

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

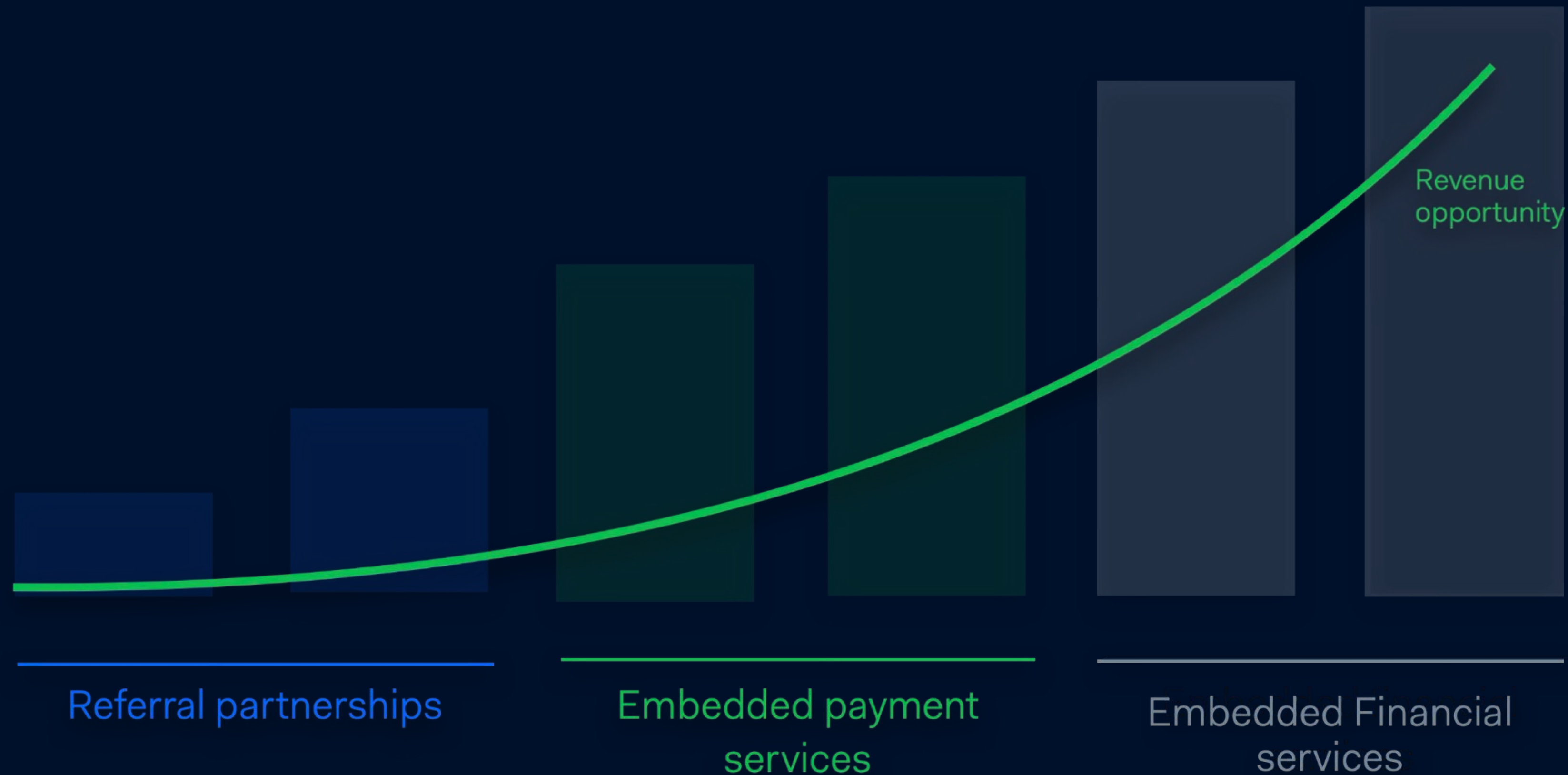
Referral model limitations

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





58%

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



52%

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



75%

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

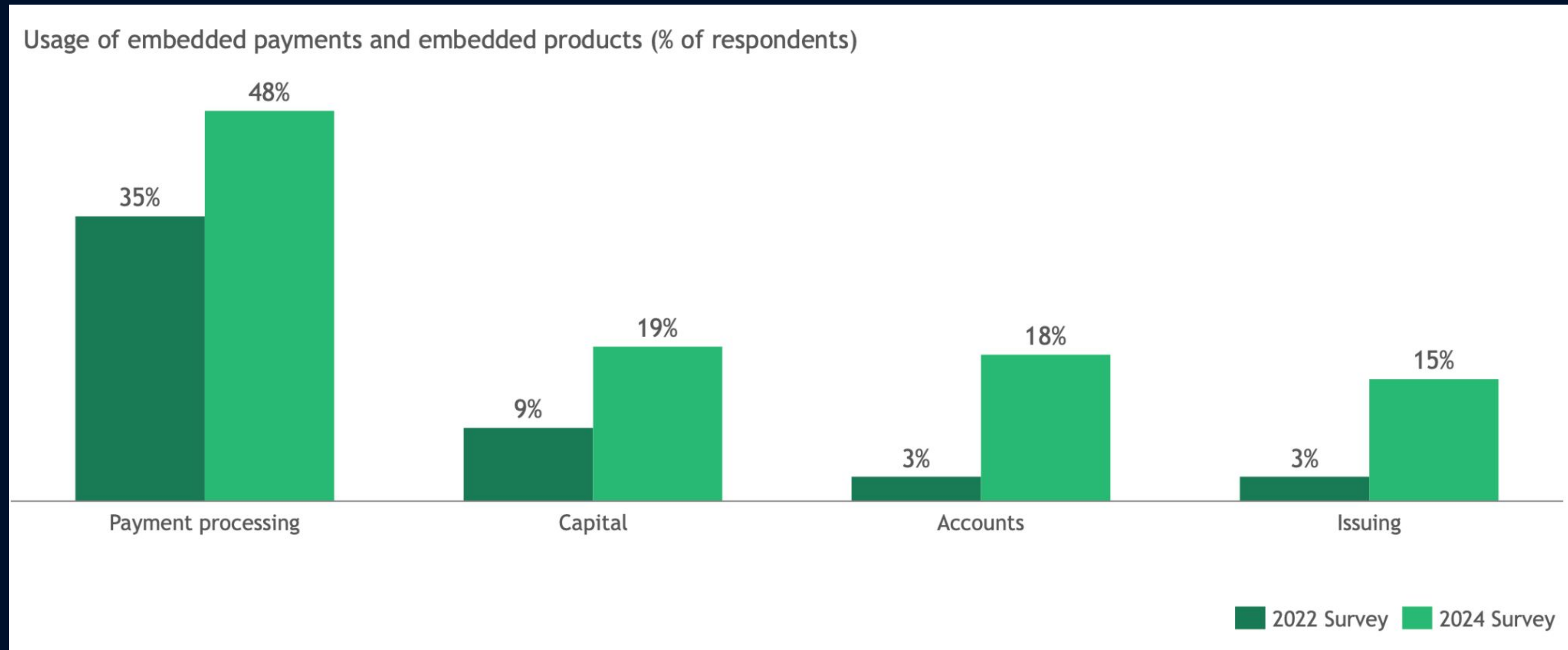


65%

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

Embedded Payments and Financial Products Adoption Soars

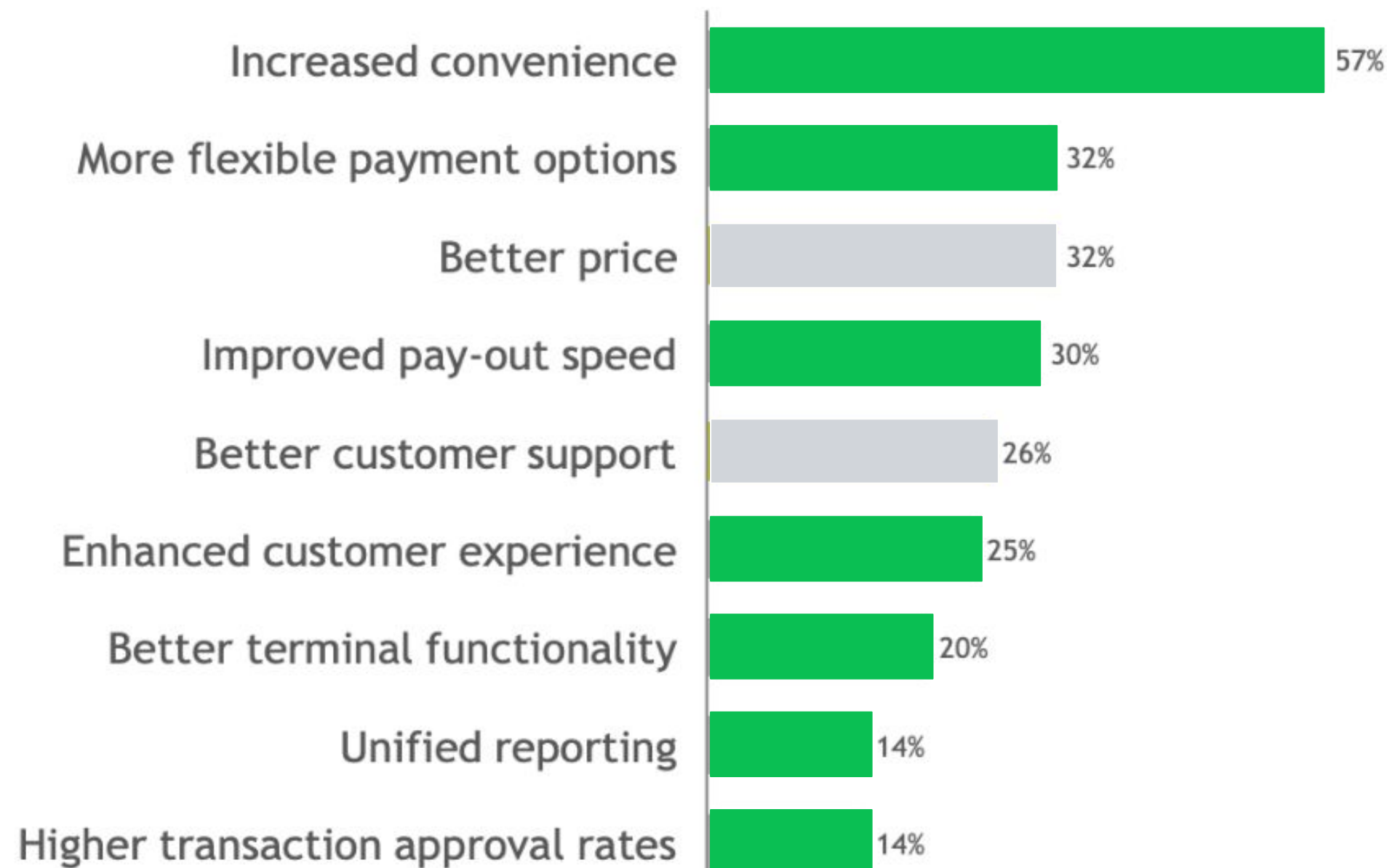
Adoption for embedded payments & financial products has shot up in the last 2 years



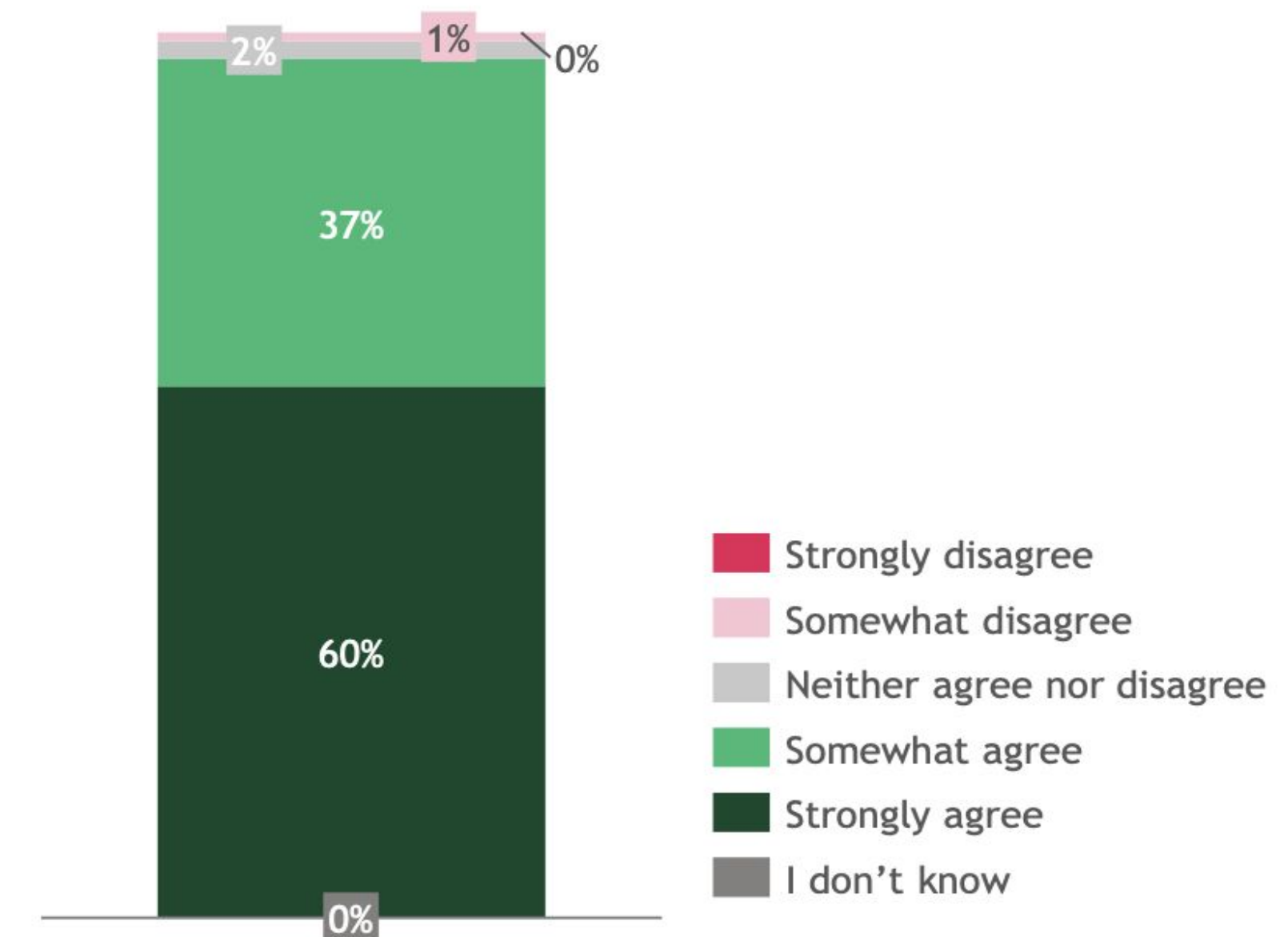
Embraced convenience

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

“ What are the benefits of using the in-store payment solution embedded in your platform compared to a traditional payment solution?



“ Has your satisfaction with your payment solution increased since switching to an embedded payment solution?



Success Story



Flexible business finance

Epos Now Capital is a new financing solution that provides small and medium-sized enterprises with up to £1M in funding to drive business growth, marketing investment, and cash flow management.

No hidden fees, no fixed monthly payments - just instant access to business cash advances, repaid only when your customers pay you. Check your eligibility below.

[See your pre-qualified offers](#)

[Request a quote](#)

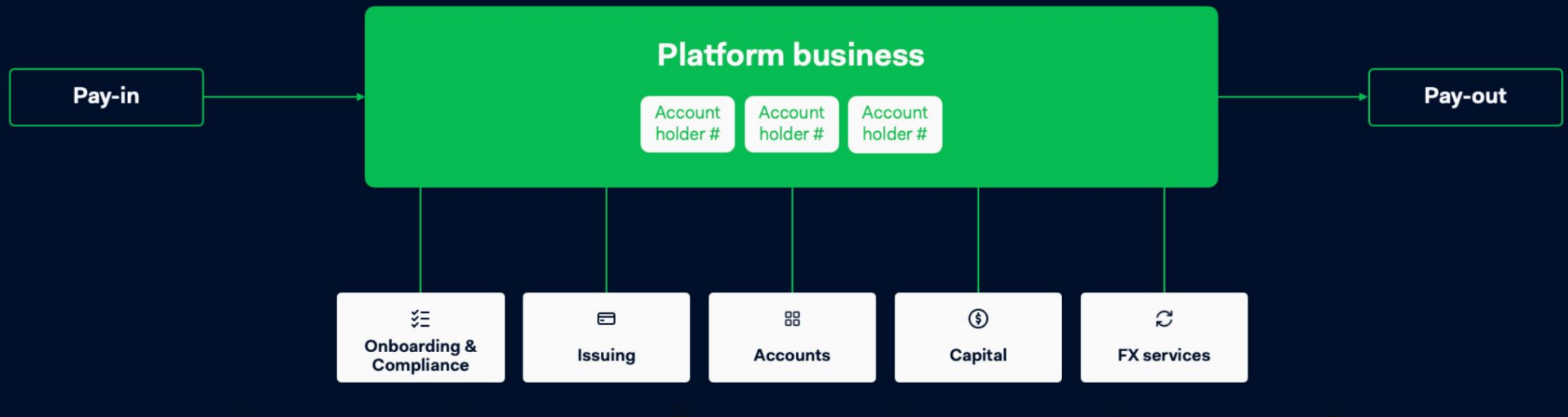


"Epos Now has seen a solid uptake in account adoption by cross-subsidizing with discounts on other embedded finance products. While reconciliation and reporting are valuable features of accounts, it is the commercial aspect that truly drives usage for SMBs."

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!



Joëlle Böhme

VP Strategy
Platforms & Financial
Services



SCAN ME