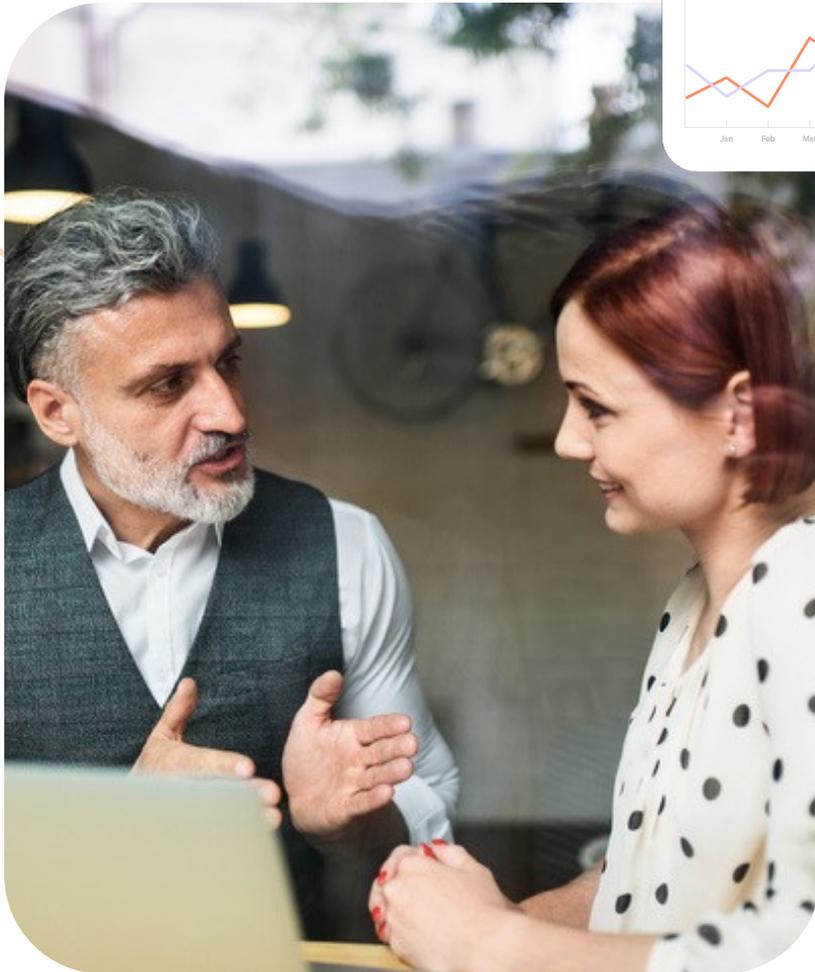worldpay
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2025 Software-led Payments **Predictions**

Emerging trends, industry changes, and recurring patterns are constantly surfacing in the world of vertical SaaS.

The question is, how do these developments impact software companies, particularly those interested in or already integrating payments solutions into their platform?

To help answer that question, we're taking a closer look at the latest industry trends, offering our predictions and how they impact you, so you can make your most strategic business decisions and seize every opportunity in 2025 and beyond.

Predictions for 2025

PREDICTION ONE
Vertical-specific software adoption will continue to grow at an accelerated rate

PREDICTION TWO
AI will continue to be a catalyst for growth, innovation, and enhanced security

PREDICTION THREE
Software users want to be able to control more of their payments experience natively from their software and a digital-first approach is critical

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# Vertical-specific software adoption will continue to grow at an accelerated rate

According to Future Market Insights, the vertical software market is expected to reach $512.75 billion by 2034, increasing at a steady growth rate of nearly 13% over the next decade.

We believe that the vertical SaaS expansion to come is directly tied to the value that's already been established in the market.

Vertical software platforms have more than proven their worth to their users. By having a comprehensive understanding of their customers' landscape — the challenges, the nuances, the trends — they've been able to offer the solutions that uniquely address industry-specific needs.

They've transformed the workflows of their customers, and in doing so, many have become the preferred operating systems their users rely on to run every part of their business.

13%
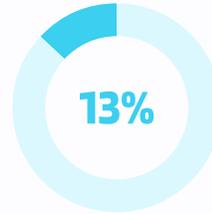
Growth rate expected for the vertical software market over the next decade
Future Market Insights
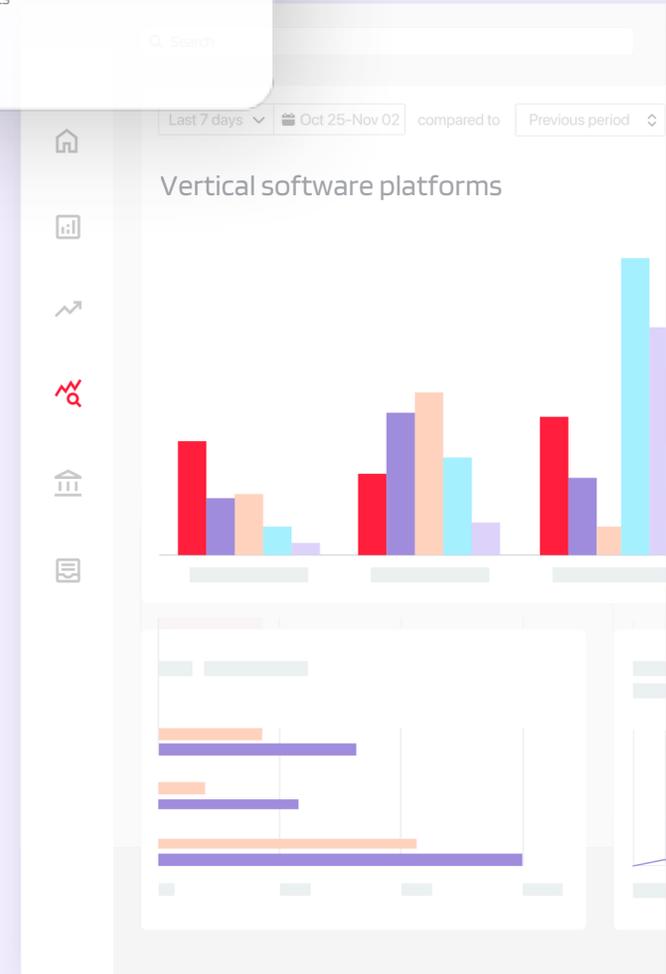
Why this matters

If what we just described sounds like you, you're perfectly positioned for continued growth in 2025. You can leverage your partnerships to unlock opportunities that strengthen customer loyalty even further.

Your users already trust your platform to run their businesses. They may be willing to try more. In fact, 85% of merchants are likely to try a new product offered by their platform, according to Parafin. It's up to you to make those features available. Integrating solutions that add more value to your platform — like payment processing to upsell or cross-sell products into your user database.
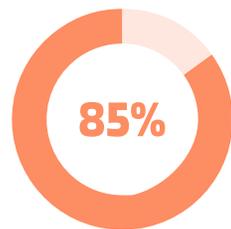
85% of merchants are likely to try a new product offered by their platform

Parafin

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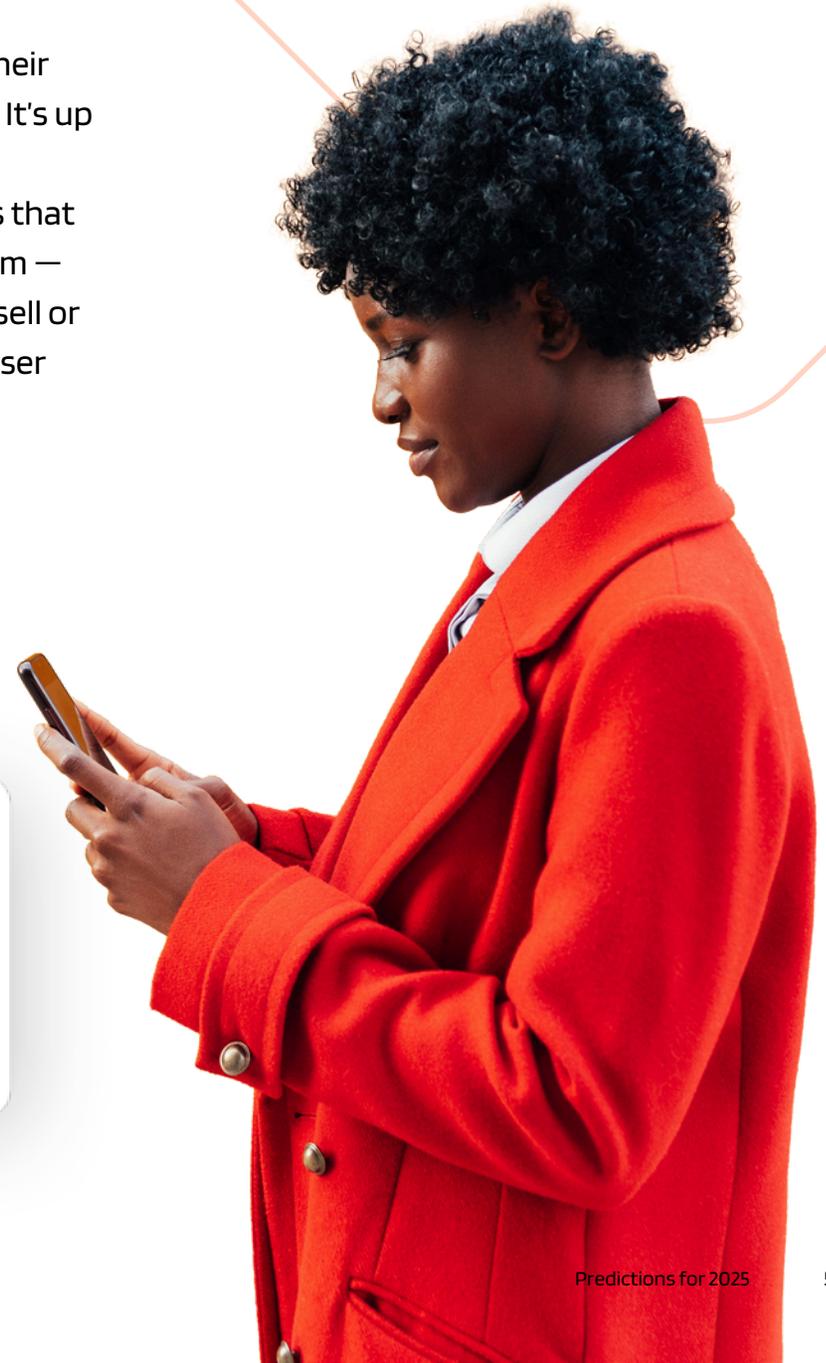
How to capitalise on this prediction

A growing market can offer opportunities for vertical software platforms, but it can also heighten competition. Staying focused on what customers need and providing them with solutions that create the ideal user experience will be the difference between rising above and getting left behind.

Partnerships become critical in moments like this. As you capitalise on the projected growth for 2025 and beyond, find a partner who can elevate your mission to perfect the user experience and deliver solutions that strengthen customer loyalty to your platform today and in the future.

"We live in an age where we expect to find what we need within the native applications we use, without ever having to speak to a human. There's a certain level of control we get from purely digital experiences, and that's what businesses want from their platforms. Software companies that recognise this can deliver a self-service experience that gives their users control over their own payments."

Matt Downs, EVP, President, Worldpay for Platforms

Find your payments partner

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AI will continue to be a catalyst for growth, innovation, and enhanced security

AI and machine learning continue to be the most talked-about trends in technology. The moment has not passed — it's here to stay. There are three areas we anticipate AI will have its greatest impact on software-led payments in 2025 and beyond:

Growth

Innovation

Security

Payment Trends

$120,456

$90,325

$10,793

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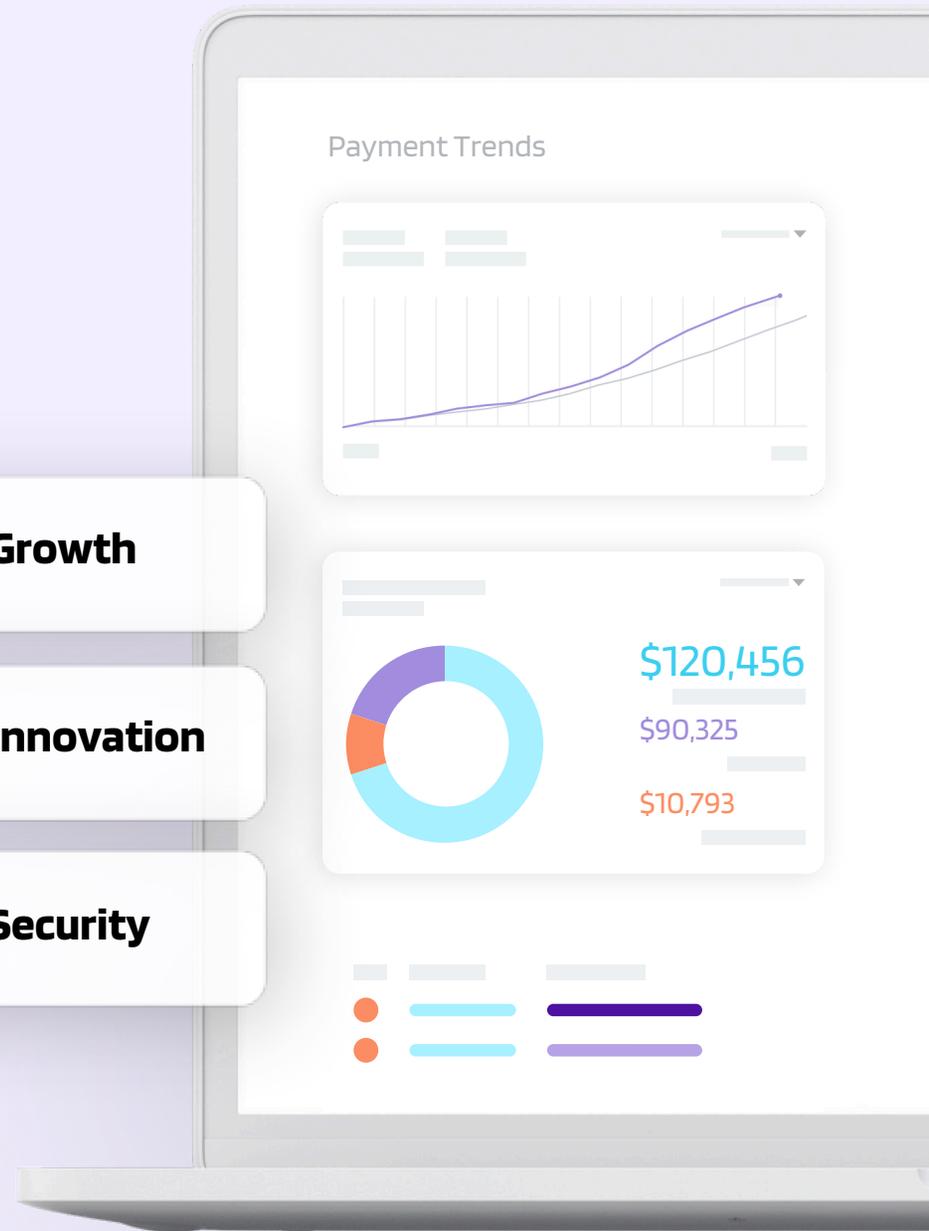
Growth

One of the ways AI has elevated the offerings of vertical SaaS (VSaas) is through enhanced automation.

Platforms can now augment certain roles, and in some cases, fully replace them. Think marketing, sales, and customer service.

Why it matters

These advancements are increasing the revenue potential per customer for VSaaS providers. According to an article from Andreessen Horowitz, "We are now witnessing the beginning of a third wave of vertical SaaS: cloud + fintech + AI. This wave, which is the most impactful force in the category to date, further expands the surface area of VSaaS by turning labor into software."

How to capitalise on this prediction

If we add in the payments layer, the growth potential only stretches further. As AI continues to offer companies new insights and enhancements to their workflows, there's an opportunity to bake automation into payments to streamline processes, boost efficiencies, and get more merchants processing more transactions through your platform.

Innovation

The combination of financial solutions and AI is powerful for vertical SaaS providers, particularly when it comes to innovating the customer experience.

Why it matters

Billi Jo Wright, Head of Risk and Compliance for Worldpay for Platforms, says it best, "Platforms have so much data. Data science and AI really become important tools for platforms to take some of the behaviors and analyse how customers transact in their environment; what types of products, browsing history, all of those things are elements that platforms can pull in to drive a more intimate experience."

How to capitalise on this prediction

There's an incredible opportunity for platforms to leverage AI to personalise and streamline the workflows for their customers. You just have to find the right partner who can unlock these opportunities. Payment providers like Worldpay offer access to real-time insights, comprehensive data, and predictive analytics, so you can get a deeper understanding of your customer base. You can anticipate every need, want, and aspiration, then deliver the solutions that specifically address them.

Security

AI and machine learning technology is changing the way payments are secured. It's enhancing risk mitigation, improving PCI compliance management, and strengthening the defense against fraud.

Why it matters

Unfortunately, fraud is one area that has fatefully become more complex because of AI. AI-fueled attacks, like phishing or smishing, are becoming more sophisticated and more prolific, making it difficult — if not, impossible — to detect and avoid. But it's a double-edged sword that works in our favor. We can use AI to more quickly detect and fight back against fraudsters.

How to capitalise on this prediction

Partnering with a payments provider who has the knowledge, strategies, and AI-powered solutions to fight fraud is the best way software providers can protect themselves and their customers from this growing threat. Global leaders like Worldpay have the technology, scale, and people to ensure 360 degrees of payment fraud detection and prevention, across every entry point and every channel.

Learn more about AI + fraud detection

Software users want to be able to control more of their payments experience natively from their software and a digital-first approach is critical

As the vertical SaaS market continues to grow beyond 2025, those that rise above will understand their users are looking for platforms that have a customer-centric mindset which prioritises their customers' goals and business outcomes. This puts the onus on software companies to develop customer success strategies that meet the unique demands of their user base. Today, those demands are driven by the modern digital consumer experience and the expectation that everything should be fast, accessible, and flexible.

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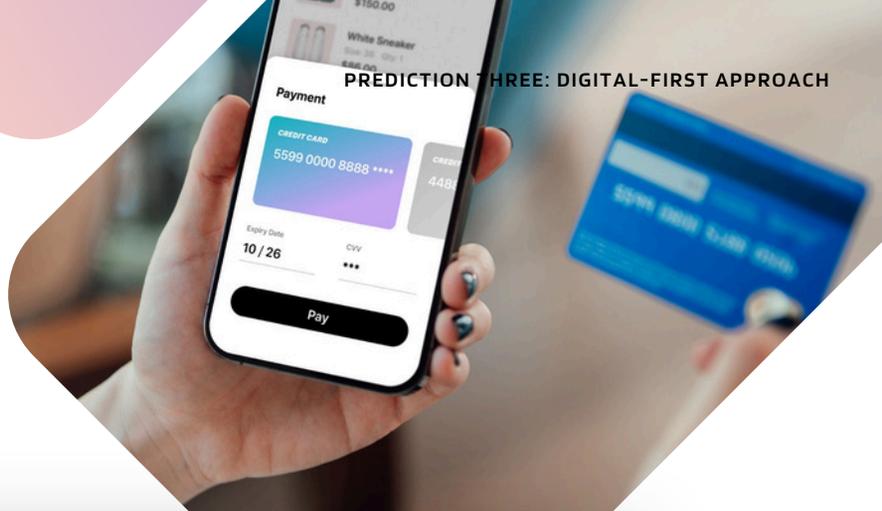
Why it matters

Software users want solutions and services that deliver personalised experiences. According to a report from Salesforce, 73% of customers expect better personalisation as technology advances and 68% expect companies to adapt to their changing needs and preferences.

Businesses also want to be empowered by the tools they invest in. They have a growing desire to take control of their own experiences and expect to find everything they need natively in the apps they use. The appetite for control is what's driving the "self-service economy," or the expectation that customers can find what they need without having to interact with sales or customer service representatives. In a survey from Higher Logic, 77% of respondents reported that they view organisations more positively if they offer self-service options for customers looking for support.
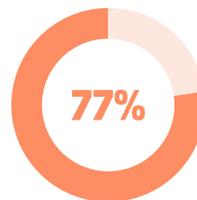
77% of customers surveyed view organisations more positively if offered self-service options

Higher Logic

How to capitalise on this prediction

You can give your users the control they want with a platform that's built for self-service. What's key is finding a software payments partner who takes a digital-first approach and enables seamless management of payments with solutions that are digital and intuitive. By giving your customers the tools they need to control their own experiences natively, you get closer to becoming their all-in-one, "everything platform."

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When considering a payments partner who leads with a digital-first approach, make sure they can support you in the following key areas:

Future-proof roadmap

You'll need one that anticipates your customers' immediate and future payment acceptance needs, including options like digital wallets, "buy now, pay later" apps, and cross-border payments.

Digital implementation

Your partner should offer seamless integration of payment solutions and enable frictionless merchant underwriting and onboarding so you can get customers up and running quickly.

Self-service resources

These will help tailor the user experience and empower your customers to take control of their payments, PCI compliance management, security strategies, and more.

Just like you, your customers want to grow.

If you don't have what they need to make that happen, you risk losing them to another provider. Find a partner that can strengthen your customer success strategy and deepen platform loyalty with digitally driven solutions, services, and support that can address their unique challenges and needs.

"The platforms that come in with the right sets of solutions and put the right products and capabilities in front of the customer are the ones that are going to be successful. Be conscious and aware of what's happening and be able to change with the market."

— Paul Lovegreen, Head of Product, Worldpay for Platforms

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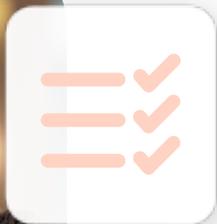
Now that we've laid out our software-led payments predictions for 2025 and their impact on vertical SaaS, here's the biggest takeaway:

To earn the loyalty of your customers, you must offer tailored solutions that specifically address their unique needs. Your best way to address those needs is with a partner who can identify them with data-backed insights and offer comprehensive solutions that integrate seamlessly into your software.

This is how you **become the everything platform.**

This is how you **outsprint the competition.**

This is how you **grow with software-led payments in 2025 and beyond.**

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Meet your payments partner for 2025

Worldpay for Platforms is the Embedded Payments provider that software companies trust to deliver integrated and embedded payment experiences to their customers. Expertly built for software companies and designed to evolve with their unique business and technology needs, our suite of solutions paired with partner success experts create winning strategies that fuel hypergrowth and loyalty.

Partner with Worldpay for Platforms