Merchant Acquiring Conference 2024

Unlocking growth: Capitalising on embedded finance trends for platforms success

adyen

engineered
for ambition

$185 billion

$185 billion combined embedded payments and financial products total addressable market in NA, EU, UK

25% TAM increase since 2022
Driven by favorable business account interest rates
and an overall expansion of SMB banking revenue pools

Don’t fall behind the speed of market ambition

Market dynamics are expediting the adoption of embedded payments

Rising user demand

Seamless high quality experiences are now expected as default

Business model evolution

Platforms risk becoming legacy if they don’t transform into complete user-driven ecosystems

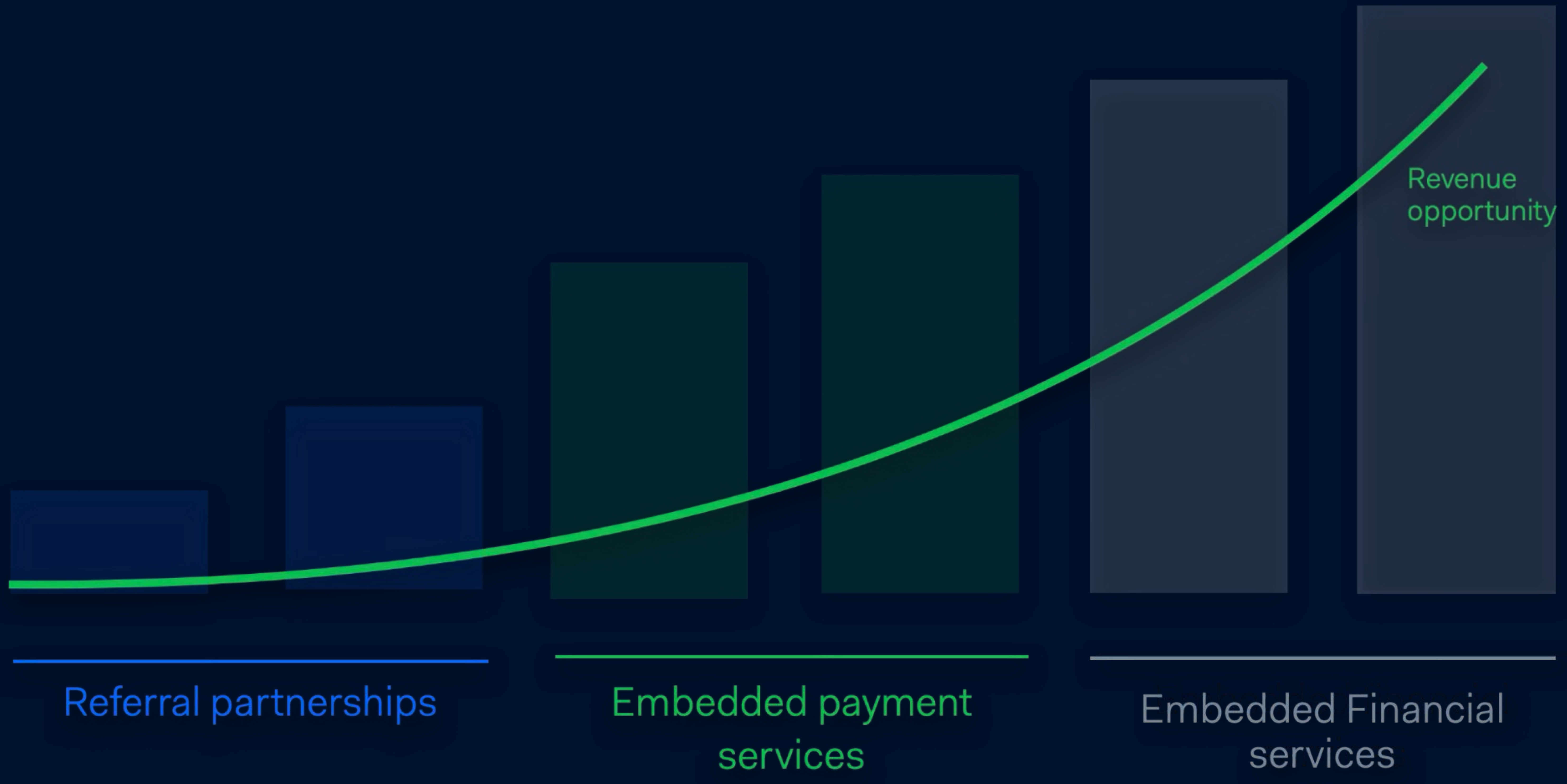
Referral model limitations

Platforms and users are experiencing limitations with this high-maintenance setup

69% of SMBs would change payment processor if it were more integrated into their business process

Opportunity growth

Revenue potential increases exponentially the more financial technology is embedded



lightspeed

58%

of Lightspeed's revenue is transaction-based, not from subscriptions

toast

52%

of Toast's revenue comes from payments, not even including Capital

shopify

75%

of Shopify's revenues are "Merchant Solutions", mostly from Shopify Payments

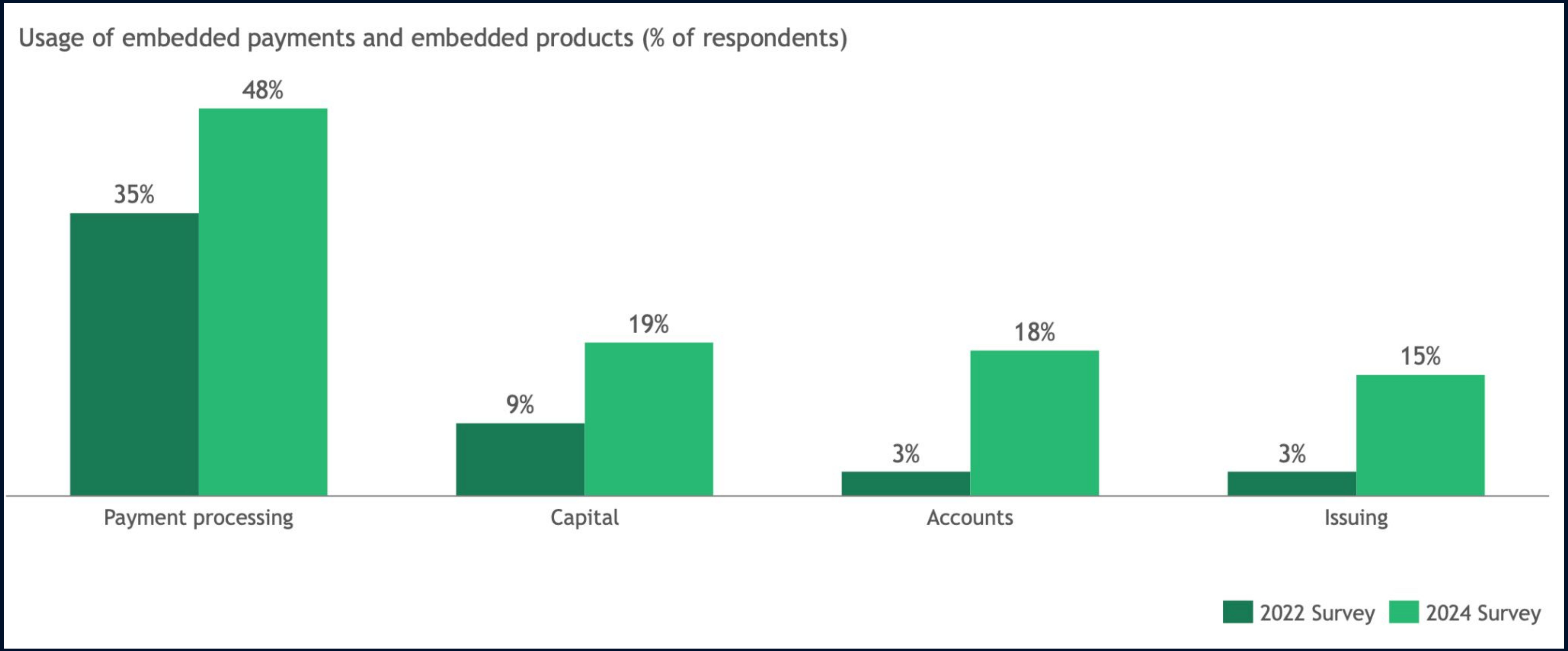
bill

65%

of Bill's revenues from transaction fees, including payment processing & card issuing

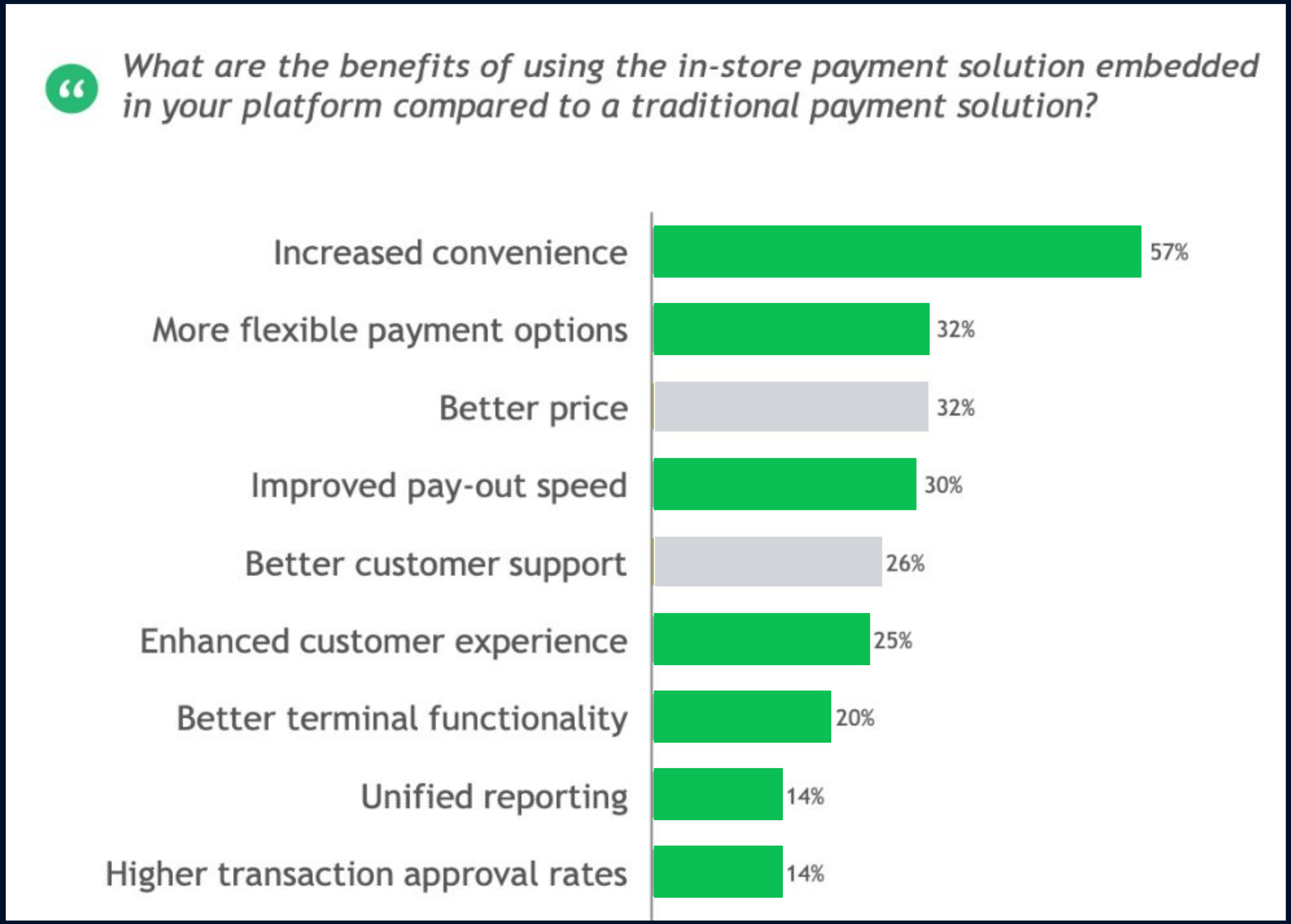
Embedded Payments and Financial Products Adoption Soars

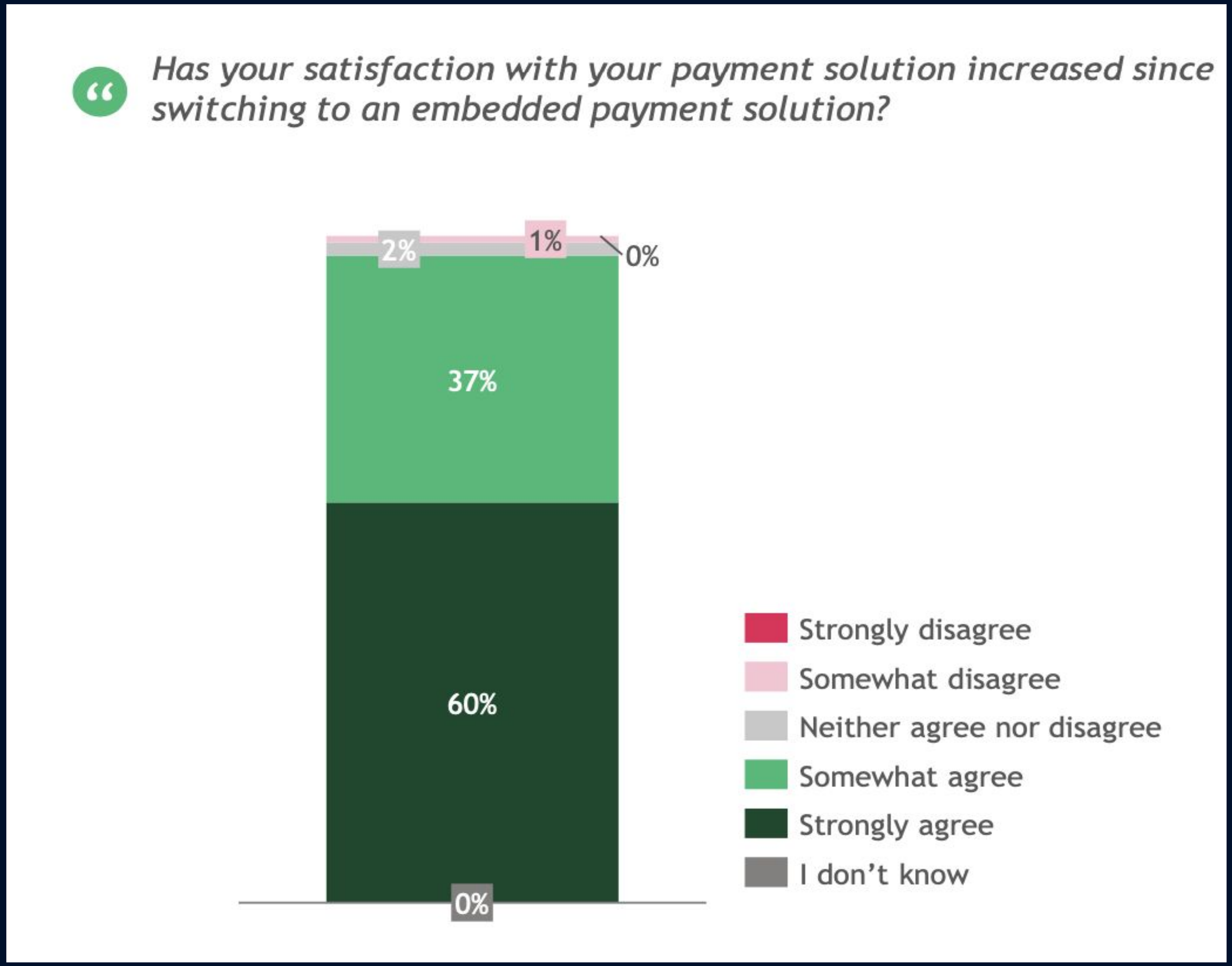
Adoption for embedded payments & financial products has shot up in the last 2 years



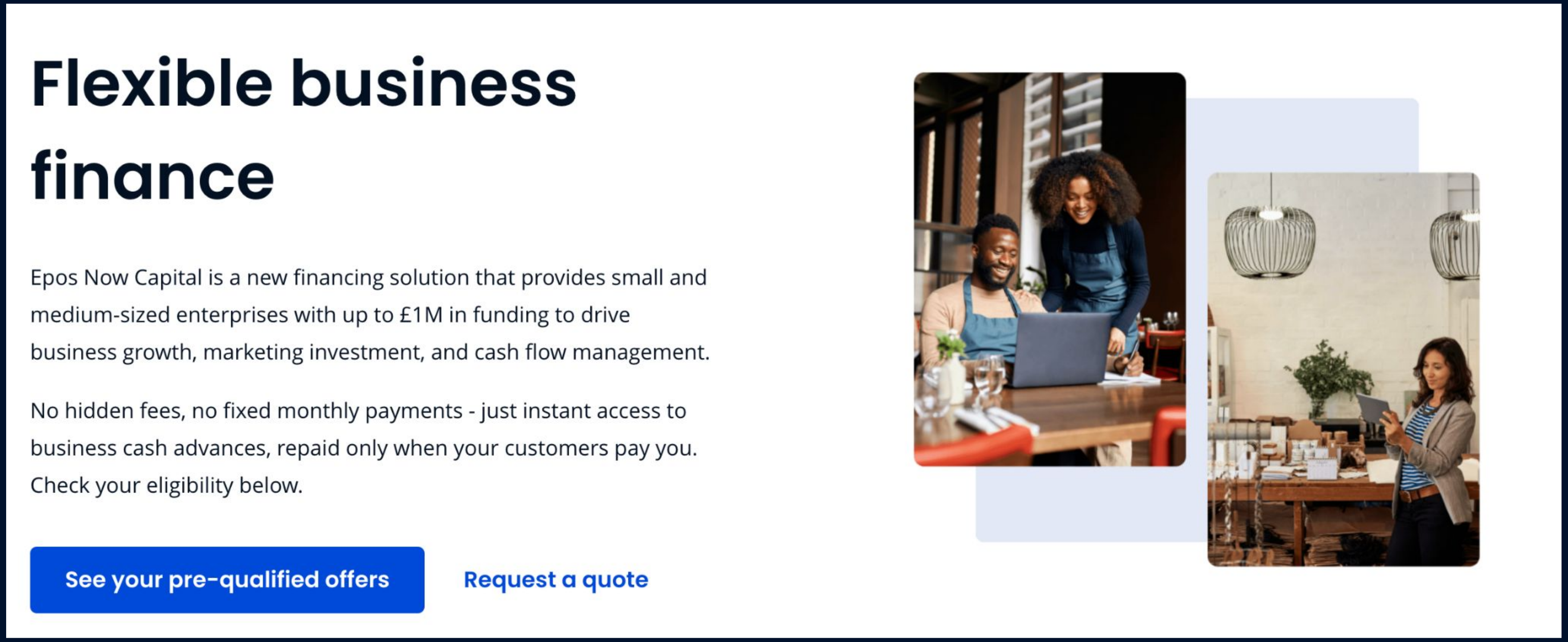
Embraced convenience

SMBs are satisfied with new embedded solutions, driven by the convenience





Success Story

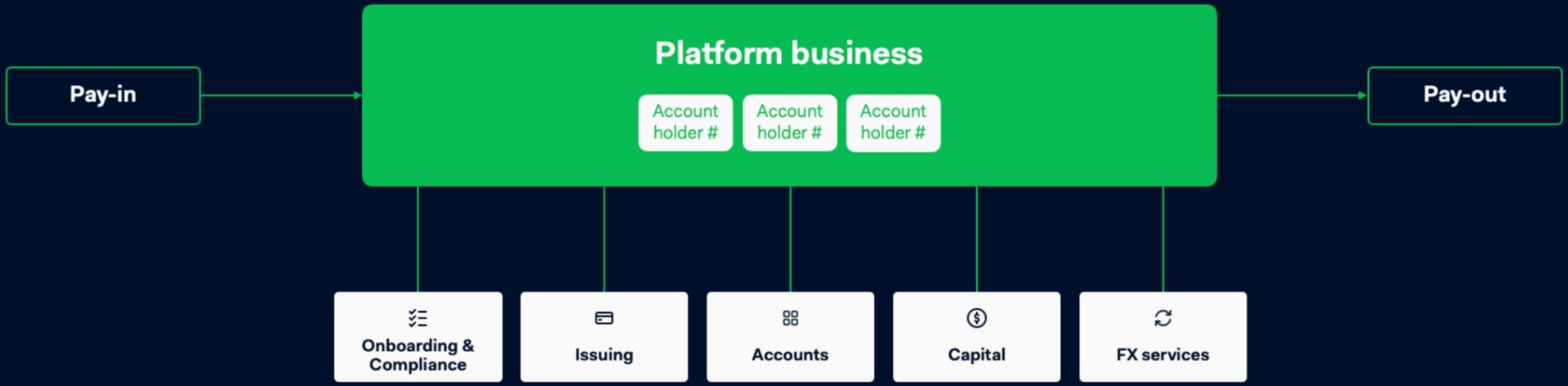


"Epos Now has seen a solid uptake in account adoption by cross-subsidizing with discounts on other embedded finance products. While reconciliation and reporting are valuable features of accounts, it is the commercial aspect that truly drives usage for SMBs."

Richard Nolan

Chief Operating Officer & Chief People Officer, Epos Now

Adyen brings it together in a single platform for embedded payments, finance, and compliance



Questions? Get in touch!

SCAN ME

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