



PRIVATE EQUITY & VC INSIGHTS

Speed-to-Market w/ Embedded

Payments: GTM Strategies

Payments Insights & Strategies for Investors in
vertical SaaS Platforms

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Speed-to-Market w/ Embedded Payments: GTM

Executive Summary

In the rapidly evolving landscape of Software as a Service (SaaS), a robust go-to-market (GTM) strategy for embedded payments is not just a competitive advantage—it's a necessity. Embedded payments allow SaaS companies to offer seamless, integrated payment solutions within their platforms, enhancing user experience and driving revenue growth. A well-crafted GTM strategy ensures that the embedded payments solution is effectively communicated to potential users, highlighting its value and benefits. This is essential for driving adoption and maximizing the return on investment (ROI). As the payments landscape becomes increasingly complex, having a focused GTM strategy helps SaaS companies navigate new requirements & adoption trends to stay ahead of the competition.



Speed-to-Market w/ Embedded Payments: GTM

How to Resource a GTM Team

The first component of building a GTM strategy team for embedded payments is to figure out how to resource it properly. This can involve assembling a payments-oriented team with diverse skills and expertise or it can focus on selecting a strategic PSP who excels at providing flexible solutions supported by skilled internal resources across product management, marketing, sales, and customer support. In both instances, GTM team members should have a deep understanding of the payments/FinTech industry and specific needs of the SaaS company's target market.

Do You Really Need a Dedicated Payments Team?

The decision to have a dedicated payments team depends on the size, complexity, and maturity of the SaaS platform's operations & its level of ownership of the specific payment solution.

The largest and most mature SaaS companies—those that process over \$2B in payments volume—may choose a PayFac model. In this instance, they will have a full payments team including risk/compliance, product, engineering, and dedicated GTM resources. This dedicated payments team can provide the necessary focus & expertise to manage the intricacies of embedded payments at scale.

However, the majority of growth-equity software platforms will not have the luxury of staffing dedicated GTM payments teams. Most of these SaaS platforms might just employ a Head of/GM of Payments. This is why it's important to partner with a PSP that can lean-in and provide both technology solutions as well as additional payment resources to craft a GTM approach alongside the internal team. Disparate GTM strategies that are not staffed appropriately result in friction for the software platform team as well as a disjointed merchant experience.^{1,2}

The power of the strategic PSP partnership is critical for SaaS platforms without extensive internal payments resources. The most effective approach involves partnering with a PSP like Worldpay that offers flexible technology enabling diverse GTM approaches combined with deep human expertise across all elements of the payments strategy. This partnership model allows SaaS platforms to access specialized knowledge in product management, compliance, marketing, sales, and customer support without the overhead of building these capabilities in-house.

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GTM Strategy #1: “Show Them the Value”

One of the most effective GTM strategies for embedded payments is to show merchants the value that the payment solution delivers. This involves investing in merchant payments education materials, case studies, and dedicated onboarding support channels.

Invest in Merchant Payments Education Materials

Providing comprehensive education materials helps merchants understand the benefits of embedded payments and how to leverage these for their business. Specific educational materials can include webinars, whitepapers, and tutorials that cover important topics such as payment processing, security, and compliance which might be new knowledge for merchants.³

Build Case Studies

Case studies are powerful tools for demonstrating the real-world impact & performance-driving implications of adopting embedded payments. Highlighting success stories from other merchants who have adopted the solution can build trust and credibility, encouraging more merchants to follow suit.⁴

Dedicated Onboarding Support Channels

Offering dedicated onboarding support channels ensures that merchants have the assistance they need to integrate the embedded payments solution smoothly. This can include personalized onboarding sessions, 24/7 support, and access to a comprehensive payments knowledge base.³

GTM Strategy #2: “Shift the Perception”

Many merchants typically view payments as a cost center, which can deter them from adopting better payment technology. To overcome this, it's essential to shift their perception and position embedded payments as a growth enabler for their business.

Speed-to-Market w/ Embedded Payments: GTM

Address Cost Concerns

Provide transparent pricing models and demonstrate how the benefits of embedded payments outweigh the costs. Show merchants how they can achieve a positive return on investment by leveraging the solution to streamline operations and reduce manual processes.⁶

Highlight Growth Opportunities

Educate merchants on how embedded payments can significantly drive growth by improving customer experience, increasing sales, and providing valuable insights through payment data. Emphasize the potential for higher conversion rates, reduced cart abandonment, and enhanced customer loyalty.^{5,6}

GTM Strategy #3: “Make Data Their Friend”

Data is a powerful asset in the world of embedded payments. By building payment use cases around available data and ensuring it is shared, merchants can enrich the customer experience and drive smart, scalable growth for platform customers. Develop use cases that illustrate how payment data can be used to tailor customer offers, to enhance engagement/retention & importantly to deliver new solutions/services. For example, merchants can use payment data to identify specific segment purchasing patterns, to personalize marketing campaigns, and to optimize their inventory management to grow their business.^{1,2}

Important GTM Payment Metrics

When evaluating data as an important component of your embedded payments go-to-market (GTM) strategy, consider these key payment metrics that provide critical insights into performance, adoption, and long-term success:

- **Attach Rate:** the percentage of eligible merchants that adopt and actively use the embedded payment solution. It shows how valuable, used, and well-integrated the payment solution is within the platform ecosystem. A high attach rate indicates strong product-market fit and seamless user experience. Industry benchmarks show maturer solutions w/ strong GTM strategies achieving 60%+ attach rates.

Speed-to-Market w/ Embedded Payments: GTM

- **Gross Payment Volume (GPV):** tracks the total dollar amount of transactions processed through the embedded payment solution over a specific time period. As a transactional indicator, it shows the payment solution's scale and market penetration. Generally, month-over-month GPV growth rates of 10-20% indicate healthy expansion, while 30%+ suggests rapid scaling.
- **Customer Lifetime Value (CLTV):** the total net revenue a customer generates through embedded payment solutions over their entire relationship with the platform. This metric quantifies the long-term value of offering embedded payment solutions and justifies acquisition/retention investments. CLTV should typically be 3-5x higher than Customer Acquisition Cost (CAC) for sustainable business models.
- **Time to Revenue (TTR):** the elapsed time from customer acquisition or onboarding to generating the first revenue from embedded payment transactions. This metric measures onboarding efficiency and time-to-value realization. Shorter TTR metrics generally indicate a quicker/smoothen implementation process and faster business impact.
- **Churn Rate:** the percentage of customers who discontinue using the embedded payment solution over a specific time period. This is a key metric for assessing customer retention both in terms of the core solution and embedded payments.^{1,2} Low churn indicates high customer satisfaction and solution stickiness. Annual churn rates below 10% generally indicate strong retention (although this is highly dependent on the vertical/industry).

Speed-to-Market w/ Embedded Payments: GTM

Conclusion

In conclusion, a well-executed GTM strategy for embedded payments can significantly enhance a SaaS company's value proposition, drive merchant adoption, and unlock new growth opportunities. By showing merchants the value of embedded payments, shifting their perception from cost center to growth enabler, and leveraging payment data, SaaS companies can position themselves for long-term success in the competitive payments landscape.

For more insights & support on how Worldpay can help your PE/VC firm or portfolio investments related to payment strategies, contact our Private Equity Partnerships team.

Sources: ¹ <https://platforms.worldpay.com/resources/podcast/how-to-build-your-embedded-payments-strategy-part-3-ep-35/> ² <https://platforms.worldpay.com/blog/the-ultimate-implementation-guide-for-software-payment-processing/> ³ <https://platforms.worldpay.com/resources/podcast/merchant-onboarding-101-insights-for-software-payments-success-episode-45/> ⁴ <https://platforms.worldpay.com/blog/embedded-payments-what-are-they-and-how-can-they-benefit-your-software-company/> ⁵ <https://platforms.worldpay.com/resources/podcast/software-led-payments-whats-on-the-horizon-for-platforms-in-2025-episode-46/> ⁶ <https://platforms.worldpay.com/resources/podcast/leveraging-payments-to-fuel-growth-and-transformation/>