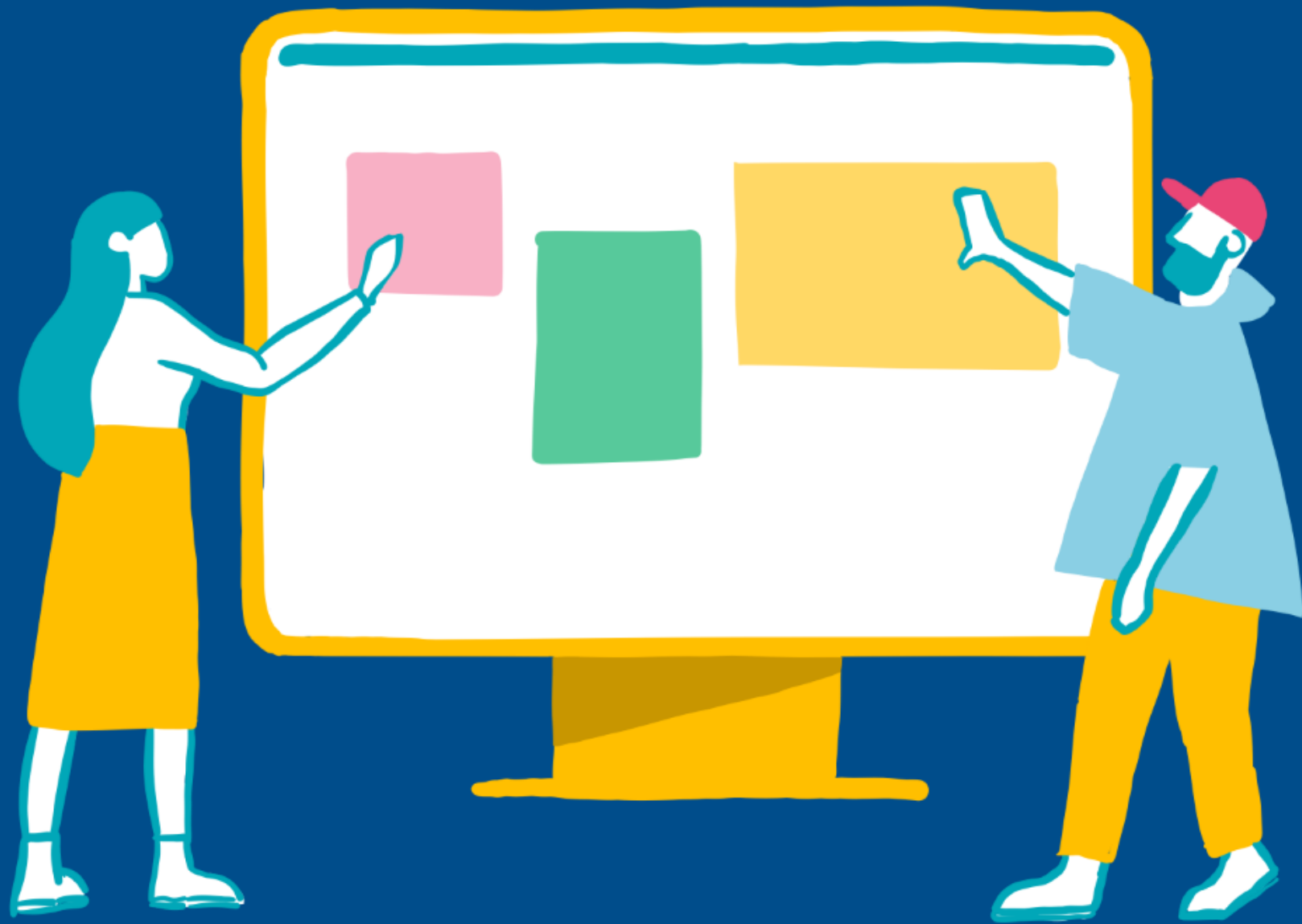




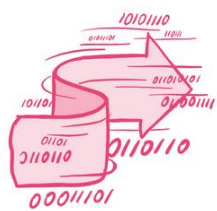
SaaS & Payments: The future for SMB Payments?

13 March 2024



WHO ARE WE?

Work in all areas of payments from mobile to marketplaces



Particularly focused on payment acceptance



Deliver revenue enhancement **strategy** and cost focussed **optimisation** projects



Worked extensively in embedded payments for 10+ years



WHAT IS EMBEDDED FINANCE?



Integrated onboarding, support and workflow for:

PAYMENTS ACCEPTANCE

Card acquiring, Open Banking, Wallets and APMs, to enable companies to accept payments

BANKING

Typical banking products such as current accounts, SDD, SCT, VCNs

BORROWING / LENDING

Unsecured lending to both Merchant Cash Advance, B2B or Consumer lending (e.g. BNPL)

Plus....

INSURANCE

FX

PAYROLL

INVESTMENT

COLLECTIONS

CRYPTO

MARKET EXAMPLES



SaaS/Fintech

Partner

PAYMENTS
ACCEPTANCE

mindbody



Guesty

stripe



UNIPaaS

BANKING

 shopify

Uber Money

LHV

Modulr 

BORROWING/
LENDING

 JUST EAT

mollie

 YOULEND



Liberis

KEY ROLES IN EUROPE

1

**SOFTWARE
PLATFORM**

The logo for lightspeed, featuring a red stylized 'L' icon followed by the word 'lightspeed' in black lowercase letters.

2

INFRASTRUCTURE

The logo for stripe, featuring the word 'stripe' in a bold, blue, lowercase sans-serif font.

3

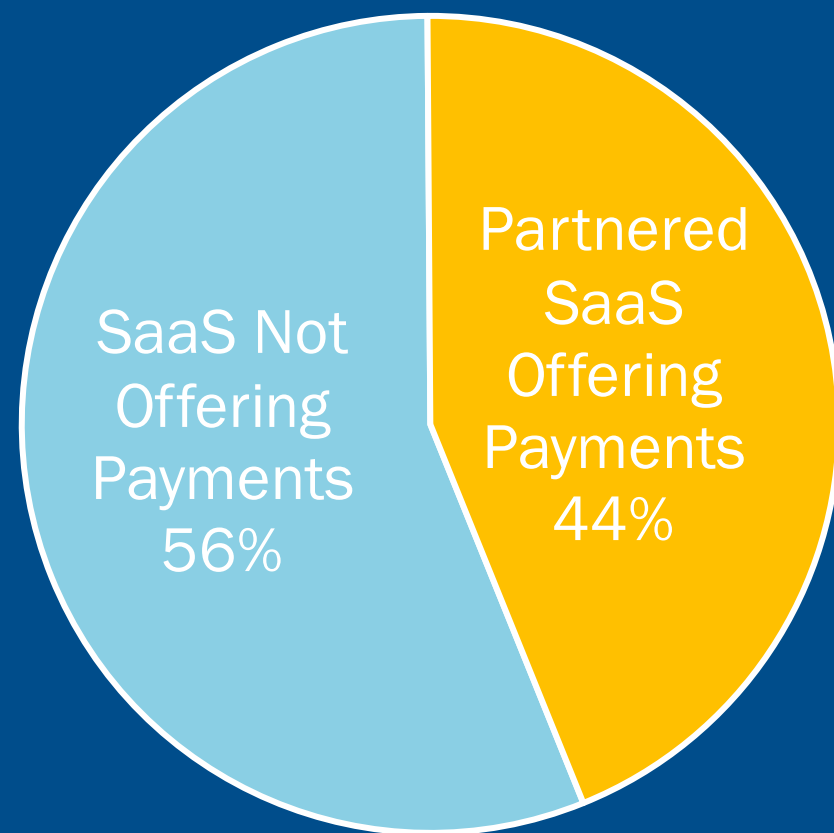
**REGULATED
ACTIVITIES**

The logo for ClearCourse, featuring the word 'ClearCourse' in black with a small circular icon containing a stylized 'C' and a checkmark.The logo for ClearAccept, featuring the word 'ClearAccept' in black with a small green checkmark icon.The logo for WORLDLINE, featuring a stylized green 'W' icon above the word 'WORLDLINE' in green uppercase letters.

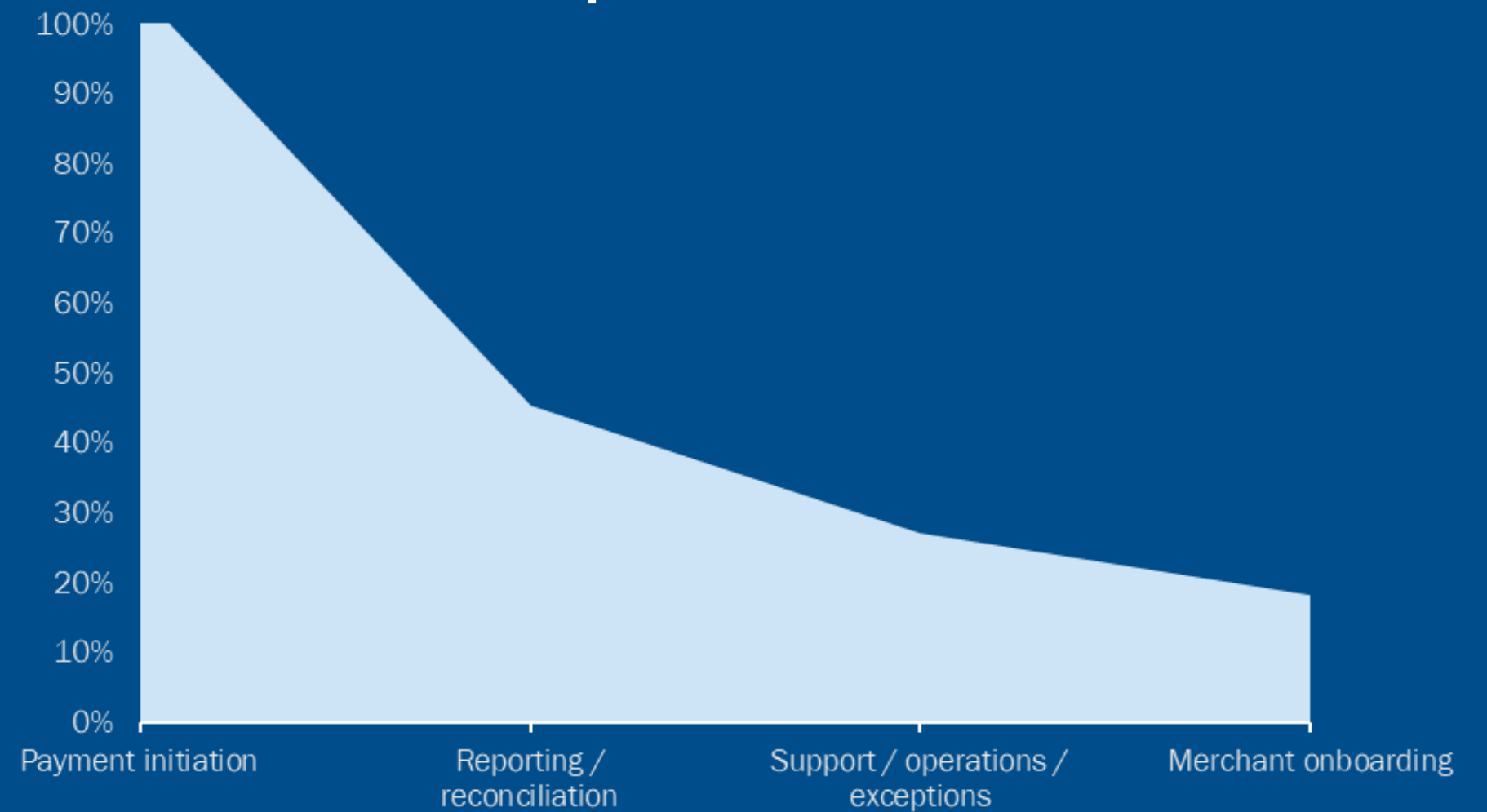
WHERE IS THE MARKET TODAY?



UK SaaS companies engagement with payments



Use cases supported by SaaS providers



WHAT DRIVES SUCCESS IN EMBEDDED PAYMENTS?

1
Easy
discovery

2
Better
integrated than
separate

3
Low friction
sign-up

4
Risk &
compliance
management