

SUPPORTING EMBEDDED PAYMENTS

A strategic guide for health and fitness software platforms

How to turn payments into a driver
of recurring revenue, retention and
platform growth



Make payments part of your growth strategy

Health and fitness software has evolved beyond membership management and scheduling.

Today's platforms help gyms, studios, wellness providers and recreation businesses manage memberships, bookings, billing, reporting and member engagement. In fact, fitness platforms are becoming the systems these businesses rely on to operate and meet their goals.

As the role of health and fitness software expands, customer expectations are changing.

Health and fitness businesses want technology that helps them create reliable recurring revenue, improve member experiences, simplify operations and gain greater visibility into business performance.

And payments are becoming central to all four priorities.

Many leading software providers are responding by making payments a strategic part of the platform experience. Rather than treating payments as a standalone function, they are embedding payments directly into the workflows their customers use every day.

They're also looking beyond payment acceptance and toward partnerships that help them launch faster, adapt to changing customer expectations and create new opportunities for growth. Inside the 2026 Merchant Insider Report, business owners who rely on software to run their operations shared that payments are becoming a factor in their software selection, member retention and long-term growth.

Payments matter more than ever¹

83%

would consider switching for better cash-flow visibility and forecasting

82%

want the ability to accept all payment types

82%

of businesses would switch software providers for better payment capabilities

81%

want faster access to funds

Why payments should take priority

According to the Health & Fitness Association, US gym membership reached a record **77 million members in 2024**.² Fitness operators also reported **5.5% net membership growth and 66.4% member retention**, demonstrating the importance of recurring membership revenue and long-term customer relationships.³

At the same time, members expect connected experiences across every fitness interaction.

Therefore, many health and fitness businesses want to partner with software providers that can help them manage operations and financial workflow. Operators are also interested in embedded payment experiences that are integrated rather than disconnected.

For software providers, this creates a significant opportunity.

The right payments strategy can help create more value for customers while increasing platform differentiation, strengthening retention and supporting long-term growth.

The new standard in software

Health and fitness businesses evaluate software platforms based on:

- ✓ Payment capabilities
- ✓ Financial visibility
- ✓ Payment flexibility
- ✓ Operational efficiency
- ✓ Connected business workflows

The platforms that can deliver these experiences are better positioned to compete for customer loyalty.

4 ways embedded payments create value

01 Support recurring revenue

Recurring memberships remain the foundation of many health and fitness business models.

Reliable recurring billing helps businesses create predictable revenue, improve cash flow consistency and support stronger member relationships. When payments fail or collections become complex, the impact can extend beyond the transaction itself.

Embedded payments help connect recurring billing directly to the workflows fitness businesses already use, creating a simpler and more consistent experience.

Platforms that help improve billing continuity and reduce payment friction can become more valuable to membership-based businesses.

02 Improve member experiences

Whether consumers are purchasing memberships, booking classes or managing wellness services, they expect seamless digital experiences.

Payments are now part of the overall member experience.

When payment processes align naturally with registration, billing and membership management workflows, businesses can reduce friction while delivering a more convenient experience.

Better payment experiences can help businesses create smoother member journeys while reducing administrative effort.

03 Increase financial visibility

Businesses want more than payment acceptance. They want visibility into revenue performance, collections, forecasting and cash flow.

Financial insights are essential for growing fitness businesses that want to make informed operational and strategic decisions. Embedded payments can help bring payment information and business data together within a single experience.

Financial visibility is becoming an important component of software value.

04 Strengthen platform value

As payment experiences become integrated into daily workflows, platforms become more central to how businesses operate. This can improve retention, increase adoption and strengthen platform differentiation.

Some software providers are also using embedded payments to create new revenue opportunities, while simultaneously delivering greater value to customers.

Fitness software provider fitDEGREE increased average monthly revenue per customer from approximately **\$145 to \$175** through a payment revenue-sharing model without increasing customer pricing.⁴

Embedded payments can transform payments from an operational necessity into a strategic business asset.

Building your embedded payments strategy

Successfully embedding payments requires more than turning on payment acceptance. Strategies should begin with clear business objectives and a deep understanding of customer needs. Below are the key steps to building your strategy.

01 Align payments to business goals

Consider which outcomes matter most to your platform.

- ✓ Increasing customer retention opportunities
- ✓ Improving customer adoption
- ✓ Supporting recurring revenue
- ✓ Creating monetization
- ✓ Differentiating the platform
- ✓ Helping customers grow

The most successful embedded payments strategies align directly to measurable business outcomes.

Expectations are changing

Health and fitness businesses expect software platforms to deliver:

- ✓ Embedded experiences that feel seamless
- ✓ Faster access to innovation
- ✓ Greater operational efficiency
- ✓ Better visibility into business performance
- ✓ Connected workflows that simplify growth

The opportunity for platforms is creating experiences that help customers run and grow their businesses.

02 Map payments across the customer journey

Payments touch nearly every stage of the member lifecycle.

- ✓ New member enrollment
- ✓ Membership billing
- ✓ Class registrations
- ✓ Training services
- ✓ Wellness offerings
- ✓ Retail purchases

Identifying where payment experiences intersect with customer workflows can help uncover opportunities to simplify operations and improve experiences.

03 Prioritize adoption

Launching payments is only the first step. Long-term success depends on onboarding, user adoption, education and ongoing optimization. The more customers actively use payment functionality, the more value customers and platforms can realize.

What to look for in an embedded payments partner

The right partner can play an important role in the success of your payments strategy. Consider evaluating providers across these key areas.



Health and fitness industry expertise

Do they understand membership-based and recurring-revenue business models?



Payment experience capabilities

Can they support the payment experiences members expect?



Reporting and visibility

Do they provide meaningful insight into payment and revenue performance?



Monetization opportunities

Can they help support your business growth objectives?



Strategic partnership

Will they help support implementation, onboarding, adoption and long-term optimization?

For a deeper evaluation framework, see 10 questions every fitness platform should ask before choosing a payments partner.

Looking beyond fitness payments

Health and fitness businesses want connected experiences that bring operational and financial workflows together within a single ecosystem. Payments often serve as the foundation for that transformation. And the demand for broader capabilities is strong.

The opportunity for health and fitness software extends beyond payment acceptance. Platforms are well positioned to support the full range of financial experiences to help businesses operate, grow and stay competitive with evolving member expectations.

What businesses are looking for

83%

want better cash-flow visibility and forecasting¹

81%

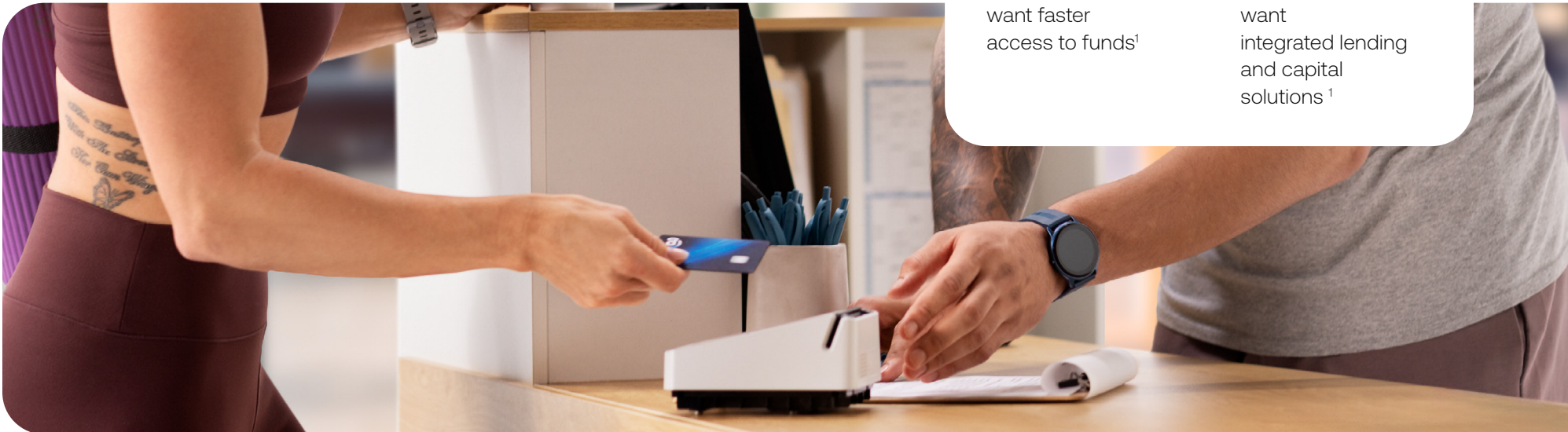
want tools to manage outgoing payments¹

81%

want faster access to funds¹

79%

want integrated lending and capital solutions¹



Why health and fitness platforms choose Global Payments for Platforms

Supporting embedded payments requires more than payment technology. It requires a partner that understands health and fitness platforms, recurring revenue models, customer adoption and the operational realities of growth.

Global Payments for Platforms combines payments expertise, configurable technology and a collaborative partnership approach to help software providers launch faster, tackle complexity and create more value for their customers.

Built to support platform growth

1.5m

merchants

50b

transactions processed

\$2.3t

in transactions

68

domestic processing connections

We help fitness platforms:

- ✓ Support recurring revenue models
- ✓ Improve member payment experiences
- ✓ Increase financial visibility
- ✓ Unlock monetization opportunities
- ✓ Strengthen customer retention
- ✓ Scale payment operations with confidence

Embedded payments can create new revenue opportunities, but they can also introduce operational complexity.

Global Payments for Platforms provides dedicated support throughout implementation, onboarding, optimization and growth so health and fitness software providers can remain focused on building the experiences their customer rely on every day.

Strengthen your fitness platform

The health and fitness industry is evolving. Businesses are evaluating software platforms based on the value they create beyond core functionality.

Embedded payments provide an opportunity to support recurring revenue, improve member experiences, increase financial visibility and strengthen platform value. Successful software providers make payments part of their growth strategy. As a result, they're creating connected experiences, supporting customer growth and becoming more valuable to the businesses they serve.

Whether you're looking to increase adoption, support recurring revenue, unlock new monetization opportunities or strengthen platform value, Global Payments for Platforms can help you build a stronger payments strategy.

With the right payments strategy and the right partner, your platform can be ready to take on what's next.

[Learn more on our Health and Fitness industry page](#)



- 1 [Worldpay for Platforms, 2026 Merchant Insider Report](#)
- 2 [Health & Fitness Association, New HFA data shows how 77 million US fitness facility members work out, 2025](#)
- 3 [Health & Fitness Association, 2025 Fitness Industry Benchmarking Report](#)
- 4 [fitDEGREE customer success story with Global Payments for Platforms](#)