Embedded Payments: The Secret to Winning & Owning Customers in Vertical SaaS

Merchant Acquiring Conference 2025

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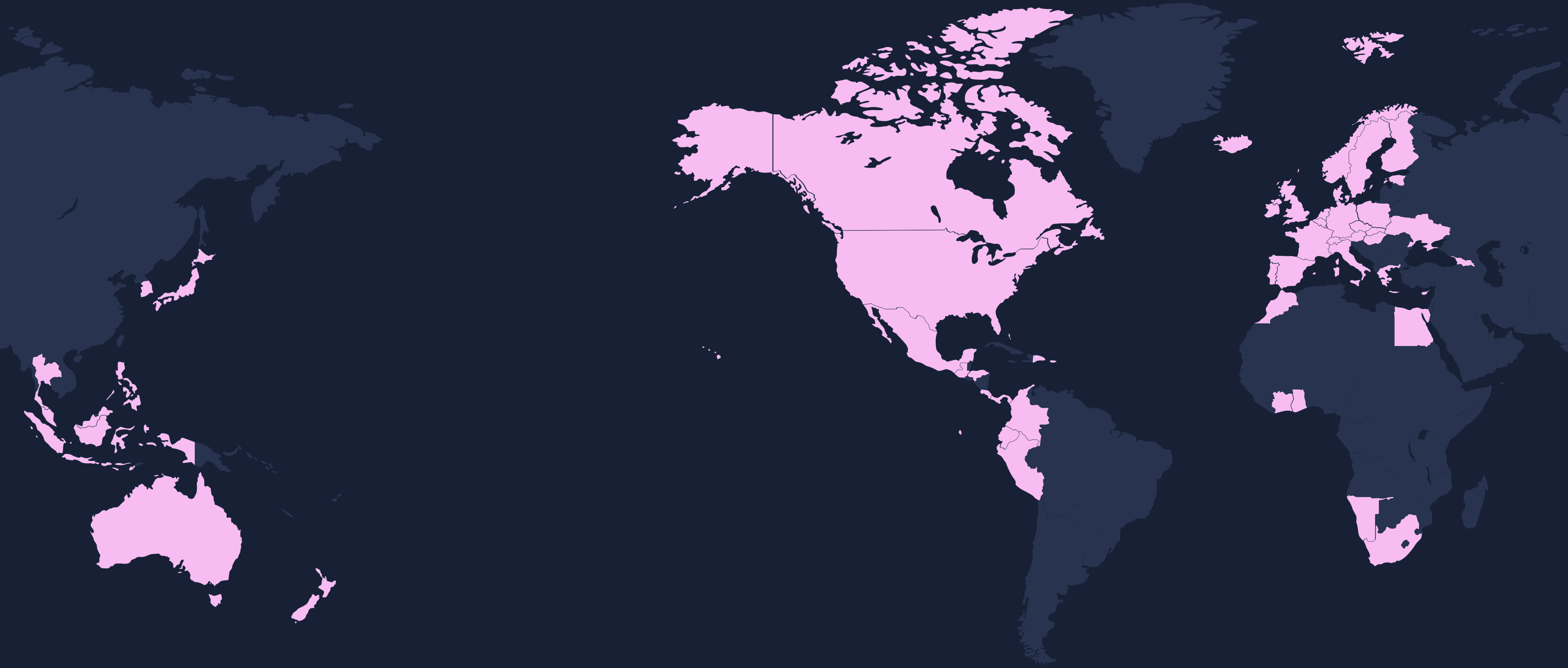
Introductions

Charlie Delamare
Director, GTM Solutions

- Joined Mews in 2021
- Ex-customer looking for embedded payments solutions
- Lead our Pre- & Post- Sales functions, including specialist Fintech Solutions Experts.



Mews in Numbers

85
Countries

12.5K
Properties

€10B
2025 volume

2.5M
Reservations per month

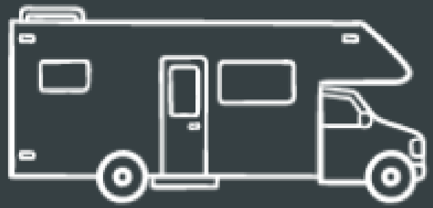
Why embedded payments are important for Mews

Disconnected

Software platform and the payments process are not connected

Integrated

Software platform and the payments process are connected through APIs



Embedded

Payments are part of (built into) the software platform itself

Why Embedded Payments Matters

01

Unified Experience

When payments are native to your SaaS platform, finance, operations, and customer engagement happen in one environment. No need to export data or use external dashboards.

02

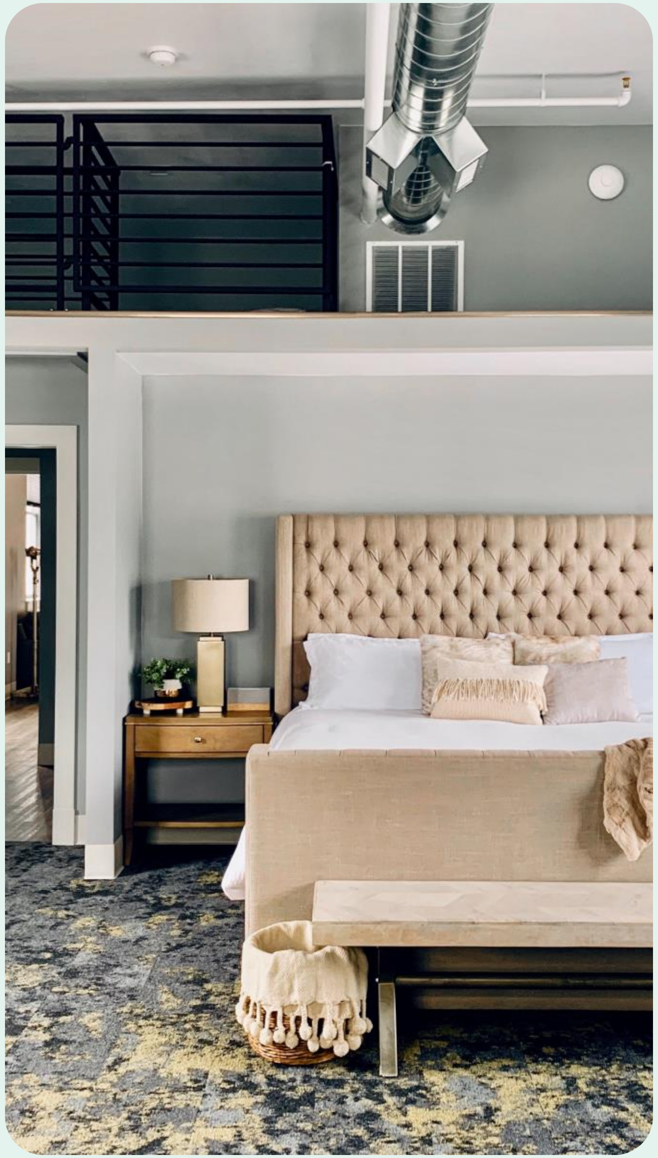
Actionable Insights Where It Matters

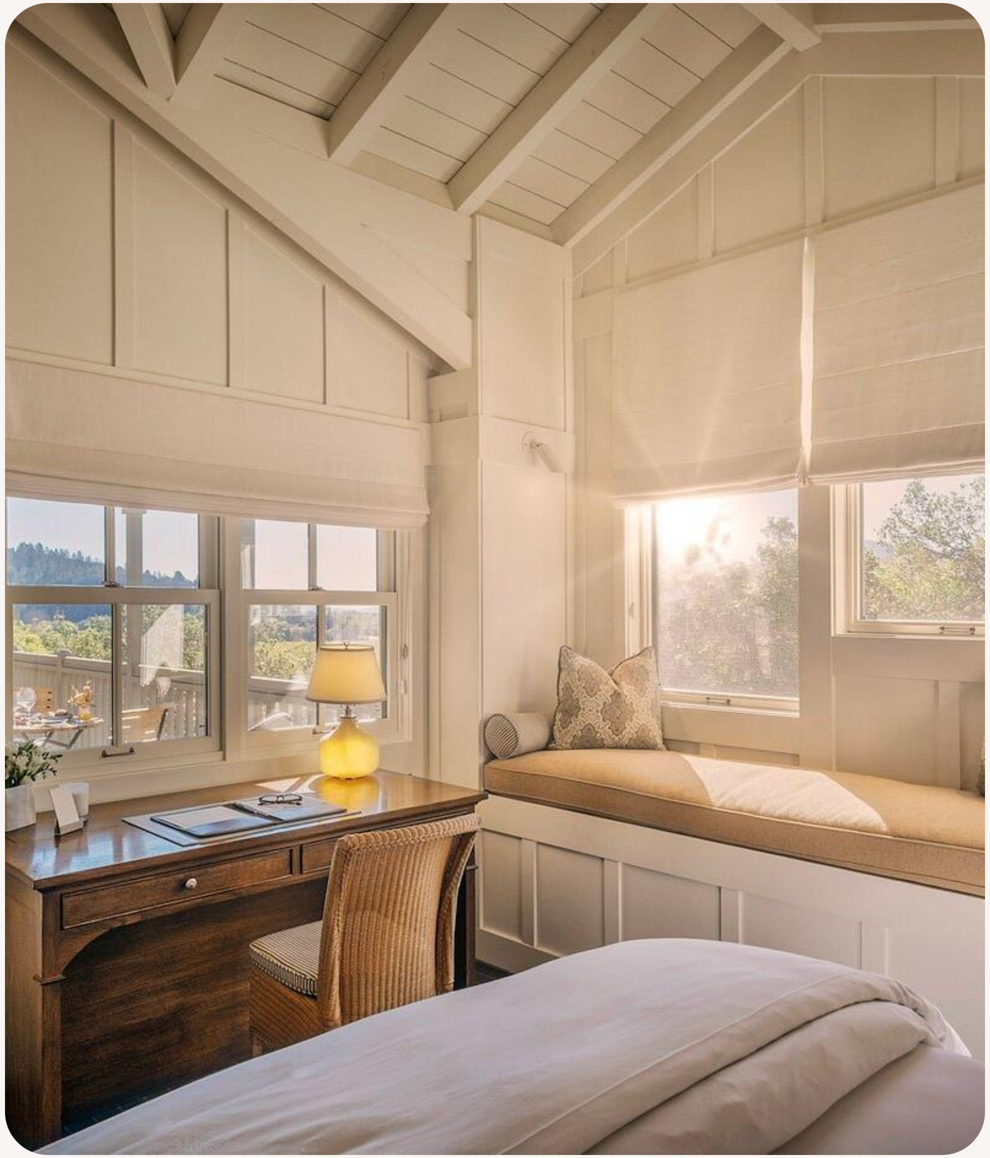
Building reports, reconciliation, and analytics inside your platform empowers operators with real-time, actionable data, not just payouts and summaries from your PSP

03

Customer Ownership

You control the payment flow and data, making it easier to build tailored features (refunds, credits, incentives) right where customers interact.





Build vs Buy

Building natively for payments means you're ready for scale, agility, and a seamless customer experience—retrofits with third-party tools are harder and risk disruption.

Key considerations include:

- Sizing Future Payments Opportunity
- Platform Integration vs. Externalization
- Customer Experience & Product Control

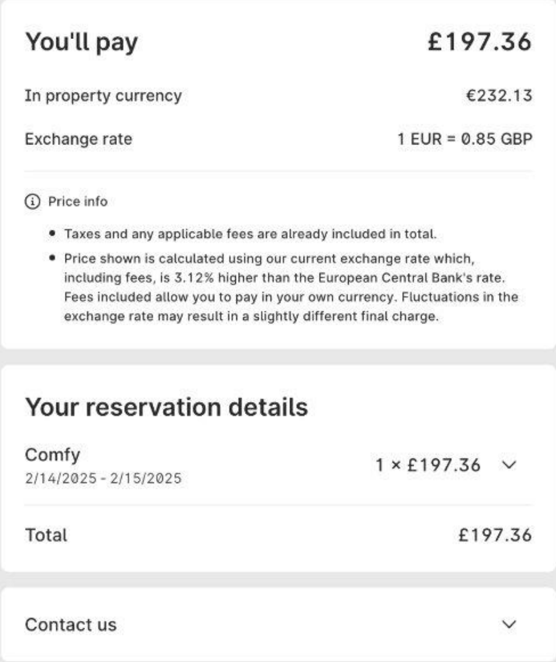
Undeniable Customer Value

- 44% of business processes are automated by embedding payments and operations.
- 24% improvement in front-desk staff efficiency due to less manual reconciliation and switching.
- 31% decrease in manual error rates—native payments means better data, fewer mistakes.

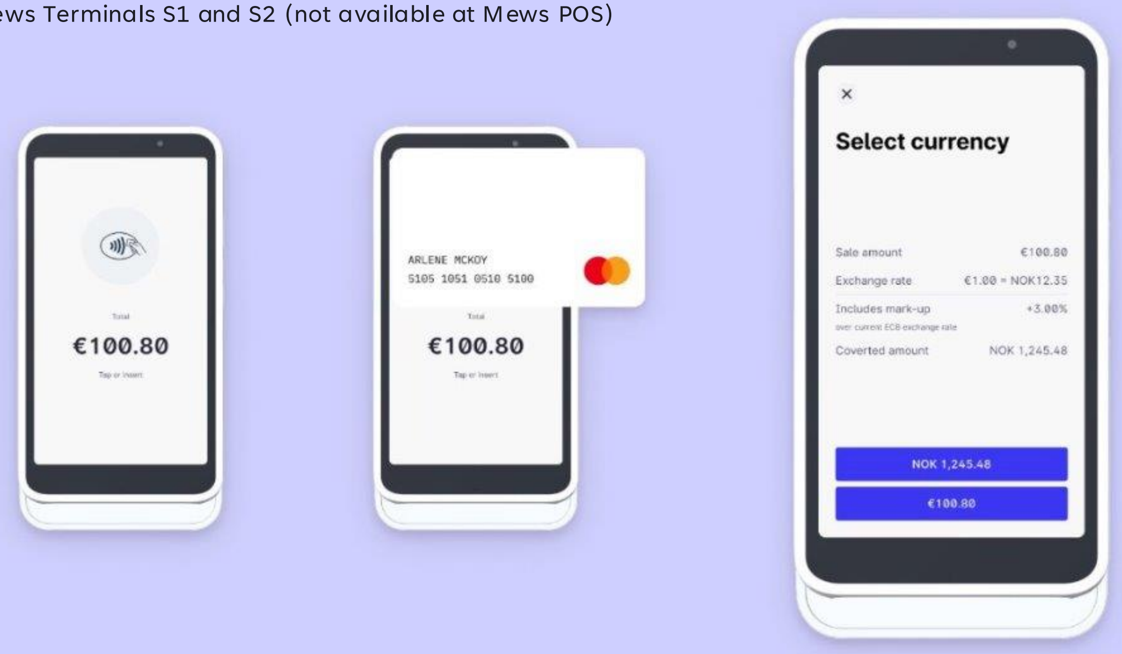
Introducing Multicurrency

Enables hotels to offer their international guests the option to pay in their home currency during online bookings or in-person transactions.

Online currency conversion at Booking engine & Payment Request



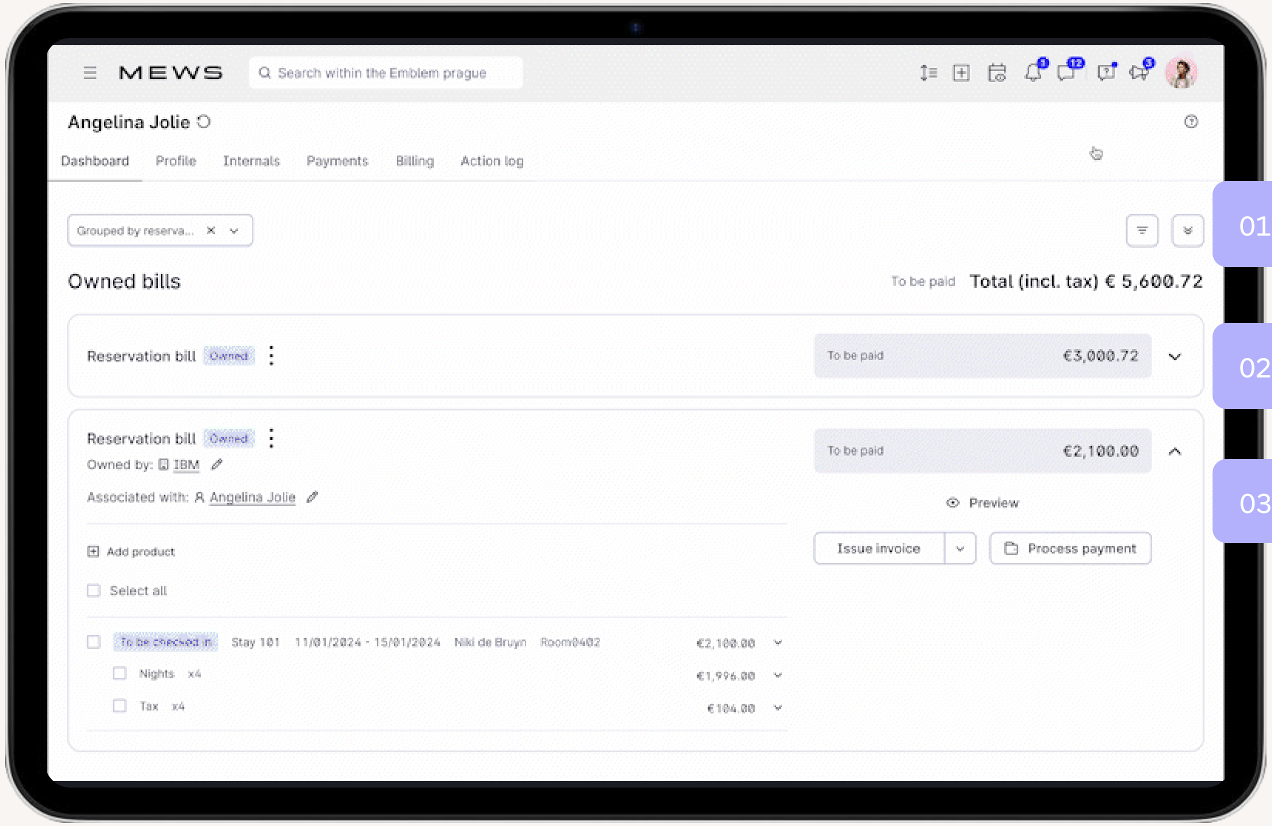
In-person currency conversion
with Mews Terminals S1 and S2 (not available at Mews POS)



What's coming for Mews

→ Focused on improving our customers businesses through financial services

Wire Transfers by Mews Payments



01 Generate invoices directly in the PMS.

02 Guests can pay directly from their bank account.

03 Each transfer is linked to a unique virtual IBAN, so incoming payments are automatically matched to the right invoice.

**This prototype is NOT final; hence design / copy might change once feature is rolled out*

Recurring by Mews Payments

What is this about?

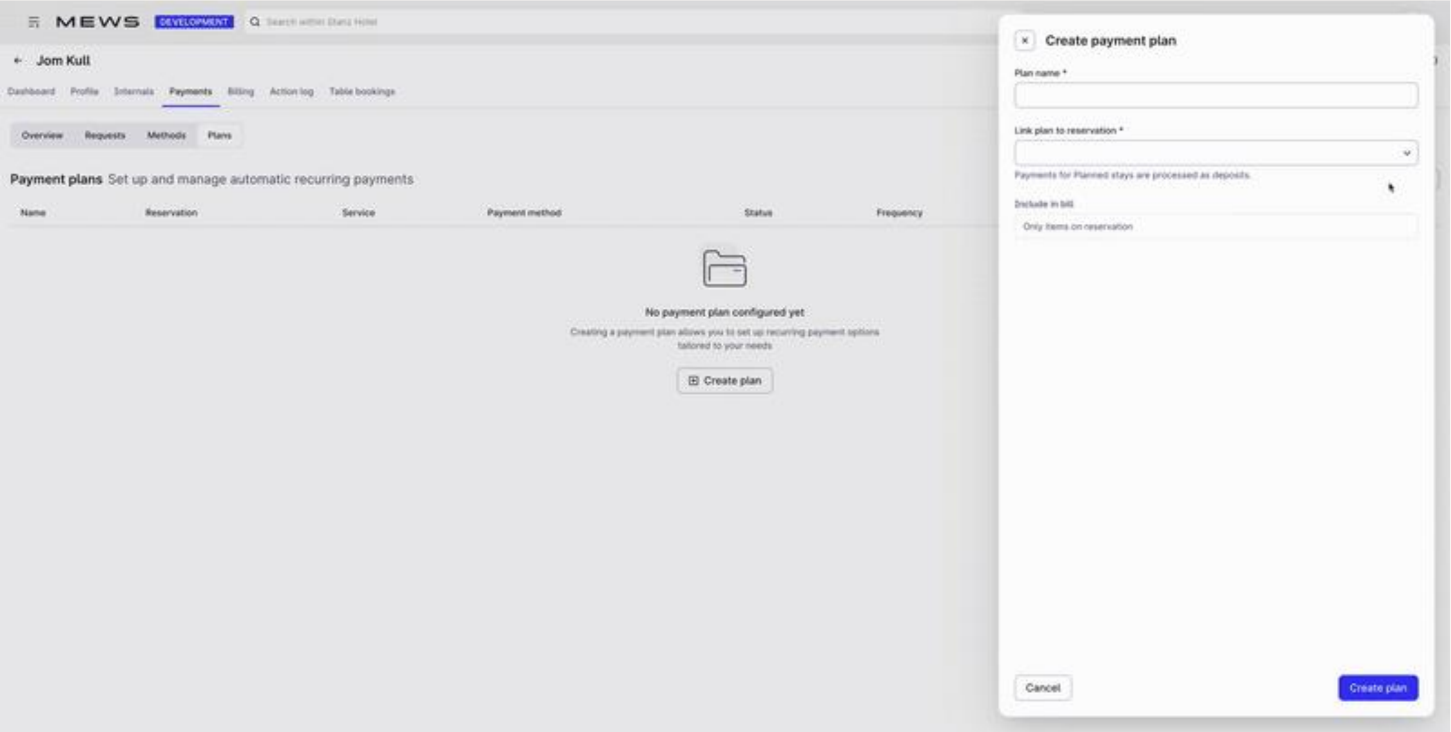
Recurring Payments enable properties to automate repeat payments for guests using subscription-based services.

Benefits

- **Time savings**
- **Improved cash flow**
- **Operational efficiency**

Good to know

- Feature in development, launching in April. Activatable via Marketplace once live
- Supports card and SEPA Direct Debit payments.

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