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Embedded Finance in a Single Sprint: Worldpay Launches Embedded Lending, Banking and Card Issuing for Platforms Partners

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Innovative Embedded Finance Engine helps software companies deliver seamless business banking products to their users

CINCINNATI, September 29, 2025 – Worldpay® has launched the Embedded Finance Engine, a new suite of best-in-class financial service products that its software platform partners can quickly integrate to drive higher retention and revenue growth while streamlining their tech stacks and ecosystems.

Worldpay's Embedded Finance Engine is available to partners integrated with Worldpay for Platforms and includes embedded lending, banking and commercial card issuing products with plans to expand capabilities rapidly over the coming months.

Worldpay's pre-built embedded finance components make it fast and easy for software platforms to deliver market-leading financial services directly from their business management applications. With a simple, single integration, Worldpay's innovative Embedded Finance Engine — featuring modern programming architecture and configurable widgets — delivers embedded financial services that are ready to launch out of the box, without requiring major investment or additional resources.

James Armijo is chief executive officer at Inktavo, a leading software provider for branded merchandise makers and an early adopter of embedded lending from Worldpay. Armijo commented, "Inktavo's mission is to help customers succeed and grow, and embedded lending is key to that. By integrating Worldpay's capital lending into our software and payments solution, we addressed a critical need, stood out from competitors, and made a significant impact. We issued our first loan in 13 days, have funded $14.2 million so far, and expect that number to grow significantly."

"We quickly completed the low-code integration and almost instantly the first working capital loan was funded," said Eric Elwell, chief executive officer at 2Touch, a leading POS for bars and nightclubs. "Worldpay's modern, pre-built financial components available via APIs made it not only easy integrate, but also easier to add new and innovative services as they become available through Worldpay. Once integrated to the Embedded Finance Engine, we're able to quickly turn on new services to constantly meet our clients' needs without new tech development or operational overhead."

Worldpay's Embedded Finance Engine significantly reduces the compliance and fraud risk burden for software platforms, allowing them to focus on their core business. By handling regulatory requirements and risk management, Worldpay eliminates the need for additional operating expenses typically required to launch and maintain new financial offerings. As new services become available, platforms can activate them seamlessly — without incurring extra costs or dedicating resources to ongoing compliance and fraud prevention.

"Worldpay has always been an innovative leader in the software led platforms space with multiple industry leading technologies. We are deeply committed to helping our software partners meet the needs for their users," said Matt Downs, president of Worldpay for Platforms. "Our goal is to empower partners to become the everything platform for their users. We are helping them move beyond payments to solutions like the Embedded Finance Engine. By providing partners with purpose-built and easy-to-use technology with simple integrations, we help them unlock new opportunities and deliver greater value to their customers. Embedded finance is just one example of how Worldpay powers the possible for our partners."

Worldpay will be showcasing the Embedded Finance Engine at their annual Partnership Forum in Denver this week. Follow Worldpay for Platforms on LinkedIn for live updates from the event.

About Worldpay
Worldpay is an industry leading payments technology and solutions company with unique capabilities to power omni-commerce across the globe. Our processing solutions allow businesses of all sizes to take, make and manage payments in-person and online from anywhere in the world. Annually, we process over 50 billion transactions across 174 countries and 135 currencies. We help our customers become more efficient, more secure and more successful. To learn more, visit worldpay.com or follow us on LinkedIn, Instagram, X, and or Facebook.

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