

# Scaling Embedded Finance

Your enterprise guide to success

# Embedded finance: Unlocking the future of financial innovation

**We live in an era of speed and convenience. As a result, customers today want — and expect — financial products and services to be built seamlessly into their everyday lives.**

“Embedded finance” is the engine driving this shift, powering frictionless business transactions and enhancing user experiences, while carving out new revenue streams and competitive advantages for enterprises.

By embedding payment capabilities — such as accepting payments worldwide, securely holding funds on behalf of customers, and sending payouts across borders in under 24 hours — businesses can unlock untapped potential and transform how they interact with their customers. Additionally, embedded finance unlocks lending opportunities by giving businesses access to financial services data and an inside look at the cash flow with their customer base.

But while embedded finance offers vast opportunities, the path to successful adoption is fraught with challenges — tricky technical integrations, high expectations from both internal stakeholders and customers, selecting the right partner, and achieving swift deployment, to name a few.

## The rise of embedded finance

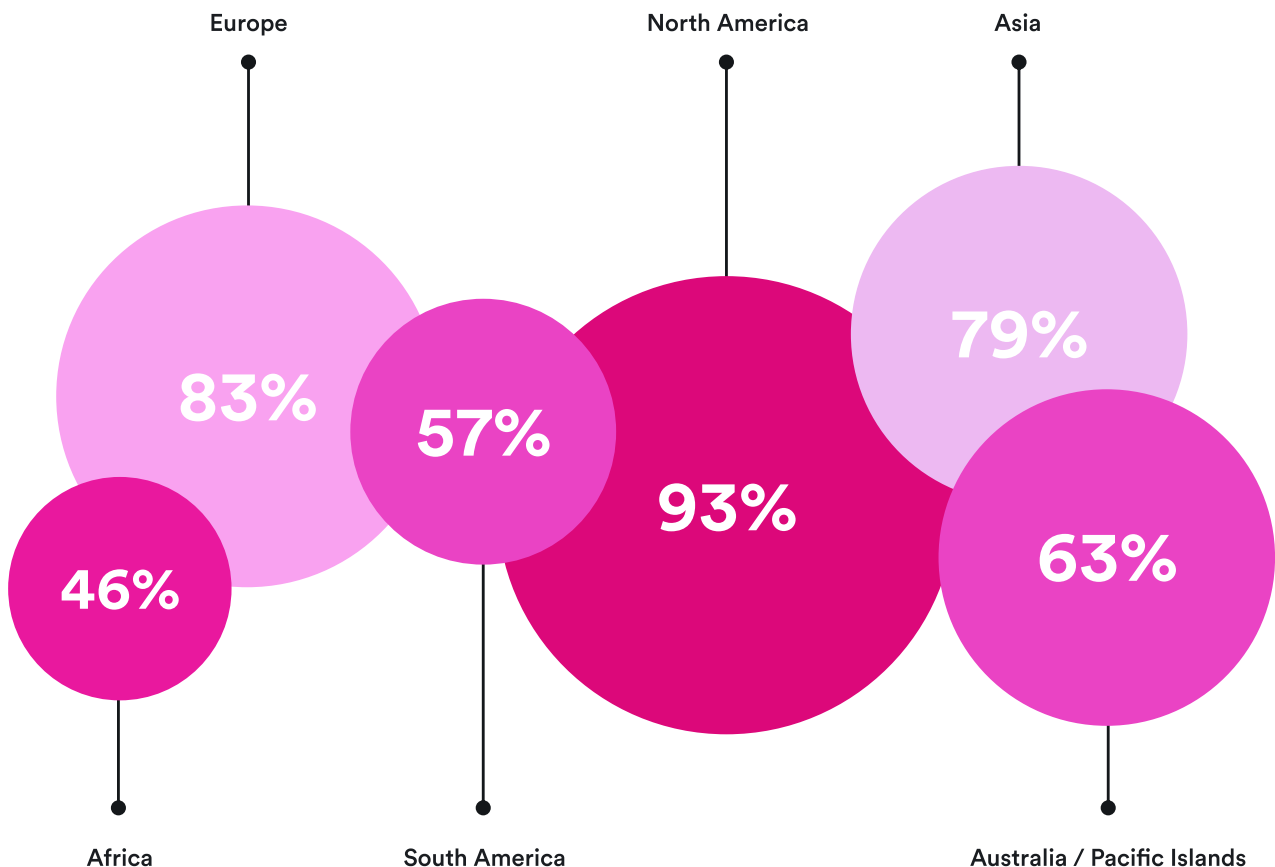
As embedded finance takes center stage, substantial growth is anticipated: EY forecasts a \$606 billion global market, with \$6.5 trillion in payments processed through embedded channels by 2025. Moreover, a 2023 study revealed that 83% of SMBs now prefer to access financial services directly through SaaS platforms and marketplaces, highlighting a significant shift in expectations.

# About this guide

To gain deeper insights, Airwallex conducted a quantitative survey of 200 enterprise decision makers from around the globe in partnership with NewtonX. These participants, either already using embedded finance or exploring its potential, provided valuable data on their motivations for adoption, criteria for provider selection, and the hurdles they faced in the integration process.

A regional breakdown of where survey respondents' businesses are operating can be found below:

## Regions where businesses are operating



For the purposes of this guide, “embedded finance” refers to integrating financial technology into a business’s existing products and services. These technologies allow a business to offer their customers a wide range of financial services, from payments and banking to lending and insurance.

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This guide delves into the survey findings and offers a detailed exploration of the following key areas:

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Through this analysis, enterprises will discover knowledge and strategies to effectively embed financial products, modernize user experiences, and achieve competitive growth.



01

# Key takeaways

# Key takeaways

**Executives embrace embedded finance to improve and monetize customer experience.**

**78%**

are eager to use embedded finance to solve customer pain points — like cumbersome payment processes, limited access to credit, and disjointed interactions across platforms.

**71%**

view embedded finance as a critical tool for sustaining value-driven customer relationships in an era where customer loyalty is hard-won and easily lost.

**65%**

want to monetize new offerings like payment processing, small business loans, global payouts, and digital wallets to create additional revenue streams through transaction fees, interest, and strategic partnerships.

**36%**

fear falling behind or left out of the conversation as the market matures — and seek embedded finance to keep pace with industry leaders.

**Challenges exist that can make embedded finance a rocky road for early adopters.**

**43%**

admit rapid go-to-market is crucial, but creating integrations from scratch is tough, especially when syncing with legacy systems and tailoring to unique customer needs.

**25%**

see compliance as the biggest hurdle, including complex relationships with regulatory bodies and banks, securing multiple costly licenses, and high upfront investment costs adding to the challenge.

**17%**

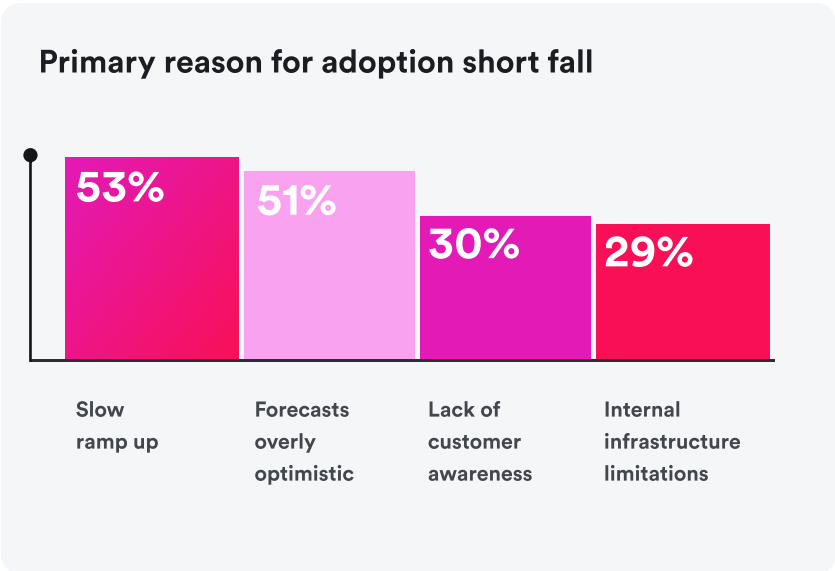
struggle with finding the right embedded finance tech partner. Companies often stick with familiar providers, but they seek true partners who offer scalable integration and global reach, not just transactional relationships.

**9%**

find internal resource allocation a hurdle, with unclear expectations and the need for executives to align commercial, product, sales, finance, and engineering teams for a smooth rollout.

**Executives found adoption slow, citing overly optimistic forecasts and capabilities.**

Only 6% of executives felt adoption aligned with their expectations, and 1% saw adoption exceed predictions. This widespread disparity highlights a significant gap between anticipated and actual performance, reinforcing the need for the right strategic partner to ensure the promise of embedded finance comes to fruition.



**Payoff, process, and price matter most when choosing an embedded finance partner.**

**73%**

of executives identified competency in providing an effective, user-friendly experience as the top priority in embedded finance partner selection. They look to referrals from respected publications and case studies as proof points.

**63%**

stress value for money, focusing on high-impact solutions that justify investment. Amid budget scrutiny, companies seek both innovation and financial efficiency.

**62%**

strive for technical alignment with existing systems to incorporate embedded finance without disrupting operations and avoid the pitfalls of complex setups that can derail go-to-market timelines and inflate costs.

02

# **What is embedded finance?**

# What is embedded finance?

**Embedded finance is the direct integration of regulated financial services into a platform's existing software, products and customer experience.**

Embedded finance allows an enterprise's customers to access financial services as part of their everyday activities.

## Let's look at a few examples



Amazon Seller Wallet allows merchants on Amazon to manage their funds and make transfers to global bank accounts in multiple currencies — all without leaving the Amazon website.



In partnership with Klarna, Nike offers a “buy now, pay later” (BNPL) option within the Nike online store.



Lyft drivers get exclusive access to a Lyft-branded debit card, which enables access to immediate funds and spending ability (after each ride, versus once a week).



Beyond software tooling for eCommerce merchants, Shopify Payments also allows merchants to accept online payments without using a third party. Furthermore, Shopify Balance gives eCommerce sellers access to business banking and card services within the Shopify platform.

Instead of relying on conventional banks or credit unions, partnering with embedded finance technology companies provides greater flexibility, faster implementation, and a tailored customer experience.

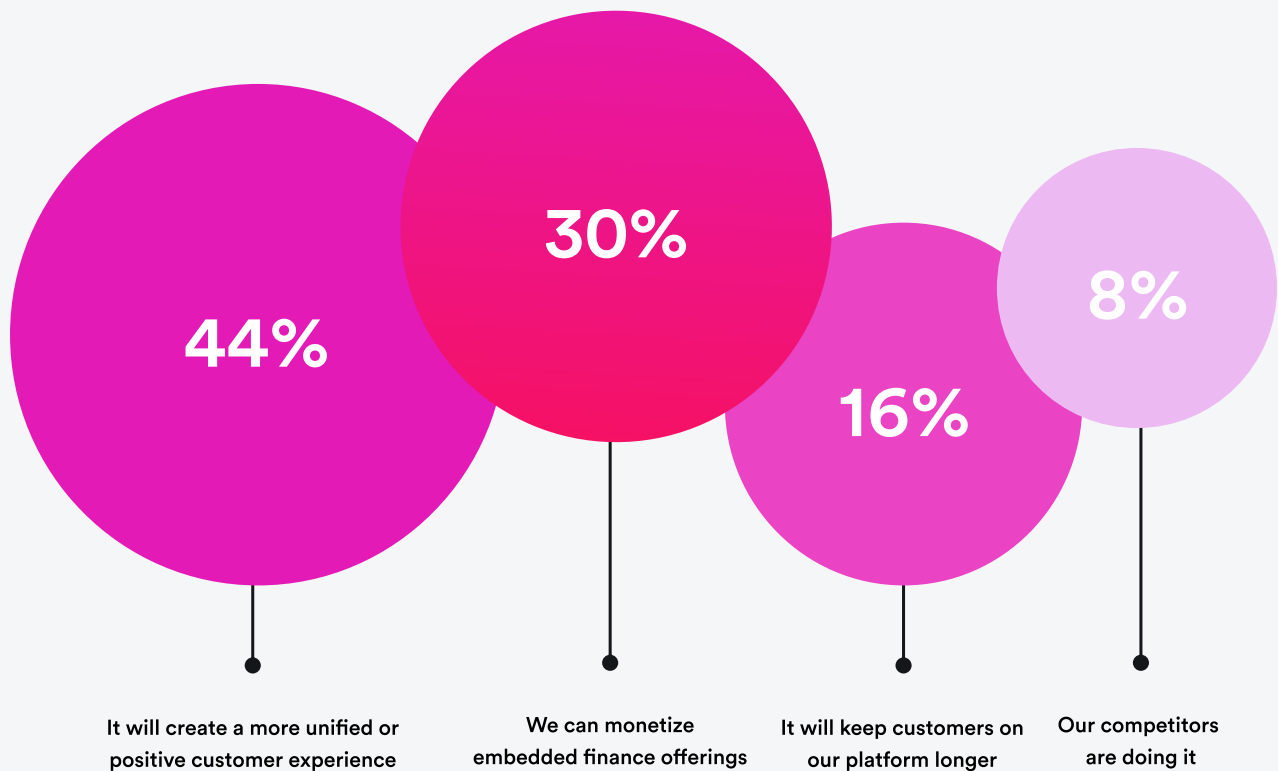
03

# Why are businesses offering embedded finance?

# Why are businesses offering embedded finance?

Embedded finance offers a path to both indirect and direct monetization — and businesses are adopting it for both reasons.

## Top reason for implementing embedded finance capabilities



# Indirect Monetization:

## Improved customer experience

The vast majority of enterprises embed finance for indirect monetization

**78%**

creating a more unified  
and positive customer  
experience

**71%**

retaining customers  
on their platform for  
sustained engagement

**36%**

keeping pace with  
competitors entering  
the market

Embedded finance opens up new avenues for monetization without directly charging users for additional services. Much like top-of-the-funnel marketing, every additional touchpoint plays a critical role in attracting prospects and cementing loyalty. Investments in transactional ease and convenience are imperative to business longevity in today's increasingly competitive marketplace.

Well-executed embedded finance leads to a superior customer experience and indirect monetization in a myriad of ways:

### **Seamless payments integrated into a platform elevate the overall customer experience.**

The introduction of additional features like payments leads to a deeper and richer experience for users, making the business's core experience even more attractive. The ability to cater to more needs on a single platform streamlines processes for users, reducing time, effort and errors that detract from a delightful experience. For example, the introduction of payouts for vendors within a procurement management platform like Zip centralizes multiple steps onto a single interface — making it more compelling and easier to use for businesses who manage their procurement through Zip.

Inclusion of such value-added services enriches the user experience, leading to deeper user engagement and retention. This ultimately allows enterprises to differentiate from competitors, and attract more and more users.



## **A more unified customer experience leads to more engagement and new customer insights.**

Embedding financial services and delivering a more streamlined, positive experience for customers also helps drive additional business goals related to engagement and insights. When users spend more time within a business's platform, their usage of additional functionalities also increases. For instance, Shopify's Shop Pay delivers up to 50% conversion lift compared to a simple guest checkout — but it also allows seamless adoption of additional Shopify products, from Shop Pay Installments for Buy Now Pay Later, to Shop Cash as an additional funding option.

Furthermore, bringing services like payment acceptance, business banking and wallets on-platform enables businesses to collect and analyze detailed user behavior and preferences data. By taking control of their financial processing and data, businesses can tailor services directly to customer needs — just like how Shopify uses Shopify Balance to have a deeper understanding of their customers' financial activity, as well as directly meeting a valuable need for their users.

## **Finally, better user experiences increase customer lifetime value.**

Embedded finance enhances user experiences by eliminating the need for third-party redirection during collections or payouts. For example, Etsy handles seller payments directly within the platform, boosting transaction volumes, and streamlining operations — all leading to increased revenue, efficiency, and customer lifetime value.

Whether B2B or B2C, maximizing LTV reduces the costs associated with acquisition, enabling more strategic use of resources. As Harvard Business Review has found, acquiring a new customer can be 5 to 25 times more expensive than retaining one. And according to the Pareto Principle, the top 20% of customers often generate about 80% of a company's revenue, highlighting the critical importance of nurturing high-value customers to drive profitability.

# Direct Monetization:

## New revenue streams

**Direct monetization is one of the top three drivers for 65% of businesses adopting embedded finance solutions.**

Businesses leveraging embedded financial services often capitalize on introducing new offerings to monetize new revenue streams.



### Payment acceptance markups

Payment acceptance markups add revenue for a business by charging merchants or customers an extra “processing,” “service,” or “payment” transaction. For example, the eCommerce platform WooCommerce charges merchants 2.9% + \$0.30 per transaction for each credit card payment processed through its payment gateway. In exchange, merchants can provide a quick, easy experience for buyers without having to worry about providing or maintaining their own secure payment infrastructure.



### FX markups

FX markups are extra fees added to currency exchange rates for international transactions. For instance, when a customer books accommodations in a different currency, AirBNB applies a 2% markup on a base rate of 1 USD = 0.85 EUR, the effective rate becomes 1 USD = 0.833 EUR.

For customers, direct payment through the platform is more transparent and straightforward than the slow process muddled by hidden fees associated with third-party exchange services. And while there is a markup, tech platforms often negotiate competitive rates that are more favorable than standard rates offered by traditional currency exchange services. When competitors directly monetize their financial products, the value-add becomes less of a “nice-to-have” and more of a strategic necessity.

1

## Payout markups

As gig economy services grow, platforms need efficient ways to manage and distribute payments at scale — and payout markups make that investment even more worthwhile. In exchange for a user-friendly app and fast, convenient driver payouts, Lyft takes 30% off the top of every ride — a payout that translates to significant revenue with high transaction volume.

\$

## Card interchange fees

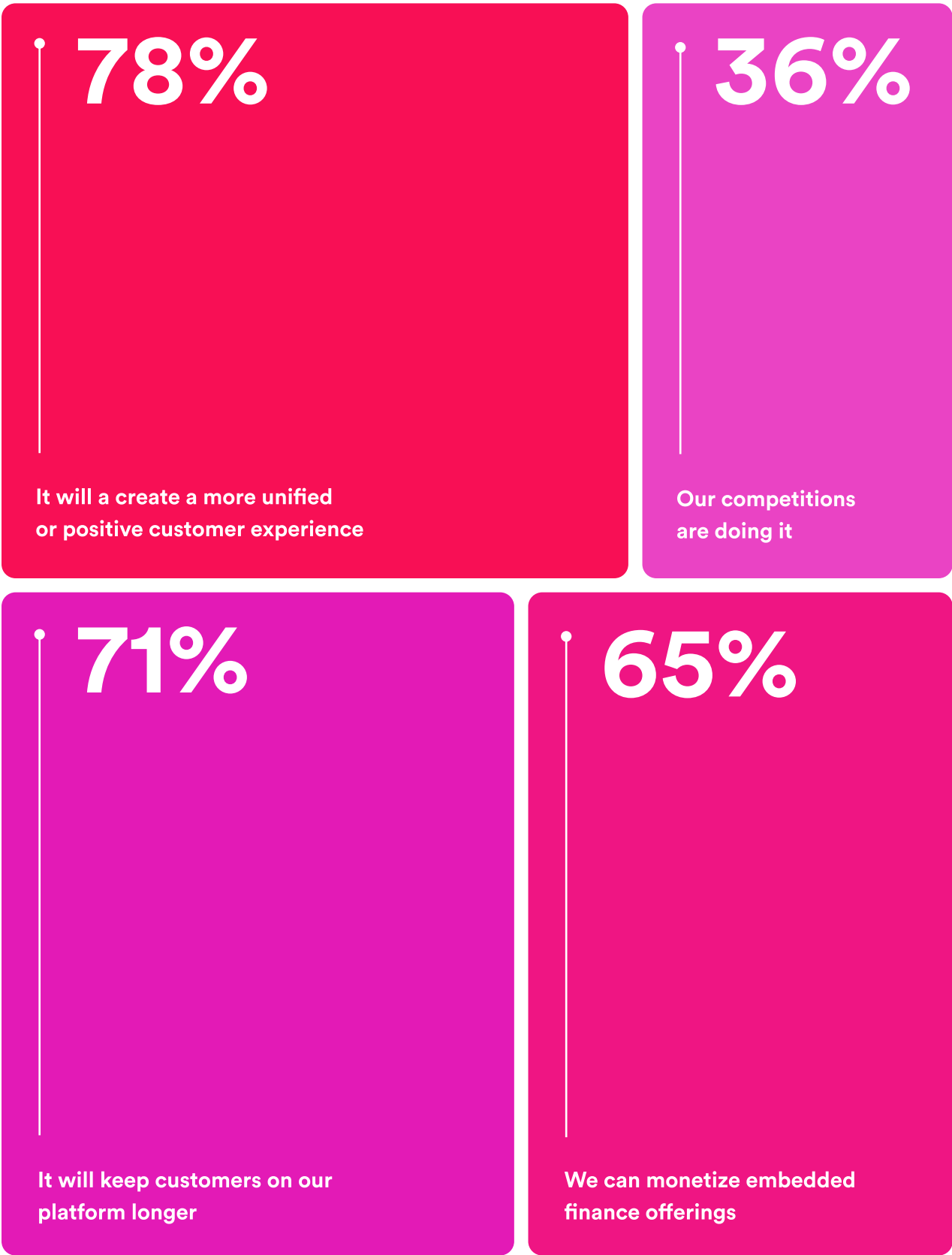
In addition to card acceptance fees, merchants also pay networks like Visa or Mastercard a card interchange fee for each transaction. Businesses providing a card program also earn a portion of these fees. So, for instance, when a consumer pays using a card issued by their retail provider, the network might earn a 1.5% interchange fee for the transaction, and the retail business might earn 0.5% of that fee.



## Interest on lending

Embedded finance opens up new revenue streams through interest on lending. Platforms offering integrated lending solutions can earn interest on loans provided to customers. For example, Amazon Lending collaborates with third-party financing providers to offer flexible loans to small and medium-sized businesses on its marketplace. Though not primarily known as a lender, Amazon can collect up to 16% interest on these loans, helping sellers free up cash flow, expand their businesses, and drive more sales on the platform. This model showcases how integrating lending solutions can be a win-win, generating significant revenue through interest while supporting overall business growth and sustainability.

Top reasons for implementing embedded finance capabilities



**When looking at the top 3 reasons, there is quite a lot of crossover—with 78% planning to create better customer experiences, 71% increasing time on platform engagement, 65% monetizing finance offerings, and 36% striding ahead of competition.**

Although monetization is secondary, businesses understand the more unified, positive experience a customer has, the easier it is to monetize.

That said, there are some nuances based on company size. In general, growth-stage businesses (sub \$1 billion in annual revenue) adopt embedded finance primarily to enhance customer experience and address competitive pressures, with the ability to monetize being a secondary focus. As companies grow (\$1-5 billion in revenue), monetization becomes a more significant focus—and for large enterprises exceeding \$5 billion, priorities shift back to broader customer engagement and competitive positioning.

### Top reasons for implementing embedded finance by company size





04

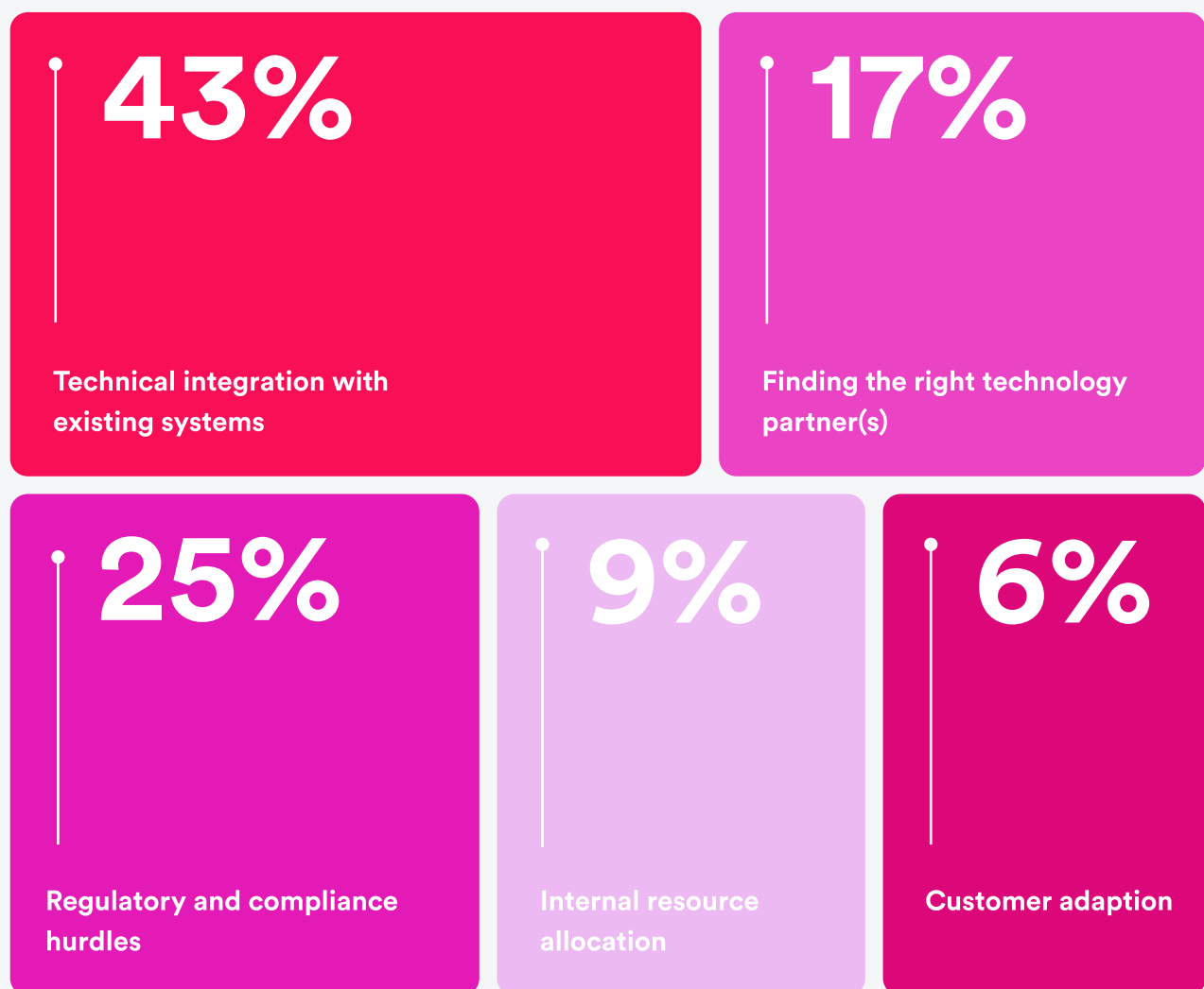
# Obstacles to adoption

# What are the obstacles to adoption?

Implementing embedded finance can be a complex endeavor, fraught with challenges that require careful navigation. From technical integration to regulatory hurdles, the path to successful adoption is often more intricate than anticipated.

## Key challenges in implementing embedded finance

### Primary challenge in implementing embedded finance



# 01

## Technical integration with existing systems

Nearly half of those surveyed would agree: offering embedded finance is challenging and time-consuming. Complexity arises from the need to ensure compatibility between old and new technology, especially for enterprises that likely already have an established technology stack and require minimal disruption of current proceedings.

One respondent noted, "Integration with legacy systems was very challenging and features implementation is still ongoing."

# 43%

Struggled with  
technical  
integrations

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# “

In fact, implementation took “longer than expected” for 60% of those surveyed; 33% said it took “about as long as expected”; and just 7% said it took less time to build out embedded finance capabilities than anticipated.

Legacy systems, in particular, often require extensive coding, testing, and adjustments for smooth operation, underscoring the need for robust planning and technical expertise at the outset, as well as streamlined integration methods.

# 02

## Regulatory and compliance hurdles

For many enterprises, embedded finance is their first foray into the regulatory landscape of financial services — and the legal complexity requires a clear compliance strategy and all-hands-on-deck. In fact, implementing embedded finance often requires coordination among multiple departments — including finance, legal, regulatory, compliance, IT, and business strategy — which can complicate and lengthen the deployment process.

The survey revealed that 94% of enterprises involve three or more implementation teams, with 60% involving five or more.

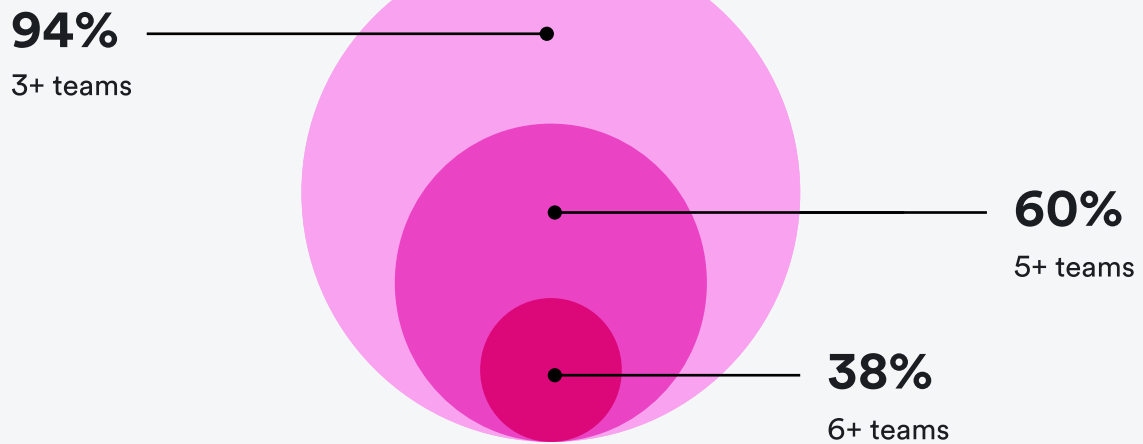
# 25%

Found compliance  
to be a key  
challenge

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### Number of teams involved in implementing embedded finance



## 03

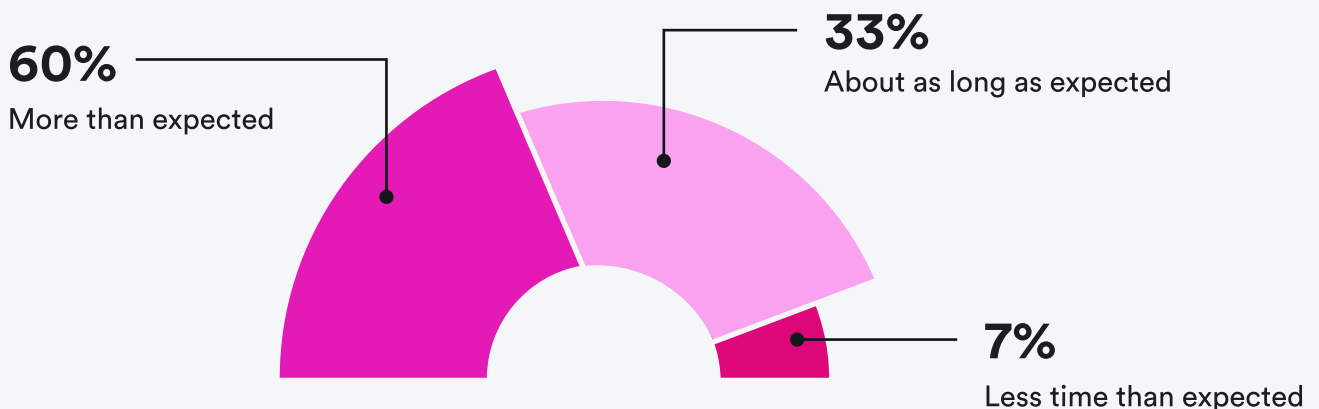
### Finding the right technology partner

The right partner should have a proven track record, technical expertise, and an understanding of the business's unique needs to prevent delays in solution build-outs. As one survey participant commented, "Vendor's unreasonably bullish outlook and lack of right technical experts available during implementation" resulted in project delays. Selecting a partner with a robust support system and realistic implementation expectations can mitigate this challenge.

# 17%

**Cited difficulty  
in finding the  
right vendor**

### How long did it take to build out embedded finance?

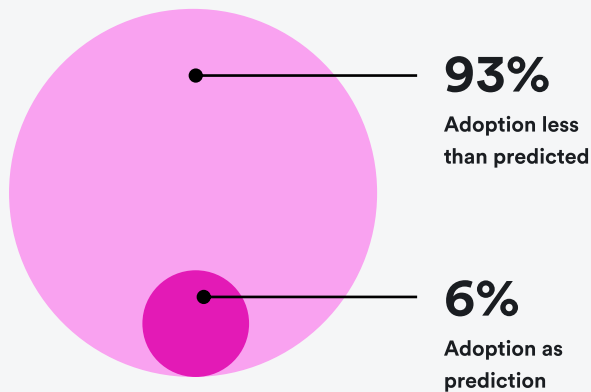


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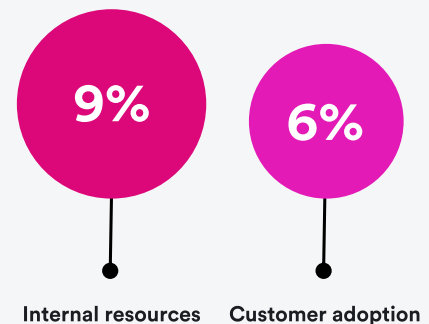
## Internal resource allocation and customer adaption

Effective embedded finance implementation requires proper planning with dedicated internal teams and resources to ensure customer buy-in.

### Adoption of embedded finance



### Key challenges in embedded finance implementation



While only 6% of respondents view customer adoption as a significant challenge, 93% report that actual adoption rates have been lower than predicted. The slow ramp-up in adoption (53%) and overly optimistic forecasts (51%) are major contributors to this discrepancy.

“

**We didn't spend time and effort on customer awareness”**

one respondent said, adding that they're making progress now.

“

**It took a while to build trust with existing customers — even with their familiarity with our platform”**

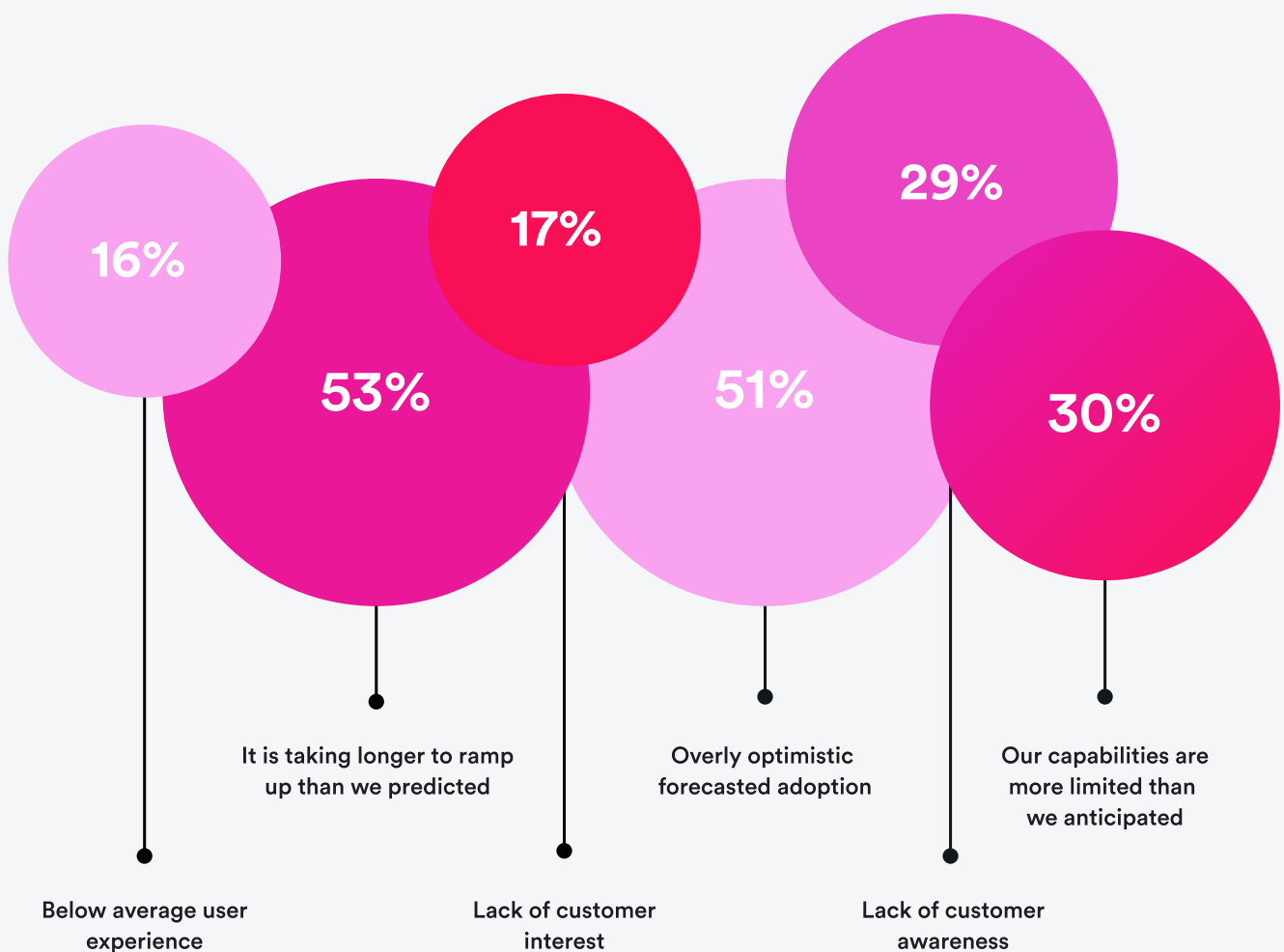
explained another executive, indicating that awareness is only the first hurdle. Buy-in requires consistent time and effort through customer education and marketing strategies.

# Who is responsible for embedded finance challenges?

In 51% of cases, expectations for embedded finance didn't match the reality — a gap that's easily closed with clear communication and choosing the right vendor. While these technologies offer great potential, setting accurate expectations is the foundation of success, as it helps avoid challenges like slower adoption and limited internal buy-in.

Opinions on where the fault lies for lower-than-predicted adoption vary, but the survey feedback highlights the complexity of implementation, where both internal preparedness and vendor capabilities are crucial for success.

## Reasons for adoption being less than predicted



The majority of those surveyed (59%) believe internal factors are responsible for poor adoption.

The primary challenges include the time it takes to ramp up (53%) and overly optimistic forecasted adoption (51%), highlighting the importance of thinking critically through the use case, marketing and selling the solution to customers, and supporting them through it with realistic expectations.

Overall, the best course is treating embedded finance like a brand-new product launch, committing the necessary resources and ensuring all internal teams are on board from the start.

# 59%

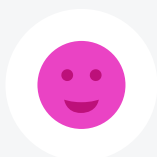
**Executives claim responsibility for lack of preparations**

## Percentage of respondents faulting vendor for lower than predicted adoption



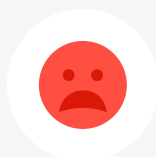
### 59%

Not all the vendor's fault



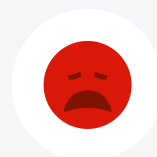
### 35%

Somewhat the vendor's fault



### 6%

Primarily the vendor's fault



### 0%

Entirely the vendor's fault

Over one-third of respondents remark that their vendors also play a role in slower adoption, citing issues such as:

### Incomplete user experience

“The UX is not entirely frictionless as originally intended.”

### Over-promised capabilities

“They kind of oversold what we could do with their solution.”

### Unreasonably optimistic outlooks

“Thought it would be much simpler to implement.”

### Lack of support

“There was a lack of the right technical experts available.”

### Poor communication

“Lack of documentation led to longer development times.”

**It's worth noting — only a small fraction (6%) attribute the blame primarily to the vendors, and no one surveyed (0%) believes the vendors are entirely to blame.**

05

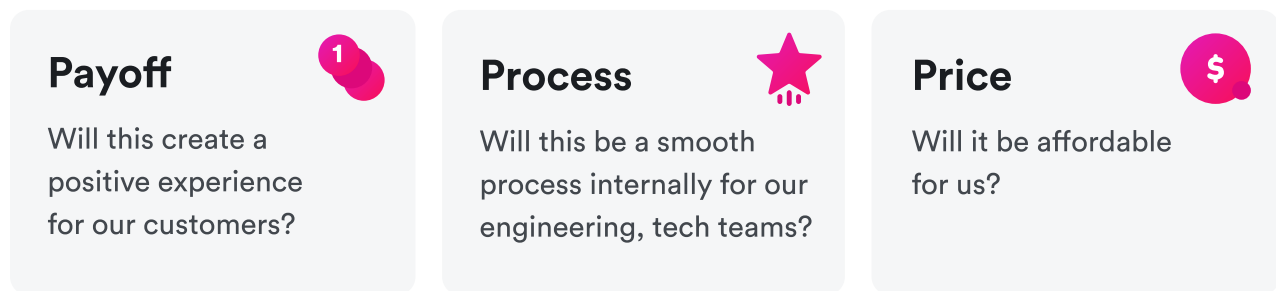
# Vendor considerations

# Vendor considerations

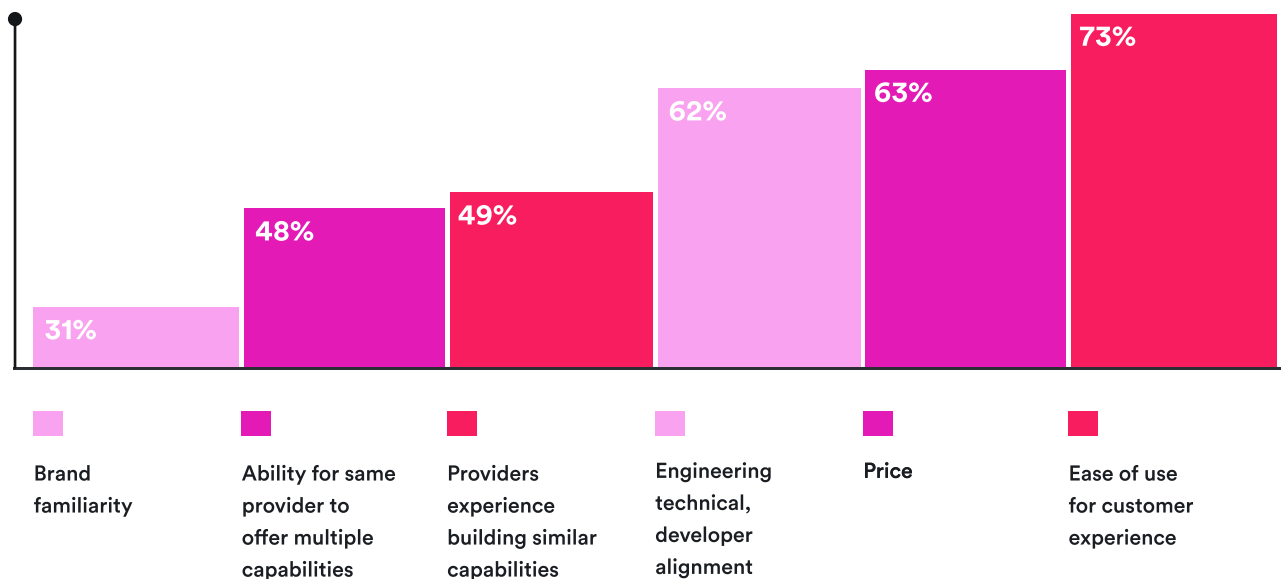
When selecting an embedded finance partner, the stakes are high. The right choice can accelerate business growth exponentially, while the wrong one can lead to costly delays and missed opportunities. Therefore, the selection process for a vendor is thorough and rigorous to ensure maximum success.

By reflecting on what factors truly matter and how they align with strategic goals, businesses will be able to make a more informed decision and choose a partner capable of delivering exceptional value and performance.

## Key considerations for choosing a vendor fall into three primary buckets:



## Key consideration for embedded finance vendor selection



## Payoff

**Delivering real value to customers hinges on selecting a vendor with proven competency in delivering improved customer experience.**

### **Competency is the top priority for most executives**

For the vast majority of executives, the most critical factor in selecting an embedded finance vendor is competency — essentially, how user-friendly and effective the solution is for their customers. An embedded finance product must be easy to use to deliver real value for enterprises.

**73%**

**of execs rate competency a top priority**

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### **Value of a partner's comparable experience**

Proven experience building similar capabilities can lead to smoother implementation, fewer issues, innovative solutions, and better alignment with business goals.

**49%**

**of respondents value experience**

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### **Brand familiarity is the lowest consideration for executives**

Recognizable names can reduce perceived risks and simplify decision-making, offering reassurance of reliability and stability. For large enterprises, partnering with a well-known brand can ensure smoother and more secure embedded finance integration.

**31%**

**of execs consider brand familiarity**

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## **Process**

**Smooth integration maintains internal buy-in and external competition.**

**A majority of executives seek engineering and technical alignment**

Embedded finance solutions should integrate seamlessly with existing systems, avoiding prolonged and complex setups that could hinder speed-to-market, competitiveness and customer experience.

# 68%

**of execs seek tech/engineer alignment**

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## **Price**

**Financial sustainability means finding a solution that balances cost with evolving needs.**

**Price is paramount to most executives**

As embedded finance technology continues to evolve, enterprises seek good value to ensure they're not overspending, especially at a time when everyone's trying to "do more with less."

# 63%

**of execs look for compelling price**

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**Nearly half of enterprises want a single provider with multiple capabilities**

Choosing one partner who can do it all can reduce costs associated with setup, onboarding, support, and speed-to-market, leading to a more affordable and efficient embedded finance solution. It also allows companies to expand into additional embedded finance capabilities more cost-effectively in the future.

# 48%

**of enterprises want a single provider with multiple capabilities.**

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06

# How Airwallex can help

# Airwallex moves the needle

Having explored benefits, key vendor factors, adoption challenges, and best-practice tips, it's clear that a strategic approach is crucial. For executives ready to introduce or scale their embedded finance capabilities, Airwallex is your go-to partner.

Awarded "Startup of the Year" in 2022, "One of the World's Top Fintech Companies" in 2023, and a spot on the Forbes Cloud 100 in 2024, Airwallex is a trusted leader ready to work with executives who demand excellence, scalability, and industry recognition.

## Accelerate embedded finance success with Airwallex

Offering comprehensive solutions, here's how Airwallex addresses a myriad of challenges

### 01

#### Supported technical integration

Integration and onboarding can be challenging, but Airwallex is committed to making the process as smooth as possible. Our robust API platform is designed to integrate with existing systems, addressing complexity and reducing setup time. We offer flexible deployment options to suit your needs, from pre-built components for a faster start to custom native integrations via API. And while we acknowledge the complexities, rest assured our team will support you throughout the process to ensure everything aligns with your preferred timeline and requirements.

### 02

#### Regulatory and compliance expertise

With Airwallex, businesses benefit from a partner well-versed in global regulatory requirements. Airwallex holds over 60 global licenses and permits for money movement, and it has the highest level of security standards, including Payment Card Industry Data Security Standard (PCI DSS), Service Organization Control (SOC) 2 compliance and PSD2 — ensuring that you are entirely locally and internationally compliant, no matter where you choose to launch your offerings. Airwallex relieves the compliance burden on your teams, fully handling Know Your Customer (KYC), Know Your Business (KYB) and Anti-Money Laundering (AML), should an enterprise need this support.

## 03

### Streamlined process

Airwallex is making waves with high-profile partnerships, impressive growth, and cutting-edge global solutions. The key to mutual success lies in meticulous support and thorough onboarding processes. By setting up realistic expectations, guiding partners every step of the way, and easing the burden on partners' internal resources, Airwallex allows teams to move ahead confidently and concentrate the bulk of their efforts on raising awareness and driving further innovation.

## 04

### Effective customer adoption

Airwallex provides tools and strategies for effective customer education and marketing. Our customer-driven approach ensures a user-friendly experience and support to turn initial skepticism into long-term buy-in. Leveraging 60+ financial licenses, top-tier developer capabilities, intuitive APIs, native integrations, and customizable UI, Airwallex has a proven track record of helping companies like Shein, Brex, Navan and Zip launch and expand their embedded finance offerings to their customers.

## Discover Airwallex solutions and success stories

Scale with Airwallex's comprehensive embedded finance solutions

### Global Treasury

Collect, store, and disburse funds globally on behalf of your customers.

### Payments for Platforms

Embed payment acceptance into your marketplace, software, or platform.

### Banking as a Service

Offer full-featured financial services, including accounts and card issuing.

# Global Treasury

With Airwallex, enterprises can enable their global customers to send and receive money freely across borders and currencies with a streamlined interface, fewer fees, and unmatched speed and flexibility. This solution provides access to:

## Global currency accounts

Open currency accounts with local bank codes and dedicated account numbers in 60+ countries, enabling customers to collect and distribute funds via local payment rails, direct debit, and SWIFT.

## Extensive payout network

Benefit from local payout rails in 120+ countries and automated batch payments or direct debits in 150+ countries, via API.

## Fast transactions

Enjoy unparalleled speed — approximately 50% of transactions are instant, and 85% of funds arrive within a few hours or same day.

## Multi-currency management

Hold funds in 20+ currencies; collect and payout in the same currency to avoid unnecessary FX conversions.

## Competitive FX rates

Access interbank FX rates and advanced FX features to lock in rates for 1,000+ currency pairs.

## Monetization

Earn revenue from FX markups, collection, payout, and account fees.

## Case study: Navan

# Streamline global reimbursements

“With Airwallex’s Global Treasury solution, **Navan** efficiently manages employee reimbursements for its multinational customers at scale. We’re excited to continue working together as we bring more innovative features to businesses everywhere.”

— Michael Sindicich, EVP and General Manager, **Navan**

## Challenge

**Navan**, a corporate travel and expense solution, needed a partner to help manage and accelerate global payouts to its customers’ employees. As one of the first enterprise technologies to use the cloud, mobile, and AI, **Navan** required a similarly modern global partner with international payout capabilities.

## Solution

With Airwallex’s Global Treasury solution, **Navan** efficiently manages employee reimbursements for its multinational customers at scale.

Through a single API integration, **Navan** streamlines local top-ups, manages FX risk, and makes fast, cost-effective payouts via local payment rails.

# Payments for Platforms

Airwallex's global payments infrastructure enables your customers to sell internationally with a seamless, localized checkout experience on their website.

Offer instant payouts and branded cards for your global sellers and service providers, so they can access their earnings quickly. Scale your global reach and revenue with:

## Global fund management

Collect, split, and pay out funds worldwide while ensuring compliance—without PayFac registration.

## Like-for-like settlement

Collect and settle payments in the same currency to eliminate FX risk and maximize revenue.

## Payment service provider (PSP)-agnostic integration

Manage global settlements and payouts to sellers across multiple PSPs, even if using another primary PSP.

## Global compliance

Focus on your core business while Airwallex optionally handles KYC and KYB.

## Monetization

Earn by charging processing fees on card acceptance or local payment methods, including instant fund access fees for sellers. Generate revenue from issuing cards to sellers and charging them interchange fees, as well as applying FX fees when converting currencies for international transactions, even if the enterprise is charged in the local currency.

## Case study: Shoptline

# Streamline global reimbursements

“Now that merchants can manage all financial operations on one platform, **SHOPLINE** enjoys higher customer loyalty and retention. The addition of FX, collections, payouts, and card issuing has unlocked new revenue streams. Airwallex's embedded finance solution has exceeded our expectations.”

- Raymond Hsu, Payment General Manager at SHOPLINE

### Challenge

**SHOPLINE**, a leading retail and commerce SaaS provider, needed a financial partner to support its expanding global operations and diverse merchant base. The solution needed to be able to handle complex payment requirements, offer more local payment methods, and streamline financial services for their customers.

### Solution

Partnering with Airwallex, **SHOPLINE** was able to offer various new products including multi-currency wallets, payouts, FX, and the ability to accept payments globally in 180+ currencies and 160+ payment methods. Airwallex's global payment licenses and APIs allow them to accelerate its financial product launches and improve risk management.

# Banking as a Service

Offer your customers full-featured financial services including accounts, physical and virtual cards, global funds movement, and lending. Unlock the full potential of your platform with:

## Local currency accounts

Create accounts in your customers' names in 60+ countries, complete with local bank details.

## Multi-currency support

Enable customers to hold funds in 20+ currencies and convert at interbank rates (or charge a markup).

## Card issuance

Issue customers single or multi-use, brand-customized cards in 40+ markets.

## Lending solutions

Assess creditworthiness with account cash flow data, offer loans, pay out loan proceeds instantly via cards, and manage repayments by directly debiting accounts.

## Monetization

Earn from interest on credit lines, FX markups, account and transaction fees.

### Repayment Settings

Autopay from

Debit Wallet

Billing date

5th

of each month

### Credit limit

#### Credit limit

\$1,352.94 USD used

\$292.91 USD remaining

Refreshes in 13 days

9:41



Hi, Brooklyn

Welcome to Tradiant



My Balance

**\$ 4,562.52**

Monthly profit

+ \$ 1,262.5

▲ +28%



Deposit



Withdraw



Transfer



Exchange

### My Portfolio



Alphabet Inc.  
GOOG



▲ 16.38%



Netflix Inc.  
NFLX



▲ 16.38%



News

## 4 steps to embedded finance success

So how can you join the 1% whose embedded finance adoption experience “exceeded expectations”? To prepare for challenges, enterprises can:

01

### Set realistic expectations

Many businesses find that implementation takes longer than expected. According to the survey, 60% of respondents experienced delays. Setting realistic timelines and preparing for potential setbacks can help manage expectations and ensure smoother execution.

02

### Prioritize customer awareness

Effective marketing and customer education are crucial for driving adoption. One respondent noted, “Marketing was not brought into the loop early enough to get the word out to customers.” Investing in awareness campaigns and training can enhance customer understanding and acceptance of new embedded finance solutions.

03

### Coordinate internal teams

Given the involvement of multiple implementation teams, fostering collaboration and clear communication among finance, legal, IT, and other departments can streamline the process and address regulatory and compliance concerns more effectively.

04

### Ensure comprehensive support

With 35% of respondents attributing lower adoption rates to vendor issues, choosing a partner that offers strong support and clear communication is essential. Addressing issues related to vendor support, documentation, and technical challenges can improve the implementation experience.

Partnering with the right tech company can guide enterprise leaders through all these steps.

## You got this.

Embedded finance adoption is more like an obstacle course than a walk in the park. But by setting realistic expectations, focusing on customer education, coordinating internal resources, and choosing a partner like Airwallex, renowned for offering world-class support, your enterprise can overcome these hurdles and leverage the full power and potential of embedded finance solutions.

Visit [Airwallex.com](https://airwallex.com) or [contact an Airwallex representative today](#) to get started.

07

# Appendix



# NewtonX

## **The world's leading businesses find their advantage with NewtonX.**

NewtonX is the only B2B research company that solves the challenges of today's insights leaders by connecting them with verified business expertise. To do this, we built the most sophisticated algorithm in the research industry, the NewtonX Graph. The AI-driven Graph custom recruits the perfect audience for your business question from an open network of 1.1 billion professionals across 140 industries. Every professional is 100% verified, so you can make your next bold move with confidence.

Decision quality data is embedded in everything we deliver. We field large-scale quantitative surveys, facilitate qualitative or expert interviews, engage in long-term consultations, and create customized research plans. With our all-access platform NewtonX Prime, we deliver expert intelligence at scale, giving investors an edge via instant access to expert surveys and transcripts.

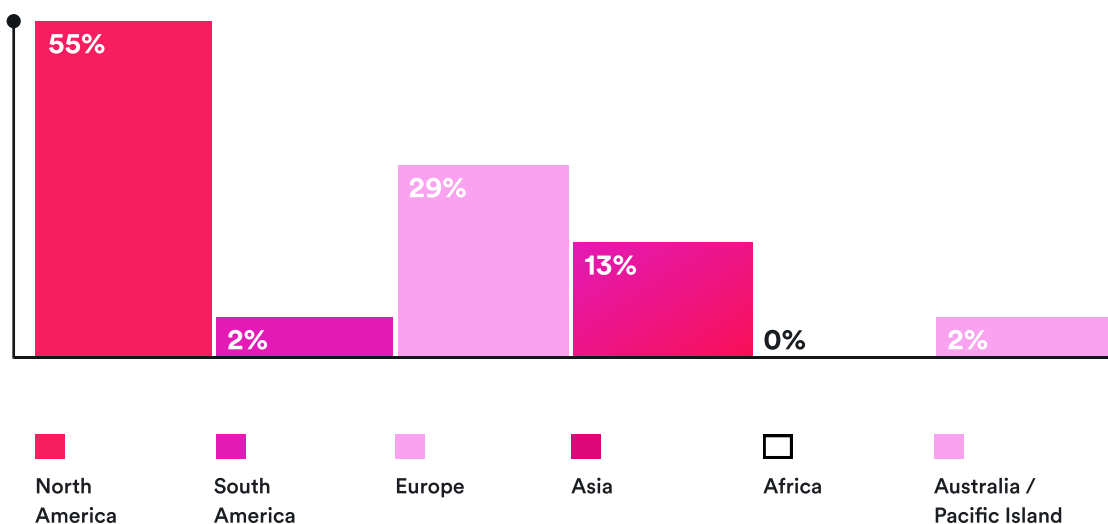
NewtonX partners with the Fortune 500, top consultancies, marketers, and investors. Together with our clients, we're ushering in a new standard of truth in B2B insights.

To learn more, head to [newtonx.com](https://newtonx.com)

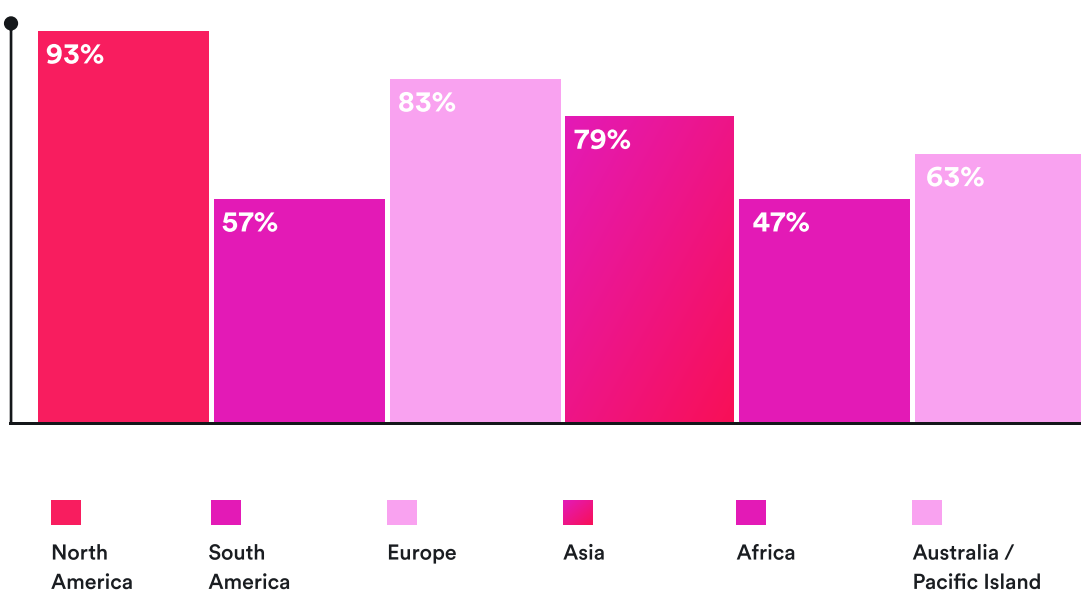
# Appendix:

## Respondent Profile

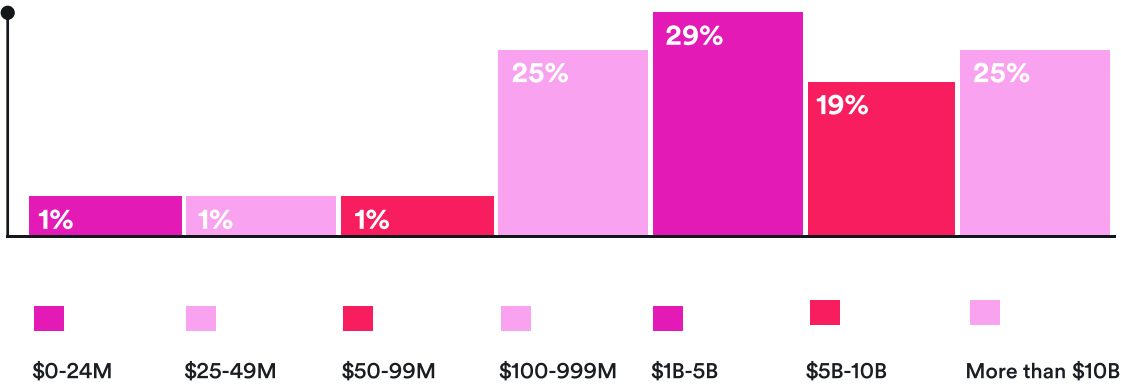
### Respondent geography



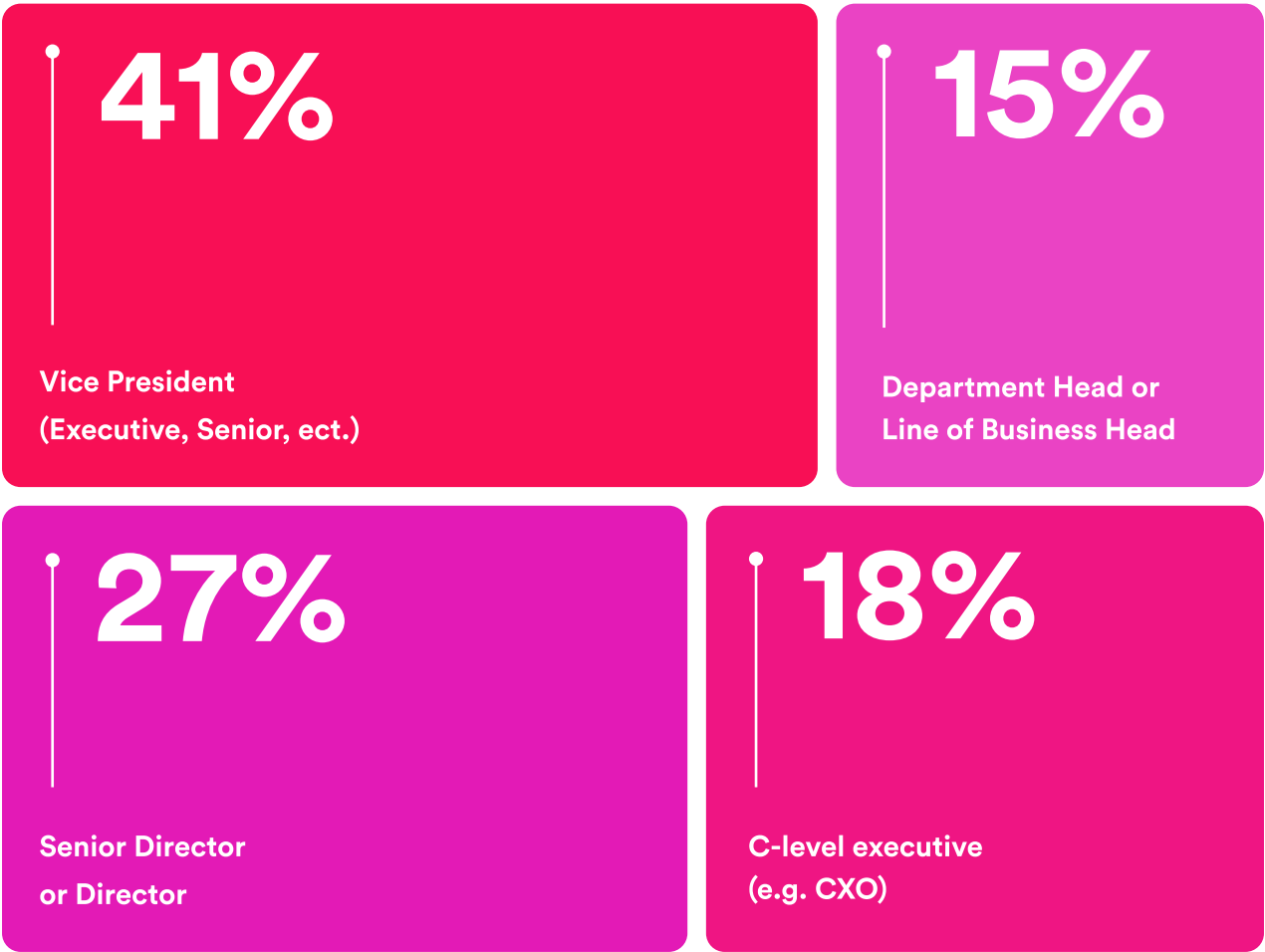
### Regions where businesses are operating



Annual business revenue



Respondent title and seniority



Industry breakdown

