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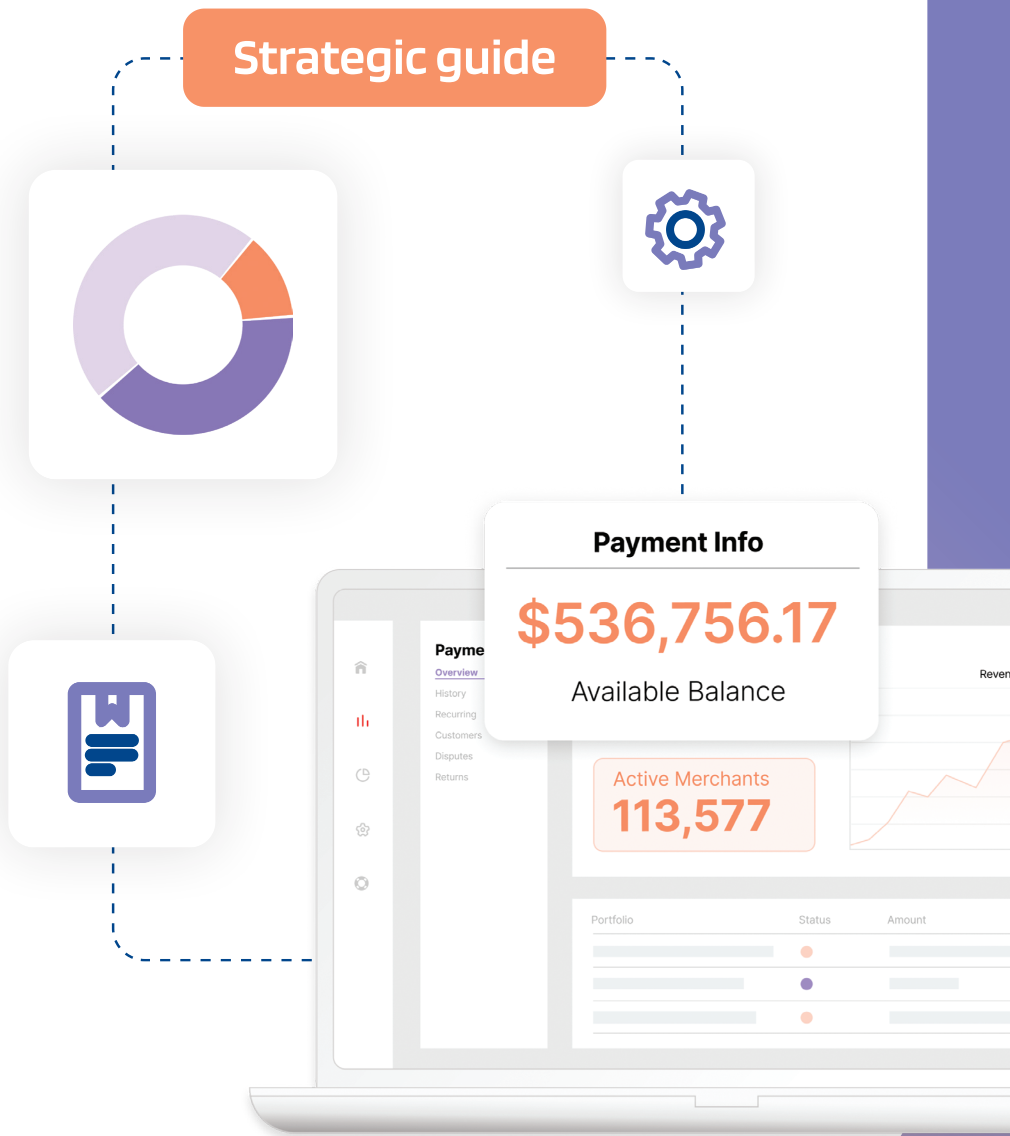
EMBEDDED PAYMENTS

Supporting embedded payments

A strategic guide for software companies

Enable your clients to boost revenue and retention with the right embedded payments offering



Introduction: The embedded payments software advantage

You already understand how critical patient payments are to your clients' success. The revenue cycle management (RCM) process is complex and when payment collection stalls, it creates operational pain for practices and frustration for patients. That's why choosing the right embedded payments partner matters so much: they can ensure your rollout truly works for the unique needs of healthcare providers.

> By 2030, embedded finance will account for $320 billion in revenues worldwide."
>
> PaymentsJournal, March 2025

The embedded payments partner you choose will have a huge impact on how successful your rollout will be. You need a scalable partner who understands healthcare's regulatory requirements, compliance demands and the importance of patient experience; not just a provider who hands you an API and walks away.

Understanding your clients' payment journey

Your clients are motivated by real pain points.

Healthcare practices face challenges like manual reconciliation burdens, security and HIPAA compliance concerns and the desire to reduce operational costs. With the right embedded payments solution working alongside your software, you can address these challenges as one unified team: Your partner's solution will feel like a seamless extension of your platform rather than a product from a separate vendor.

For example, the revenue cycle management (RCM) process in healthcare creates frustration at both the practice and patient levels. Providing a fully embedded solution makes it easier for practices to collect while reducing friction in patient experiences. The ability to offer multiple payment methods such as credit cards, ACH, digital wallets and payment plans can improve patient satisfaction and collection rates as well.

Business maturity matters.

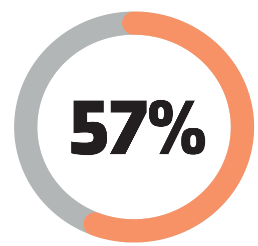
Early-stage healthcare providers need simple, turnkey solutions with minimal operational overhead. Mature practices may require more sophisticated features and greater control over the payment experience. With the support of a comprehensive payments ecosystem, technology partners can help all clients offload payment tasks and support their needs as their businesses mature.

There are advantages to partnering with a single-source provider.

With a single-source embedded payments provider, your clients can consolidate vendor decisions and relationship management; they also can consolidate expenses from multiple vendors into one streamlined solution. One provider means simpler operations, unified support and less complexity, freeing your clients to focus on growing their businesses.

Small businesses are embracing new tech

use software platforms as payment providers[2]



plan to transition to software platforms[3]

Building a compelling value proposition

When you partner with the right embedded payments provider, you can deliver business results that matter to your clients. Communicating these opportunities to clients and the advantages you provide is essential.

Here are some points to consider:

Revenue-focused messaging for executives

Merchants using integrated payment solutions can see revenue increases of two to five times per customer compared to traditional payment methods.[4] That's a compelling story for any executive focused on growth.

Operational efficiency for end users

Highlight tangible benefits like eliminating manual reconciliation, reducing human error and streamlining workflows that save time and improve accuracy. Better automation means messy books become a thing of the past and your clients can focus on what matters most.

Security and compliance advantages

Address key concerns around PCI compliance, data security and fraud prevention that reduce risk and administrative burden for your clients. Advanced security features built into embedded payment solutions give your clients peace of mind and protection from costly data breaches.

Overcoming challenges

Your clients face obstacles when adopting embedded payments. You can work with the right embedded payments partner to help them overcome those barriers directly.

Show your clients you can:

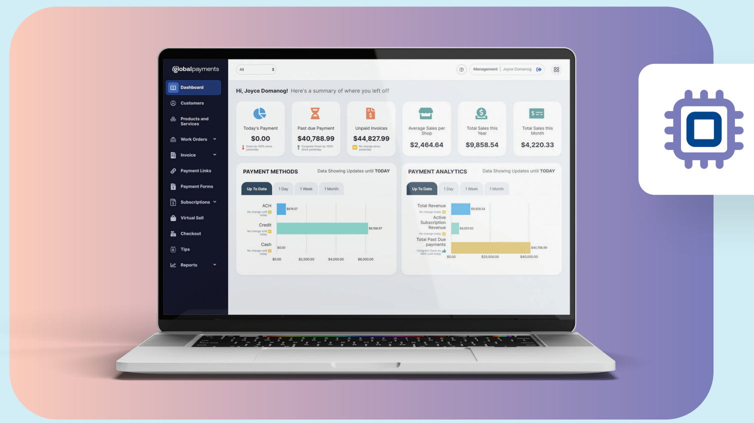
Deliver an all-in-one provider advantage

Your clients may worry about fragmented service, hidden costs and vendor management complexity. A full-service acquirer model can solve this by removing cost layers and simplifying operations. As your clients' only partner, they have one relationship, one point of contact and one unified experience.

Remove friction with ecosystem support

The right embedded payments partner comes with its own extensive partner network and distribution channels. With those resources, you can provide your clients with broad, responsive support when they need it. A comprehensive partner network also helps you reach your clients through the channels that work best for them, maximizing adoption and making payments a seamless part of your solution.

Creating a turnkey process for client rollout



With a hands-on, collaborative implementation approach, you can deliver powerful payment functionality through a streamlined process.

The right partner doesn't hand you an API and then disappear. They work alongside you from day one, providing dedicated account managers, solutions engineering and specialized integration support. You get developer-friendly tools, comprehensive documentation and a **partner who's committed to getting you there faster.**

A staged approach for software providers transitions from sandbox testing, to pilot programs, to full deployment, ensuring minimal disruption for you as the provider implementing the solution. And once you're live, you'll have access to ongoing success management, real-time monitoring and continuous optimization based on your feedback.

The result? A rollout process built for software companies, with support at every stage to ensure your successful implementation.
No guesswork, no frustration, just payments that work.

Why Worldpay?

Worldpay has deep expertise with software vendors serving healthcare verticals. We help them get it right, supporting tailored rollout plans for their healthcare clients. This contrasts with other providers who will simply provide you with an API.

Key advantages include:

The Worldpay ecosystem advantage

We accelerate adoption through our extensive partner ecosystem and distribution channels. With over 7,000 technology partners and a network that processes more than 73 billion transactions annually, we bring scale, expertise and proven processes that help your clients succeed faster.

Client stickiness through embedded solutions

When payments become seamless at every touchpoint, your clients stick around. Worldpay supports proper workstreams pre-service, post-service and during service payment options to make this possible.

Competitive differentiation

With experts predicting that the tech spend will reach $2 trillion by 2028, those who excel at payment adoption will distinguish themselves in an increasingly crowded marketplace.[5] The right partner makes you stand out.

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A true strategic partner serving your clients

Payment platform success demands a strategic partnership, not just an integration. Software providers who embrace these proven approaches transform payments into powerful engines of growth and a competitive advantage.

With the right partner, you're already on it.

Choose a partner that moves as fast as you do. Connect with Worldpay today to drive adoption, improve your rollout and turn every transaction into growth for you and your clients.

Learn more at worldpay.com

[1] paymentsjournal.com/payments-as-a-growth-strategy-how-isvs-can-optimize-revenue-potential-with-embedded-finance
[2] mckinsey.com/~/media/mckinsey/industries/financial%20services/our%20insights/the%202022%20mckinsey%20global%20payments%20report/the-2022-mckinsey-global-payments-report.pdf
[3] nfib.com/news/analysis/nfib-survey-sheds-light-on-new-technologies-for-small-business
[4] jpmorgan.com/content/dam/jpm/merchant-services/insights/e-commerce/key-trends-to-drive-your-payments-strategy.pdf
[5] nfib.com/news/analysis/nfib-survey-sheds-light-on-new-technologies-for-small-business

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