

Protect CX. Cut complexity:

A low-risk path to unified payments for ISVs

Includes a five-step framework to modernise payments without disruption



About Ezidebit

Ezidebit is a trusted payments provider that has helped over 60,000 businesses across Australia and New Zealand manage payments with confidence. Powered by Global Payments since 2014, its secure Level 1 Payment Card Industry Data Security Standards (PCI DSS) certified platform supports direct debit, BPAY, PayTo, phone, online and in-person payments through a single, scalable payments layer.

Designed with software platforms in mind, Ezidebit works closely with ISVs to embed payments into their products in a way that reduces complexity, supports growth, and protects customer experience. With 100 software integrations across industries including health, fitness, education, childcare and real estate, Ezidebit enables software companies and their merchants to streamline workflows, improve cash flow, lower administration, and deliver consistent, trusted payment experiences at scale.

Acknowledgement

Ezidebit acknowledges the Traditional Custodians of Country throughout Australia and recognises their continuing connection to land, waters, and community. We pay our respects to Elders past and present.

Research sources

Ezidebit 2025 Australian SMB Payment Pulse — National survey of Australian small and medium businesses (SMB) examining payment complexity, admin burden, customer friction and consolidation intent. Available at: [Australian SMB Payment Pulse](#).

Global Payments 2025 ISV Market Research — Proprietary research conducted with integrated software vendors (ISV) across Australia examining payment stack complexity, partner expectations and consolidation intent.



About Global Payments

Global Payments (NYSE: GPN) is a leading payment technology and software company that powers commerce for businesses of all sizes worldwide. We help businesses grow with confidence by delivering innovative solutions that enable seamless payment acceptance, smarter operations and exceptional client experiences — online, in store and everywhere in between. With its global reach, local expertise and scale, Global Payments manages trillions in payments volume and billions of transactions across more than 175 countries. Headquartered in Atlanta, Georgia, Global Payments is a Fortune 500® company and a member of the S&P 500. Learn more at company.globalpayments.com.

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What this guide gives you

This guide is for Integrated Software Vendors (ISV) product, platform and commercial leaders who are seeing payments complexity impact customer experience but want a safer way forward.

You can read end to end, or jump straight to the sections most relevant to your priorities.

Inside, you'll find:

- A clear lens on why payments now directly shape customer experience, trust and retention.
- Insight into how fragmented payment stacks quietly tax CX, security, operations and margin.
- A practical view of how security decisions show up as everyday customer experience.
- A proven, low-risk path from fragmented payments to a unified payments model.
- A five-step roadmap ISVs can use to modernise payments in-product, without disrupting customers, overloading teams or risking downtime.

Section 1

Why payments are now customer experience

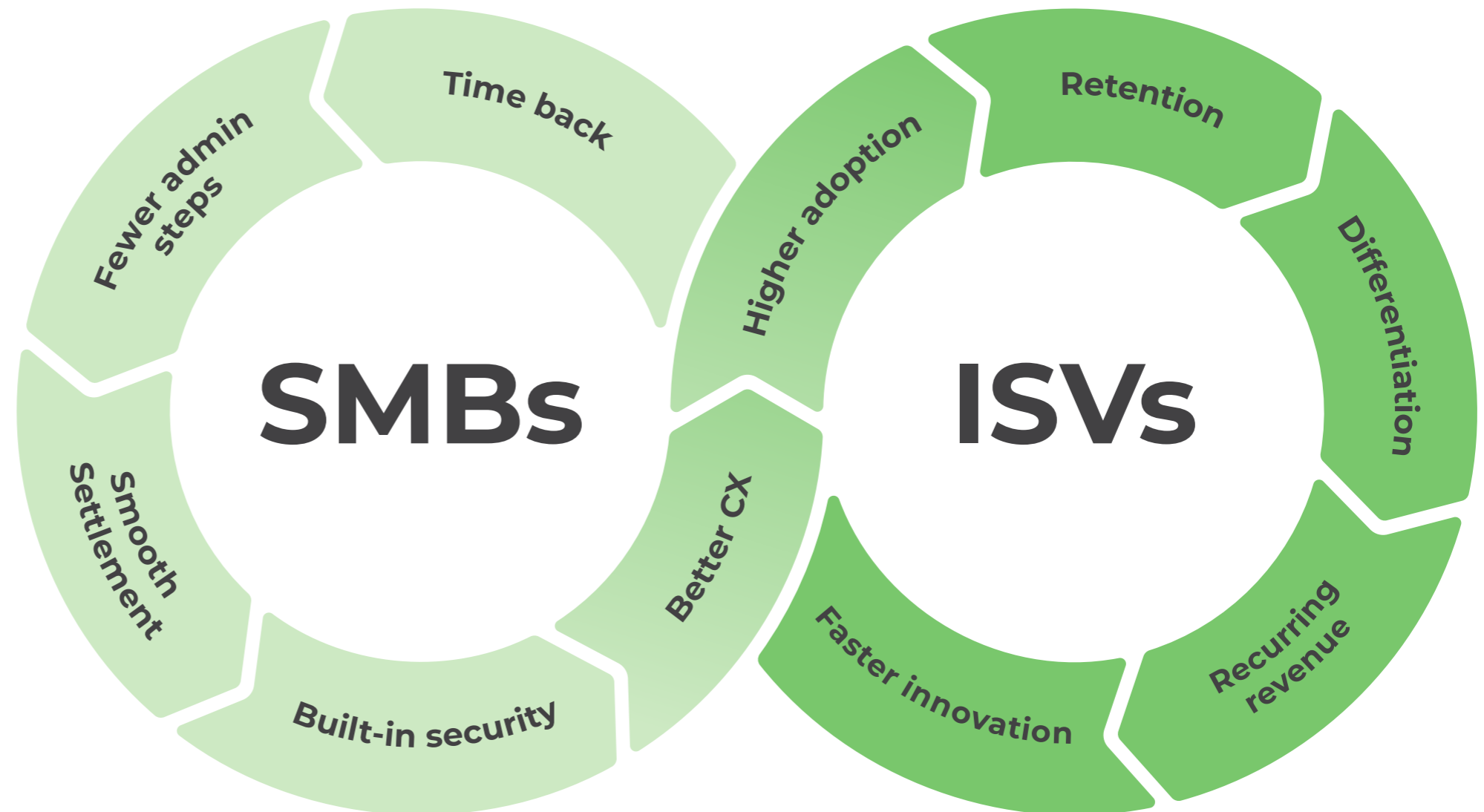
Payments have become the integrated software vendor (ISV) battleground. They now define customer experience (CX), cost, and confidence. Our latest research shows fraud, settlement delays, and support responsiveness are top merchant pain points. Fragmentation across providers amplifies these issues, driving failed transitions, manual reconciliation and inconsistent flows.

Trust is shared: customers don't distinguish between your platform and your payment rails. This guide outlines a practical path from fragmented stacks to a unified payments layer, aligned to both product and commercial goals. ISVs are responding: 54% plan to add or switch a payments partner in the next 12 months to consolidate vendors, simplify operations, and deliver a cleaner omnichannel experience. (ISV Market Survey).

Shared success with SMBs sees payments fade into the background. When sign-up is fast, checkout is simple, funds are predictable, and security is built-in, SMBs run more of their business through your platform — and stay longer.

This guide shows how to move from fragmentation to a unified payment stack in five low-risk steps.

Omnichannel payments reached US \$16.7B in 2024 and are growing at 14.2% CAGR (compound annual growth rate) globally. Asia Pacific is the fastest-growing region at 16.5% CAGR. As demand rises, fragmented stacks increase risk — while unified platforms capture more share and recurring revenue. (Data Intelo Omnichannel Payments Market research).



From fragmentation to unified payments:

- 1 Align outcomes
- 2 Map journeys
- 3 Design in-product
- 4 Partner & build
- 5 Pilot, prove, scale

Shared success: A unified payments experience creates a two-way value loop, where SMB efficiency and ISV growth accelerate each other.

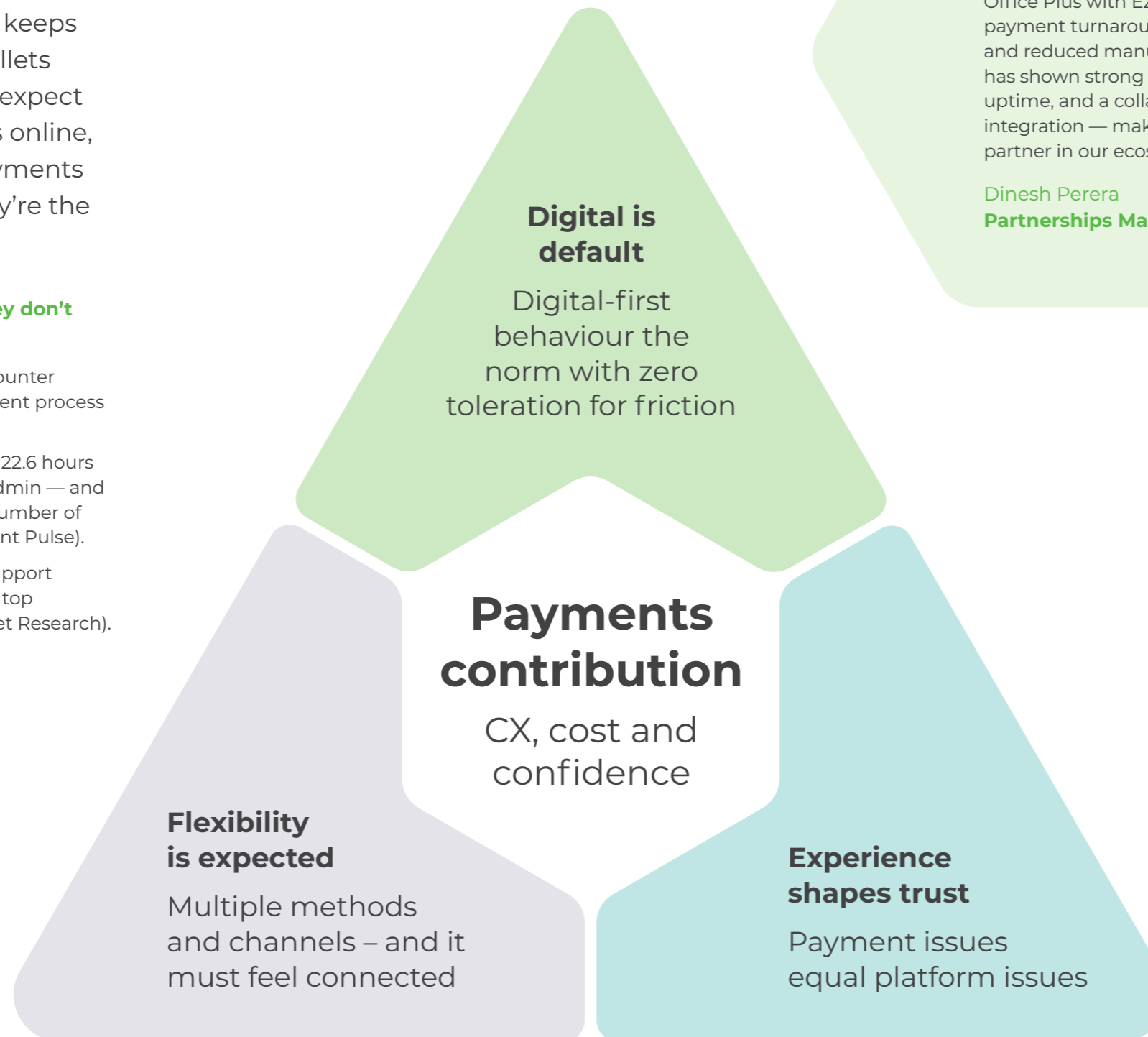
Section 2

Payments have become the strategic lever for winning CX

Digital is the default. Cash keeps falling, contactless and wallets dominate, and customers expect the same sleek flow across online, mobile, and in-person. Payments aren't rails anymore — they're the product experience.

ISVs are judged on outcomes they don't fully control

- 75% of SMBs say customers encounter friction somewhere in the payment process (SMB Payment Pulse).
- Businesses spend an average of 22.6 hours per week on payment-related admin — and the burden increases with the number of payment providers (SMB Payment Pulse).
- Fraud, settlement delays, and support responsiveness rank among the top merchant pain points (ISV Market Research).



“Fred IT Group is committed to delivering secure, seamless and scalable digital experiences for Australian pharmacies, and Ezidebit's infrastructure aligned with our technical and compliance standards. Pharmacies using Fred Office Plus with Ezidebit have reported faster payment turnaround, fewer missed payments, and reduced manual reconciliation. Ezidebit has shown strong responsiveness, dependable uptime, and a collaborative approach to integration — making them a trusted partner in our ecosystem.”

Dinesh Perera
Partnerships Manager, Fred IT Group



Payments aren't just a step in the journey — they are the moment your customer decides whether to trust you or churn

When payments work, CX compounds: effortless checkout, saved credentials, faster funding and unified reporting drive repeat use and renewals. When they don't, friction shows up in failed transitions, delayed settlements and support tickets. The platform often carries the blame.

Three forces redefining expectations

- Cash accounted for just 13% of consumer payments in Australia in 2022, down from 69% in 2007 (Reserve Bank of Australia).
- Merchants need multiple payment options across channels; saved credentials and consistent checkout are now best practice. And manually keying data feels like friction.
- Inconsistency erodes confidence and lifts churn risk — one in four SMBs report customer churn tied to payment frustration (SMB Payment Pulse).

Three market forces now determine how your product feels at checkout.
The question is whether your flows respond as one.

Section 3

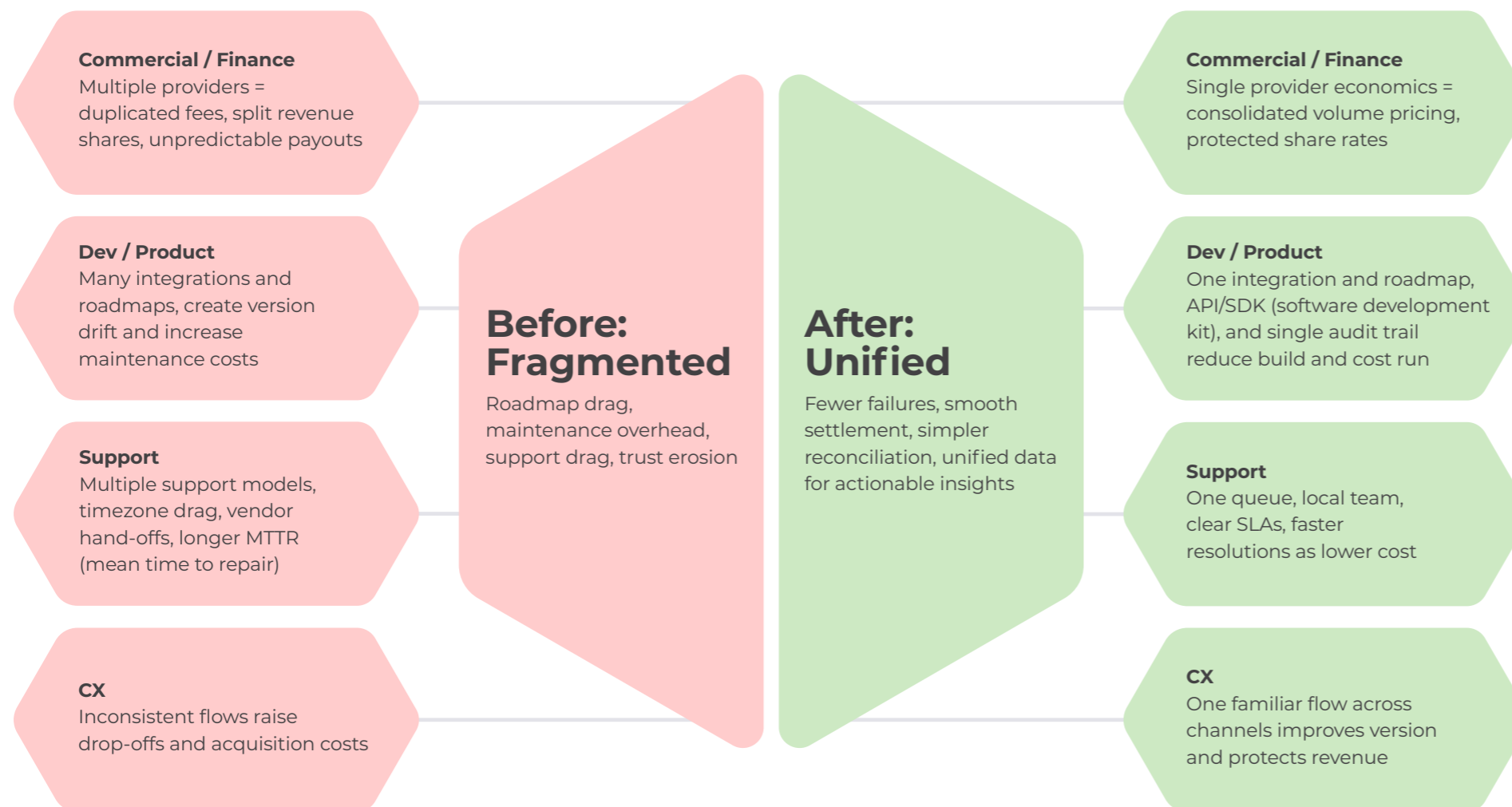
Where fragmented stacks quietly tax growth

In practice, most ISVs operate multi-vendor payment stacks. 89% of ISVs manage integrated or partially integrated payment stacks (ISV Market Research). Much of this complexity comes from layering partners over time — each integration solves a real need, but together they create overlapping systems, duplicated workflows, inconsistent experiences, and operational drag.

Where the hidden tax surfaces

- Product and engineering: version drift, multiplied maintenance, slower delivery; divergent behaviours under load; separate testing paths.
- Support: inconsistent error handling and retry logic lengthen resolution time; vendor hand-offs; multiple queues and SLAs; merchants wait while ISVs coordinate.
- Commercial and finance: teams juggle pricing structures and revenue models across providers; economics blur.
- Customer experience: failed payments feel unpredictable; disputes and settlement appear opaque; the platform takes the blame.
- Over time, the drag compounds: feature delivery slows, confidence in adding new methods drops, and margins erode through layered fees and delayed cash flow. Fragmentation rarely causes a single failure; it taxes everything, slowly.

These compounding costs are addressed through a practical, low-risk roadmap outlined later in this guide.



Fragmentation rarely breaks one thing — it taxes everything, daily.
Unifying flows removes failure points and rework.



Section 4

Security shows up as customer experience

Security choices are CX choices. Approvals, authentication, disputes and settlement timing are felt as experience. Every extra hand-off widens exposure and blurs ownership — and customers do not distinguish your partner from your platform.

Fewer handoffs mean fewer exposure points — and clearer accountability from a single payments provider, with less visible friction when risk spikes.

Security decisions are experienced by merchants as customer experience. When payments are unified, risk is handled quietly. When fragmented, friction becomes visible.



- Card fraud on Australian-issued cards surged to \$913m in 2024 (up 20% YoY); FY2025 figures reflect a further \$854m in losses ([AusPayNet](#)).
- Breaches remain frequent and costly, often via phishing, credential theft, ransomware and human error ([OAIC](#)).

Fragmentation widens the risk-exposure footprint: more systems to secure, more monitoring points, and more inconsistent controls and data flows. Redirects and uneven authentication add visible friction — even for legitimate transactions.

The roadmap later in this guide is designed to reduce risk and PCI scope while keeping security controls invisible to customers.

Section 5

A safer path from fragmentation to consolidation

Most ISVs agree on the destination: fewer vendors, cleaner integration, more predictable operations — even if the journey starts with more than one provider.

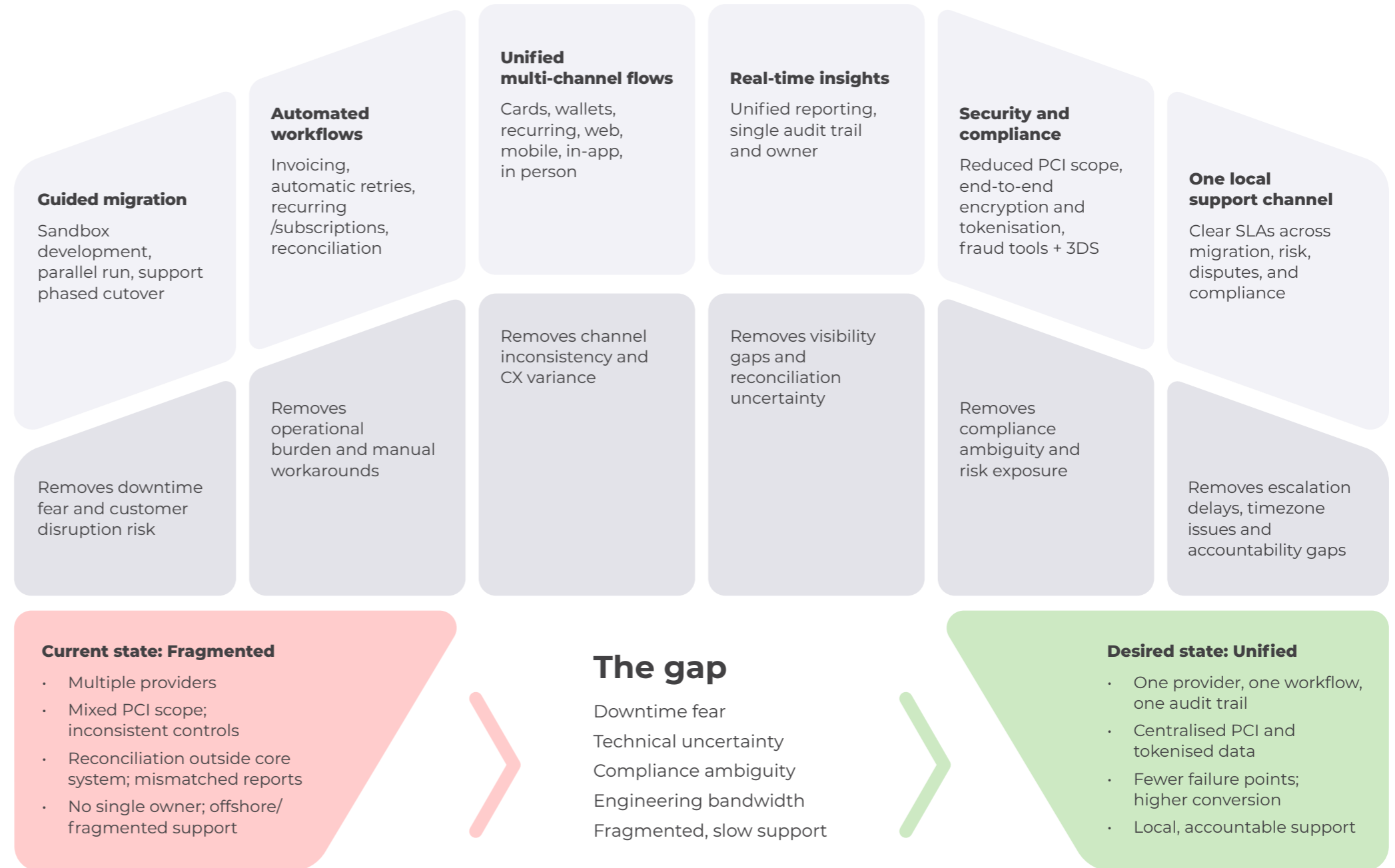
For many, consolidation begins by bringing in a partner who can run alongside existing rails, prove value fast, and progressively remove fragmentation. In our latest survey, 54% of ISVs say they're likely to add or switch a payments partner in the next 12 months despite disruption fears (ISV Market Research).

The risk isn't consolidation — it's fragmentation. Pressure ultimately flips the calculation.

Rising fraud, inconsistent support, delayed settlements, and margin squeeze expose the cost of doing nothing.

ISV priorities for a safe consolidation path

- De-risk disruption: coexistence mode, phased cutovers, white-glove support.
- Prove fit early: sandbox access, technical certification, beta launches, relevant references.
- Lower switching friction: preserve existing logic, minimise engineering lift.
- Operational simplicity: fewer tools, cleaner workflows, reduced admin.
- Clear accountability: one owner for support, risk, and compliance.



Closing the consolidation gap: A phased path from fragmented to unified payments, where each step removes effort and exposure.

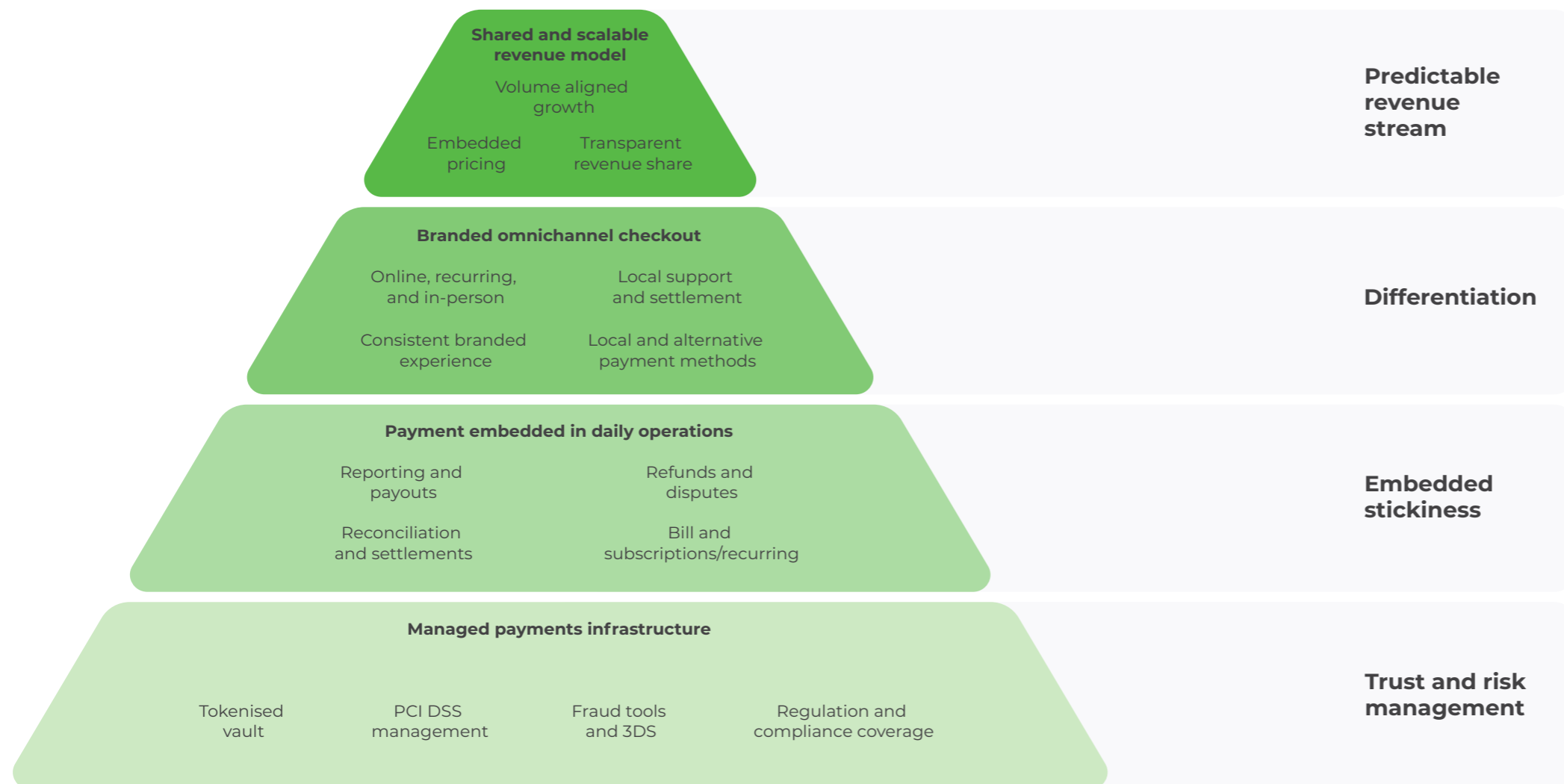
Section 6

Unified payments, real outcomes

Unify payments to turn complexity into compounding growth.

Unifying payments is not just a change of provider. Done well, it becomes an operating model.

One where payments are embedded directly into the platform, and value is delivered through architecture rather than workaround. The result shows up across five dimensions — from revenue and differentiation to risk, stickiness and speed — each driven by how payments are designed, integrated and scaled in-product.



“Over our 18-year partnership, Ezidebit has been instrumental in helping Jetts streamline payment processing across our network. Their automated payment solutions and integrated reporting have significantly reduced administrative time for our Business Owners, allowing them to focus more on supporting our members and growing their businesses. The reliability and simplicity of Ezidebit’s system have made it an invaluable part of our operation.”

Elaine Jobson
CEO & MD Jetts Fitness



Faster innovation

Build once and extend everywhere – add payment methods, channels, and regions through a single integration for a shorter launch cycle.



One integration compounds value across product, operations and revenue — and the platform becomes harder to replace.

Section 7

A practical roadmap for ISVs

Move fast, prove value, and scale with confidence. Two proven paths to value — phased or at-scale.

Switching payment partners does not need to be a big-bang change. Many ISVs treat consolidation as a sequence of small, controlled steps — pilots, parallel runs, and staged cutover — each designed to reduce effort, protect customers, and demonstrate value early. When speed matters, execute disciplined bulk migrations with proven playbooks, dedicated integration/migration teams, and coordinated communications.

Measure what matters

- Merchant conversion rate up; on-time payments improving; admin time reducing.
- ISVs: attach rate up; churn down; revenue per account growing.

How Esidebit helps

- One partner, one integration: a single integration point to accept online, recurring and in-person payments — ship faster; lower dev time and cost.
- Commercial clarity: transparent, tiered revenue structure — your share of revenue grows as transactions grow.
- Secure and reliable: Level 1 PCI DSS certified with 99.99% gateway and processing uptime protects your clients and reputation.
- Strategic partnership: dedicated local relationship management, migration, GTM and customer service.

What good looks like in 90 days

- Fewer payment failures and fewer steps at checkout.
- Smooth settlement and cleaner reconciliation.
- Clearer dispute flows and fewer escalations.
- Higher attach rates and shared recurring revenue.

A five-step framework to unified payments.

1

Align on outcomes

Choose three measurable goals that matter to both product and commercial teams. Baseline current performance so improvements are visible.

2

Map and simplify journeys

Review onboarding, payment, reconciliation, and payout flows end-to-end. Identify where redirects, duplicate entry or manual workarounds can be removed.

3

Design and de-risk in-product

Implement payments directly within the platform using tokenised credentials and native or host UI components. Reduce PCI scope by design and ensure reconciliation is consistent from day one.

4

Partner and build

Work with a single, accountable payments partner that offers modern APIs, a strong sandbox, and local support. Align on commercials, reporting and ownership before scaling volume.

5

Pilot, prove, scale

Launch with a small cohort or specific payment types. Run unified and existing flows in parallel, compare outcomes, and expand once value is proven. Run legacy and embedded flow in parallel, compare results, and expand once outcomes are clear.

What to do next

Start with a low-friction first step. Book a 20-minute technical fit call; we'll confirm fit, walk your team through sandbox options and outline a parallel-run plan. [Choose a date and time here.](#)

Register to receive the next ISV eBook in the series for practical guidance on payments and competitive advantage.

Let's simplify payments, together.

Ezidebit helps ISVs deliver the seamless, secure payment experiences your merchants expect — without the complexity behind the scenes. With unified workflows, robust security, and local, accountable support, we make it easier to build, scale, and differentiate your platform.

Whether you're reducing fragmentation, improving conversion, or strengthening your CX, we're here to help you deliver payments that simply work.

Visit Ezidebit to learn more and take the next step toward a stronger, more unified payments experience for your platform.

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