



How can I help?

**How AI is supercharging
payment platforms for the future**

Thinking...



worldpay
for platforms

Contents

Introduction: We're entering a new era of the relationship between humans and technology

Page 3

AI is turbocharging how businesses operate

Page 4

AI is transforming every stage of the payment journey

Page 6

How AI opens up strategic benefits for payment platforms

Page 7

Three strategies you need to adopt AI in your platform

Page 13

Conclusion: AI is creating a new frontier for growth, innovation, and security in software-led payment platforms

Page 14

Ready to learn more?

Page 18

Introduction

We're entering a new era of the relationship between humans and technology

AI in financial services was once an emerging trend.

Now it's a rapidly accelerating force. Much of its momentum has been driven by advances in machine learning, the engine behind many of today's intelligent systems. And while machine learning focuses on pattern recognition and predictions, AI is now expanding that foundation into broader decision-making, automation, and real-time responsiveness.

Over the next five years, the global market is expected to grow by \$16.2 billion, according to the [Generative Artificial Intelligence in Financial Services Strategic Business Report 2025](#).

AI is already transforming how software-led payment platforms serve their customers.

And as demand grows for faster, smarter, and more secure payment experiences, the platforms embedding AI today are putting real distance between themselves and the competition.

AI is helping businesses work smarter, automate more, and make better decisions, reshaping operations at every level. It's a huge opportunity for software providers, who are perfectly positioned to deliver those AI-driven benefits to every customer.



AI is accessible to a broader range of individuals and teams, resulting in an acceleration in its application and a decrease in time to market. Additionally, the sophistication of AI has advanced significantly. Tasks that were unfeasible a decade ago, or even five years ago, are now achievable due to advancements in AI and cloud infrastructure."

Dennis Kettler, Global Head of Data Strategy and Data Sciences, Worldpay

AI is turbocharging how businesses operate

Embedding finance helps them scale faster and smarter.

98%

of small businesses use AI tools today

40%

have adopted generative AI

72%

of business executives now see software innovation as critical to staying competitive

- 98% of small businesses use AI tools today, and 40% have adopted generative AI, doubling from last year. Software-led companies are using it for everything from customer support chatbots to content creation, smart CRMs, and workflow automation. But if they aren't evolving their payment systems to match, they risk falling behind. Businesses may move to providers who deliver faster, smarter, more integrated experiences across the board.
- AI integration is also one reason why 72% of business executives now see software innovation as critical to staying competitive, according to Worldpay's [2025 Merchant Insider Report](#).

AI in action

We asked AI: What three takeaways should I understand and implement for my software business from this Merchant Insider Report?



Answer: Based on the Merchant Insider Report 2025, here are three critical takeaways you should understand and implement for your software business:

1 Embedded finance is now a business necessity, not just a feature. The report shows that 90% of businesses consider access to financial products and services critical, and 1 in 5 would leave their current provider for a platform with better financial capabilities.

To stay competitive, you should prioritize integrating seamless payment processing, working capital solutions, and other financial services directly into your core software offering.

2 Usability and integration are paramount for adoption. Businesses cite three main factors for successful embedded finance: ease of use, seamless management of both online and offline transactions, and responsive customer support.

Focus on making your financial features intuitive, requiring minimal training and working naturally within your users' existing workflows rather than disrupting them.

3 Continuous innovation is expected by your customers. Nearly half of the businesses surveyed expect their software providers to continuously improve core offerings and deliver innovative financial features. The report shows that static platforms will lose customers to more agile competitors. Develop a roadmap for regular enhancements to your embedded finance capabilities and proactively communicate these innovations to your users — 90% want to be contacted about new solutions.

By implementing these three takeaways, you'll position your software business not just as an operational tool, but as a comprehensive business hub that your customers will be reluctant to leave.

AI is transforming every stage of the payment journey

AI in payments isn't just about speeding up transactions, it's about making every part of the process smarter.

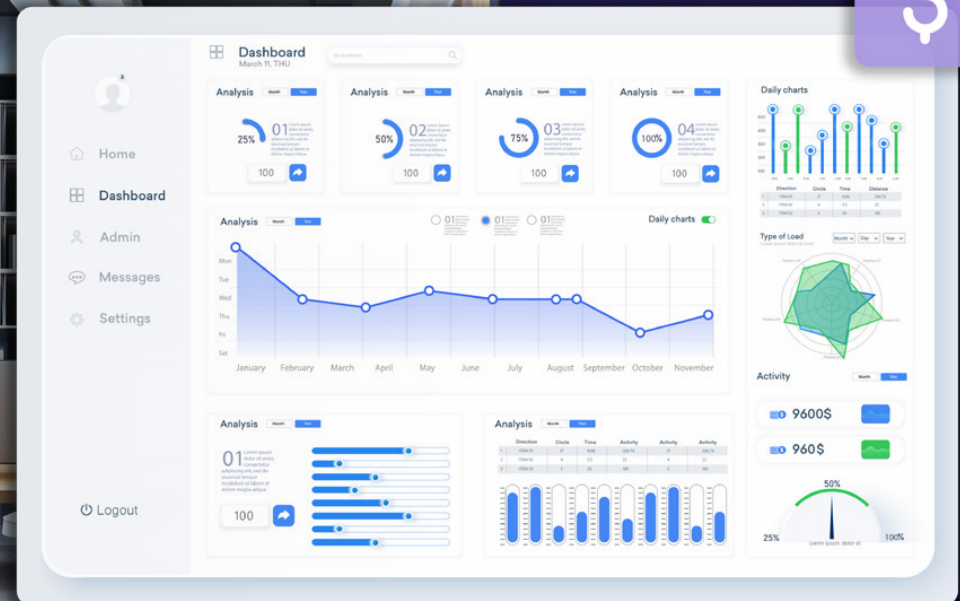
By weaving intelligence into the payments layer, platforms can simplify complexity, unlock efficiency, and tailor experiences in ways that have measurable results. From real-time fraud detection to automated reconciliation and predictive onboarding, AI transforms payments from a back-end function into a strategic edge.



It can help platforms:

- Forecast customer payment behaviors
- Spot risks as they surface
- Trigger smart workflows based on live data
- Personalize financial experiences by segment or behavior

Today, AI isn't just confined to a single part of the payments process - it's woven across the entire payments value chain, from underwriting and fraud to loyalty, compliance, and beyond.





How AI opens up strategic benefits for payment platforms

The benefits of AI are already visible across five key areas:

1 Payment processing: turning declines into approvals in real time

According to a [2024 PYMNTS intelligence report](#), 56% of U.S. consumers have experienced a false decline in the past three months. It's frustrating for them and costly for merchants, but AI can help turn that around. By validating transactions in real time, it reduces false declines, streamlines authorizations and boosts approval rates.

Adaptive models can spot unusual patterns without over-relying on rigid fraud rules, helping platforms strike the right balance between safety and convenience. All in all, AI integration in payment platforms can reduce transaction processing time by up to 30%, enhancing customer satisfaction and operational efficiency.



Platforms can leverage AI for the purposes of fraud detection, transaction routing, or more generally payment optimization. These are all mature areas for Worldpay and thus maximize value while simultaneously managing and minimizing risk."

Dennis Kettler, Global Head of Data Strategy and Data Sciences, Worldpay

2 Payment management: from manual admin to predictive control

Traditionally, invoice processing and reconciliation have been time-consuming, resource-heavy tasks. AI changes that, transforming back-office operations into intelligent, automated layers of financial control.



The integration of AI into payment systems is not just about technology; it's about redefining customer experiences and creating value at every touchpoint."

Lisa O'Brien, Head of AI Programs, Worldpay

At its core, AI-driven payment management involves systems that can potentially:



Match invoices to purchase orders and payment confirmations automatically



Set dynamic payment terms based on customer behavior or risk profile



Recommend approvals based on history and user roles



Flag duplicates or unusual charges

This is especially valuable for SaaS platforms supporting service industries like healthcare or field services, where payment processes can be complex and variable.

3 Fraud mitigation and prevention: smarter defenses for smarter threats

More than 50% of fraud today involves the use of AI, and this figure is only set to grow. Legacy fraud tools can't keep pace with the sophistication of AI-powered attacks, so sometimes the smartest way forward is to fight fire with fire. AI enables real-time transaction monitoring across thousands of behavioral signals, identifying threats the moment they emerge. In fraud detection, machine learning models evolve continuously, improving accuracy and reducing false positives over time. AI-driven fraud detection systems improve accuracy by 40%, significantly reducing false positives and safeguarding against sophisticated threats.



In short:

AI isn't just a nice-to-have,
**it's a critical layer
of protection**
for platform-based payments.

Beyond real-time monitoring, AI also sharpens key areas of fraud prevention:

- **Authorization rates:** identifying genuine transactions that might otherwise be flagged as risky.
- **Customer Due Diligence (CDD):** automatically flagging inconsistencies in identity documents or business registration data.
- **Know Your Customer (KYC) compliance:** using advanced recognition, image matching, and cross-platform identity validation.

4 Embedded finance: unlocking new value through context-aware services

Embedded finance is redefining what users expect from software, with AI accelerating its impact. By building intelligence into payments, lending, and other financial tools directly within software platforms, providers can offer smarter, more personalized products at the exact moment they're needed.

AI makes this shift possible in these key ways:

- **Contextual relevance:** AI can analyze user behavior, transaction history, and platform activity to surface relevant financial products, like invoice financing, working capital loans, or payment plans, when users are most likely to benefit.
- **Dynamic decisioning:** Instead of relying on traditional credit scoring, AI can draw on real-time signals like transaction frequency, revenue velocity, and engagement levels to assess risk and eligibility.
- **Automated workflows:** From initiating KYC to pre-filling applications and adjusting terms on the fly, embedded finance flows powered by AI keep the platform experience fast, seamless, and scalable.



AI is revolutionizing the payments landscape by enabling smarter, faster, and more secure transactions. At Worldpay, we are committed to integrating AI-driven solutions that empower our partners to deliver unparalleled payment experiences."

Lisa O'Brien, Head of AI Programs, Worldpay



AI enables platforms to offer tailored financial solutions, increasing customer engagement and loyalty by 25%.



5 Payment product adoption: accelerating rollout and onboarding with AI assistants

AI is transforming how software platforms launch, onboard, and scale payment products, reducing friction and improving the merchant experience from the very first interaction. Tasks that once required lengthy forms and manual checks are becoming faster, smarter, and more intuitive. Here's where it's starting to make a real impact:



Smarter onboarding

AI technology can automatically pull and prepopulate known data between systems reducing the need to gather every detail, making first-time activation feel effortless.



Automated merchant underwriting

Machine learning models evaluate risk using real-time behavioral, transactional, and third-party data, helping speed up approvals and reduce drop-off during signup.



Personalized product activation

AI may recommend tools like recurring billing or POS features based on how a merchant uses the platform, helping them unlock value from day one.



Always-on support

Conversational AI offers real-time help during onboarding, answering questions and resolving issues before they become support tickets.



How can I help?

What documents should I have ready for my merchant application to begin processing payments?

- 1** Business identification documents (business license, EIN or tax ID number, articles of incorporation).
- 2** Valid government-issued photo ID for all business owners/principals (usually those with 25%+ ownership).
- 3** Voided check or bank letter for the business account where funds will be deposited.
- 4** 3-6 months of bank statements to demonstrate financial stability.
- 5** Processing history if you've accepted payments before (showing volumes and chargeback rates).
- 6** Financial statements or tax returns (especially for higher-volume processing requests).
- 7** Business plan or forecast (particularly for new businesses).
- 8** PCI compliance documentation if you've already set up payment security measures.
- 9** Documentation of your refund and return policies.



Having these documents organized beforehand will significantly speed up your application process and increase your chances of approval. Different payment processors may have slightly different requirements, so it's worth checking with your specific provider for any additional documentation needs.

Three strategies you need to adopt AI in your platform

AI holds serious promise for software providers, but unlocking its full value requires more than just plugging in new tech.

These are the areas to think through as you scale:

1 Data privacy and compliance strategy

AI is only as powerful as the data it's trained on. For software providers handling sensitive payment or behavioral data, privacy and compliance are critical. Whether it's PCI DSS, GDPR, or region-specific regulations, the key is to build AI systems with embedded controls, not retrofitted ones. Approaches like synthetic data and federated learning are gaining traction as ways to train models while keeping real customer data protected.

2 Evaluating AI-ready partners

You don't have to go it alone. Many software-led platforms are accelerating adoption by partnering with payments providers who are already AI-ready.

That means faster deployment, access to proven models, and a smoother path to ROI, without the need to rebuild your stack.

3 Internal alignment and change management

AI adoption isn't just a technical shift, it's an operational one. Teams across the business, from product to compliance to customer success need to understand how it supports their work if they're going to get behind it. Identifying champions within your team, setting clear goals, and testing and refining its use as you go will help you turn AI from a buzzword into something that has real, measurable impact.

No matter what your business size is, AI is becoming a key component of a software payments strategy. Partnering with an innovative payments provider can help create digital-first experiences and intelligently serve and deliver for your customers."

**Matt Downs, President,
Worldpay for Platforms**

Conclusion

AI is creating a new frontier for growth, innovation, and security in software-led payment platforms

AI is much bigger than automation, it's about building a smarter, more strategic business.

For software platforms embedding payments, the biggest gains show up in three key areas:



Growth

AI accelerates time to revenue by automating the manual and helping more merchants process payments faster. Predictive analytics and intelligent workflows keep revenue moving, even in volatile conditions. Financial institutions are already seeing the impact.

For instance,

J.P. Morgan has reported a

20%  in account validation rejection rates due to AI.

Source: J.P. Morgan AI in Payments (2024)



Innovation

From personalized journeys to predictive insights and self-service onboarding, AI powers more than technical upgrades, it transforms the user experience. Platforms that deliver this kind of intelligence build deeper loyalty and stronger differentiation. Hyper-personalization is shifting services from reactive to proactive, helping to improve customer engagement while reducing marketing spend.



Security

Fraud is evolving fast, and the smartest way to fight AI-powered threats is with AI-powered defenses. Platforms that partner with payments providers who understand the threat landscape and deliver advanced protections are better positioned to safeguard their users and their business. Advances in RegTech are also streamlining compliance, helping platforms stay ahead of regulatory requirements.

And beyond payments, AI is driving transformation across the wider financial landscape, from robo-advisors delivering personalized investment strategies to AI-powered chatbots reshaping customer service with faster, always-on support. All of this points to one thing: AI is reshaping expectations across the board.

The platforms leading this shift aren't playing catch-up. They're designing with AI from the start, and unlocking smarter, faster, and safer ways to pay. In a market where AI spend is projected to nearly triple from \$35 billion in 2023 to \$97 billion by 2027, one thing is clear: AI isn't just a technological upgrade. It's a strategic necessity. By embracing AI, businesses can unlock new growth opportunities and deliver exceptional value to their customers.



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Source: WEF AI in Financial Services (2025)

Fast forward to the future of payments, powered by AI:

Imagine this scenario in 3-5 years' time. A new customer begins using your platform and is onboarded in minutes with AI-driven setup – KYC checks completed, credit checks completed, and a variety of products within your software suggested automatically based on their profile. Their payments are processed and funded faster than ever, with fraud prevention working silently in the background. Real-time insights, powered by machine learning, help them make smarter decisions and the whole experience feels seamless, secure, and tailored to them.



The future has already begun.

By building in intelligence now, software platforms will find themselves best positioned for future success, shaping the next generation of payment experiences.



AI in action

We asked AI:

In 3-5 years, how do you think payments embedded in software platforms will help businesses be more efficient?



Answer:

In the next 3-5 years, embedded payments will dramatically streamline business operations by integrating financial transactions directly into the software platforms that companies already use daily. This integration will eliminate manual reconciliation work, reduce data entry errors, and provide real-time financial insights that enable faster decision-making.

Businesses will benefit from smoother cash flow management, automated accounting processes, and the ability to offer customers seamless payment experiences without disrupting their journey. Additionally, these embedded systems will intelligently suggest financial products like working capital loans precisely when needed, based on actual transaction data.

The result will be significant time savings, reduced operational costs, and the ability for businesses to focus more on growth and innovation rather than payment logistics.





Ready to learn more?

Visit platforms.worldpay.com