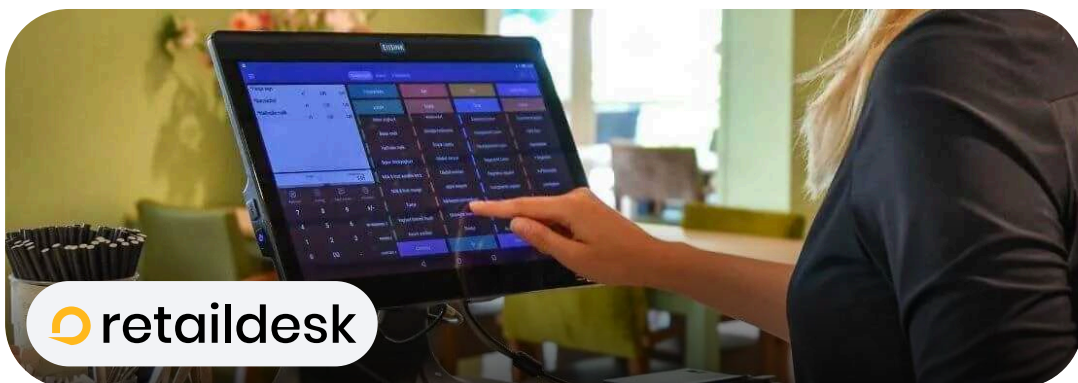
By addressing these operational and strategic needs, PSPs can empower restaurant SaaS platforms not only to survive, but also to thrive in a competitive and rapidly evolving market.

Proof in action: Retaildesk

Retaildesk, a Dutch SaaS platform serving the retail and hospitality sectors, illustrates the transformative potential of embedded payments. Previously, merchants had to complete separate agreements and perform technical setups to access payment solutions and terminals, creating frustration and inefficiency. Working with OPP, activation became instant and seamless.

Merchants can now activate payments or order terminals from Worldline directly within Retaildesk's platform, all under the Retaildesk brand. Retaildesk now reports higher retention, smoother onboarding and faster time-to-market for new features – all driven by embedded payments.

Moreover, this transformation also solidifies Retaildesk's reputation as a trusted and specialised provider.



"The people at OPP are quick, technically skilled, and strong communicators. It also helps that we are both young and dynamic organizations. That makes working together easy and smooth. They not only actively think along on the technical side but also about compliance, user onboarding, and payout flows. OPP is truly a sparring partner."

A portrait of a man with short brown hair and a light beard, wearing a light-colored collared shirt. He is looking directly at the camera with a slight smile.

Rick Bertoen
Co-owner and founder at
Retaildesk

Business impact: from friction to flow

The restaurant software market is shifting its focus from functionality to customer experience. SaaS platforms are no longer just providing tools for transactions; they are redefining how merchants operate, connect, and adapt. At the heart of this transformation are embedded payments, which integrate complex financial processes into cohesive, branded experiences within the software itself.

Modern APIs and unified interfaces enable SaaS platforms to incorporate payments, verification, and compliance into a single workflow.

This integration allows them to configure payment options, tailor pricing for different merchant profiles, and maintain simplicity across online, mobile, and in-store channels. When done well, payments become almost invisible to users but are profoundly valuable to the platform, serving as a natural extension of the software's promise rather than a separate process to manage.

Transformative partnership

Consider a leading European major restaurant SaaS platform processing over €500 million in annual revenue. Prior to partnering with OPP, this SaaS platform struggled with slow onboarding and limited market visibility. However, with proactive KYC procedures, hands-on support, and differentiated pricing based on merchant type, the partnership became transformative. What began as an exploration of market expansion led to the SaaS platform transitioning all its payment processing to OPP, transforming its payments from a pain point into a strategic asset.

A moment of opportunity

Restaurant SaaS platforms now have the chance to unify what has long been fragmented — the tools, interfaces, and data that drive every transaction. A single, well-designed payments infrastructure can consolidate APIs, personalisation, compliance, and physical acceptance into one cohesive environment.

That's precisely what OPP, in partnership with Worldline, offers: a one-stop shop for SaaS platforms to orchestrate the full payments lifecycle through a single interface. It gives them the control, flexibility, and depth of integration necessary to create truly connected merchant experiences.

Get in touch

Discover how embedded payments can transform your platform from service provider to strategic partner.

Reach out to



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Or visit one of our offices in



Berlin



Delft



London



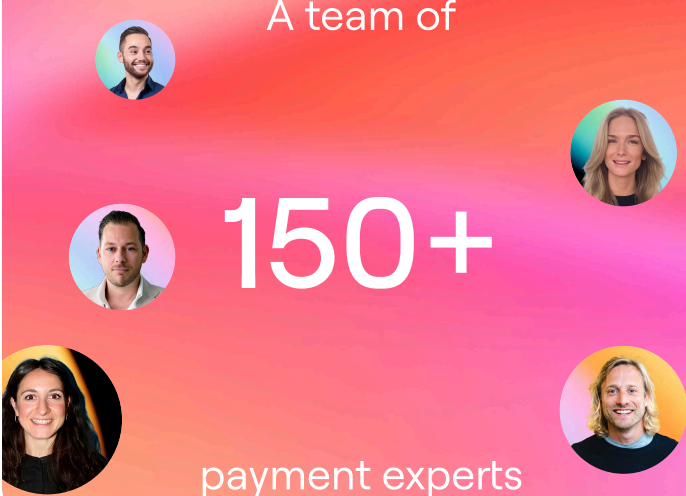
Valencia

More info on

www.onlinepaymentplatform.com

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

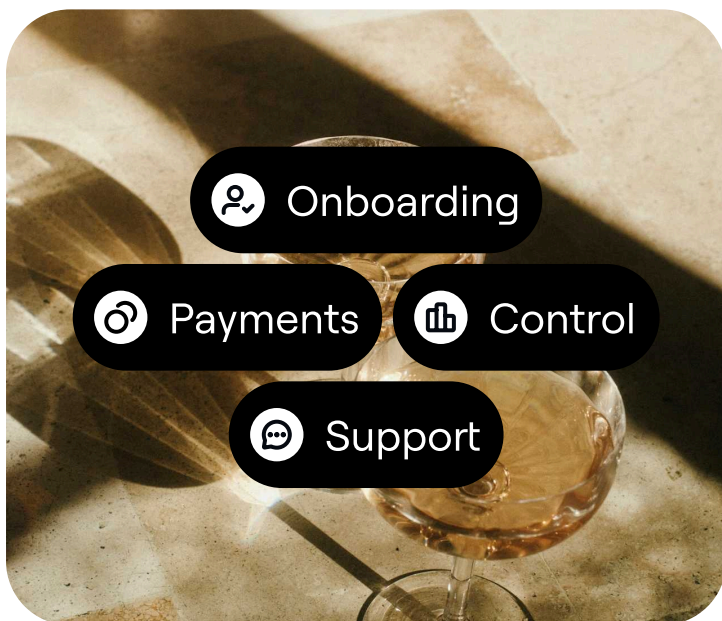
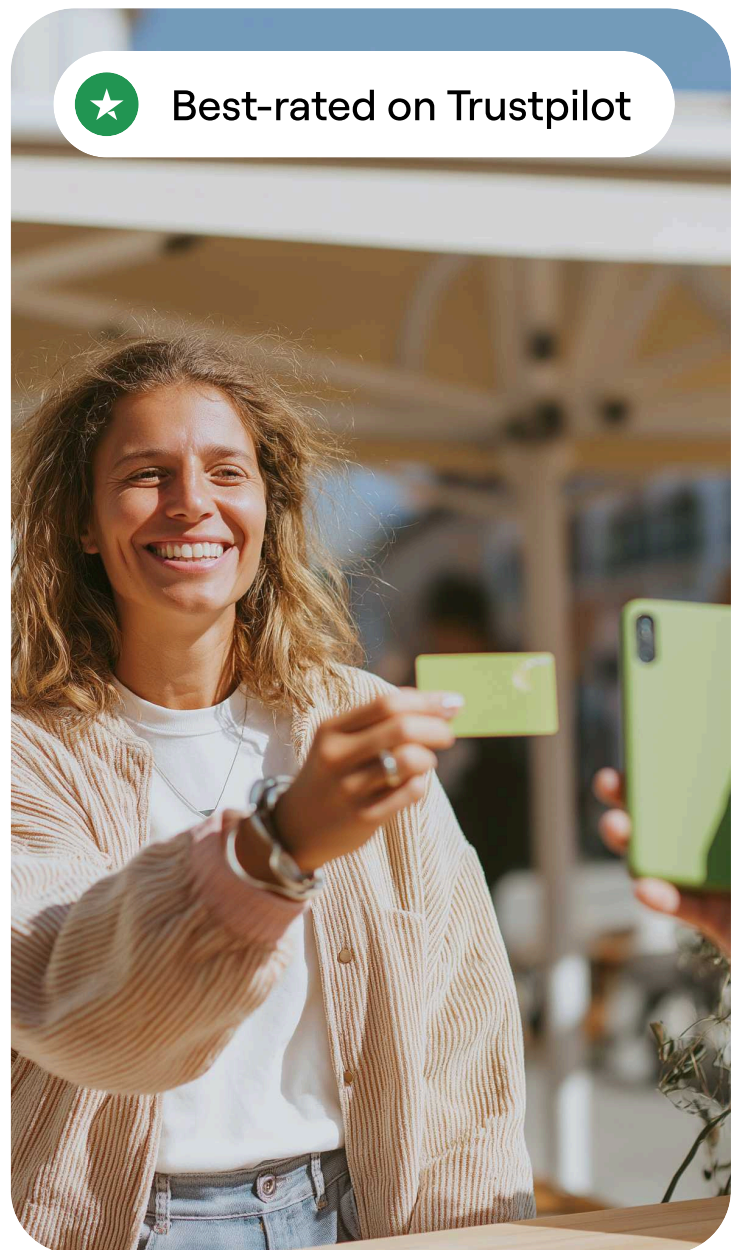
A team of



150+

payment experts

★ Best-rated on Trustpilot



Onboarding

Payments Control

Support

