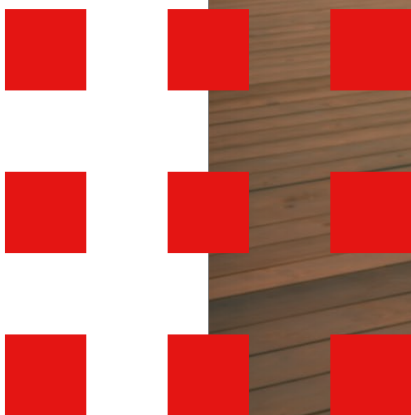


The Balance of Growth

Payments as a strategic advantage for Health & Beauty

Getnet x Health & Beauty



The global **Health and Beauty industry** is undergoing a period of sustained expansion. Already valued at approximately **\$450 billion** according to [McKinsey's State of Beauty 2025 report](#), it is **projected to grow at around 5% annually through 2030**. In LATAM and Iberia in particular, consumer demand for wellness, aesthetics and preventative care is accelerating.

But sector growth alone does not guarantee success for individual businesses. Health and Beauty practitioners, from independent aestheticians and salons to clinics and dental practices, are operating in an increasingly competitive landscape. As new entrants flood the market, **differentiation is becoming harder to achieve**.

One of the most overlooked yet decisive factors in this environment is payments. Long treated as merely a back-office necessity, payment processing and the

value added services around it are now under scrutiny. Legacy systems, slow settlement times and limited flexibility all introduce friction at key moments in the customer journey. **In an industry where trust and repeat business are critical for sustainable growth, these inefficiencies directly impact revenue and retention.**

What Getnet sees on a day-to-day basis is that practitioners modernising their payment infrastructure to deliver a best-practice user experience are gaining a measurable edge. **Payments are no longer just operational. They are a strategic lever for growth.**

This white paper explores how Health and Beauty businesses across LATAM, Spain and Portugal can unlock this opportunity. Drawing on new Getnet research, it provides actionable insights into **how payment innovation can drive business performance.**

Research methodology

Getnet conducted 4,000 quantitative interviews with medical clinics and beauty salons across Spain, Brazil, Mexico and Chile, alongside 24 in-depth qualitative interviews with sector decision-makers.







01

**A new
world of
Health &
Beauty**

A new world of Health & Beauty

The Health and Beauty sectors are evolving in line with broader cultural and consumer shifts. Demand is moving away from standardised outcomes toward more personalised approaches.

In the Beauty industry, this transformation is evident across four key trends:

-  **Skinification of the body:** Advanced skincare principles applied beyond the face
-  **Sensory beauty:** Treatments designed to deliver holistic, multi-sensory experiences
-  **Natural and authentic results:** Subtle enhancements over dramatic changes
-  **Aesthetic longevity:** Preventative treatments that sustain long-term wellbeing

Simultaneously, the structure of the Beauty industry is changing. Many beauty practitioners in particular begin as sole traders, often working from home and providing services to friends and family. These early-stage businesses are typically resource-constrained, **prioritising sustainability and efficiency. Getnet research shows this is particularly pronounced in Brazil and Chile, where 19% and 16% of practitioners respectively cited resource optimisation as a key focus.**



01

A new world of Health & Beauty



In the Healthcare industry, the key trends are different but linked:



Medicalisation of wellbeing: Consumers are applying clinical health principles to daily routines as wellness becomes more evidence-led.



Healthcare where you are: Health services are adding more flexibility by offering services like telehealth and app-based access. This is especially important in Latam because it expands healthcare access across underserved and remote communities.



Personalised care: Patients increasingly expect tailored support with nutrition, chronic-condition management and mental health.



Preventative healthcare: The focus is shifting from reactive treatment to prevention and long-term resilience.

A new world of Health & Beauty

For Health and Beauty businesses, keeping abreast of these evolutions and maintaining steady growth is challenging. Business expansion is a major concern across multiple markets - ranking as the top challenge in Mexico, second in Chile, and third in both Spain and Brazil.

To grow sustainably, practitioners are increasingly professionalising their operations. This includes:



Hiring staff to increase service capacity

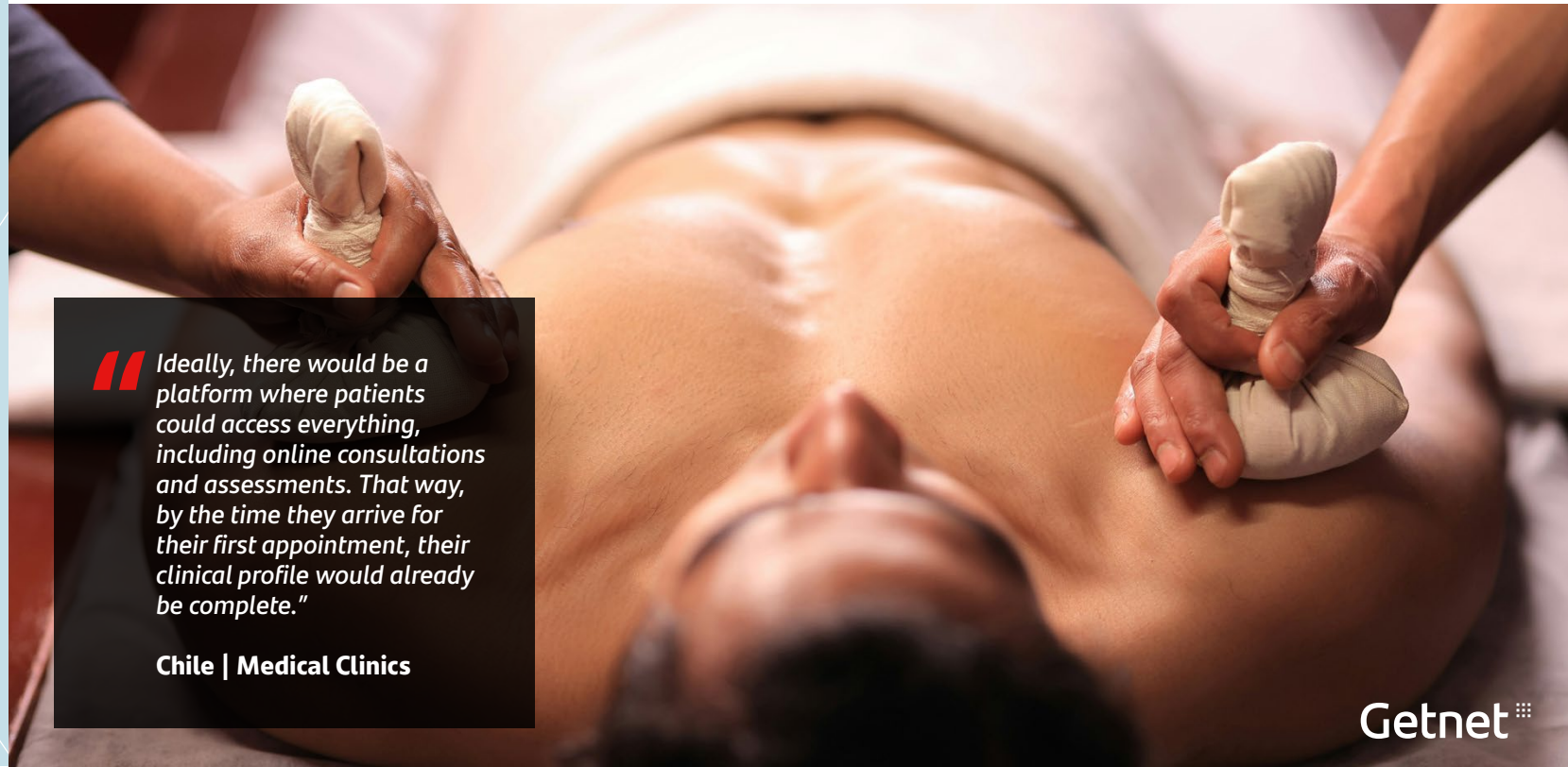


Expanding treatment portfolios



Investing in technology solutions that reduce operational costs

A good example of technology investments is the rise of instalment-based treatment plans, where clinics bundle multiple services into packages. This approach increases affordability for customers while creating more predictable, “sticky” revenue streams for businesses.



“ Ideally, there would be a platform where patients could access everything, including online consultations and assessments. That way, by the time they arrive for their first appointment, their clinical profile would already be complete.”

Chile | Medical Clinics

A new world of Health & Beauty

While often grouped together, Health and Beauty encompass two distinct but overlapping ecosystems. **Healthcare providers** operate in more regulated environments. They **offer higher-value treatments and contend with longer decision cycles, with customers emphasising trust, compliance and clinical outcomes.** **Beauty businesses** are typically more experience-led, with more regular visits, lower average transaction values and a greater focus on immediacy and relationships.

Despite these differences, both sectors face similar structural challenges. In increasingly saturated market, **they must build client loyalty, manage cashflow and scale operations.** In both cases, the customer journey is becoming more sophisticated as **consumers demand convenience, transparency and flexibility as a baseline.**



Payments as an engine of growth



Payments as an engine of growth

Payments are rapidly shifting from an operational function to a **core component of the customer experience**. They are usually the first moment of financial trust between a business and its customer, and one of the fastest points at which that trust can be lost. And in the same way that personalised treatments are increasingly expected by Health and Beauty consumers, AI is creating the same expectations in payments for these services.

Customers now demand:

Fast, seamless transactions

Multiple localised payment options

Transparent pricing

When building out payment method options, **flexibility has become critical. Instalments, subscriptions, bundled packages and promotional pricing are increasingly used to attract and retain clients.** These tools are particularly powerful in industries where demand is growing faster than purchasing power.

This tension is reflected in industry sentiment. Recent research found that **54% of Health and Beauty decision makers view constrained consumer spending as the biggest risk to growth.** In the current turbulent macroeconomic climate, this is no surprise. As a result, businesses must find ways to make services more accessible without eroding profitability.

A key challenge here is that inefficient payment systems are already creating direct financial strain for practitioners.



High transaction fees impact 20% of businesses in Brazil, 16% in Mexico and 14% in Chile



Delayed revenue transfers impact 17% of Health and Beauty firms in Chile, 16% in Spain and 14% in Mexico

Payments as an engine of growth

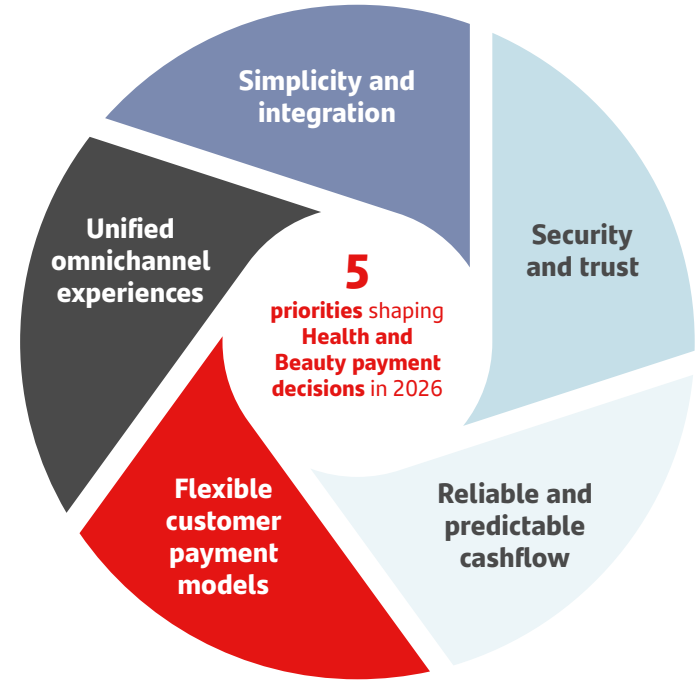
These issues restrict cashflow, limit reinvestment and ultimately slow or even prevent growth.

“ Bringing everything together into a single platform would make our lives much easier. At the moment, our accountant has to pull information from the management system, then from the card terminals, and then from the bank to make sure everything matches. Having all of that information in one place would save a huge amount of time.”

Brazil | Beauty Salon

In response, businesses are rethinking their approach. The most forward looking Health and Beauty businesses are no longer treating payments as a cost centre, but as a growth driver.

Getnet's research of Health and Beauty decision makers identifies five priorities shaping Health and Beauty payment decisions in 2026:



Payments as an engine of growth

These priorities reflect a broader shift much welcomed by consumers: **payments are becoming embedded within the overall Health and Beauty service model**, rather than sitting alongside it.

Modern payment solutions are a unifying enabler across both the Health and Beauty segments. **For Health providers, payments must support higher-value transactions through instalments, financing options and predictable settlement cycles**, helping to make essential treatments more accessible while maintaining financial stability.

For Beauty businesses, the focus is on speed, flexibility and seamless integration into the service experience - enabling quick checkouts, bundled offers and repeat bookings.

Across both sectors, **integrated payment systems reduce administrative burden and improve visibility over revenue**, as well as enhance the overall customer experience. This is where providers like Getnet play a critical role by delivering flexible, secure and scalable payment infrastructure that can be tailored to different business models.



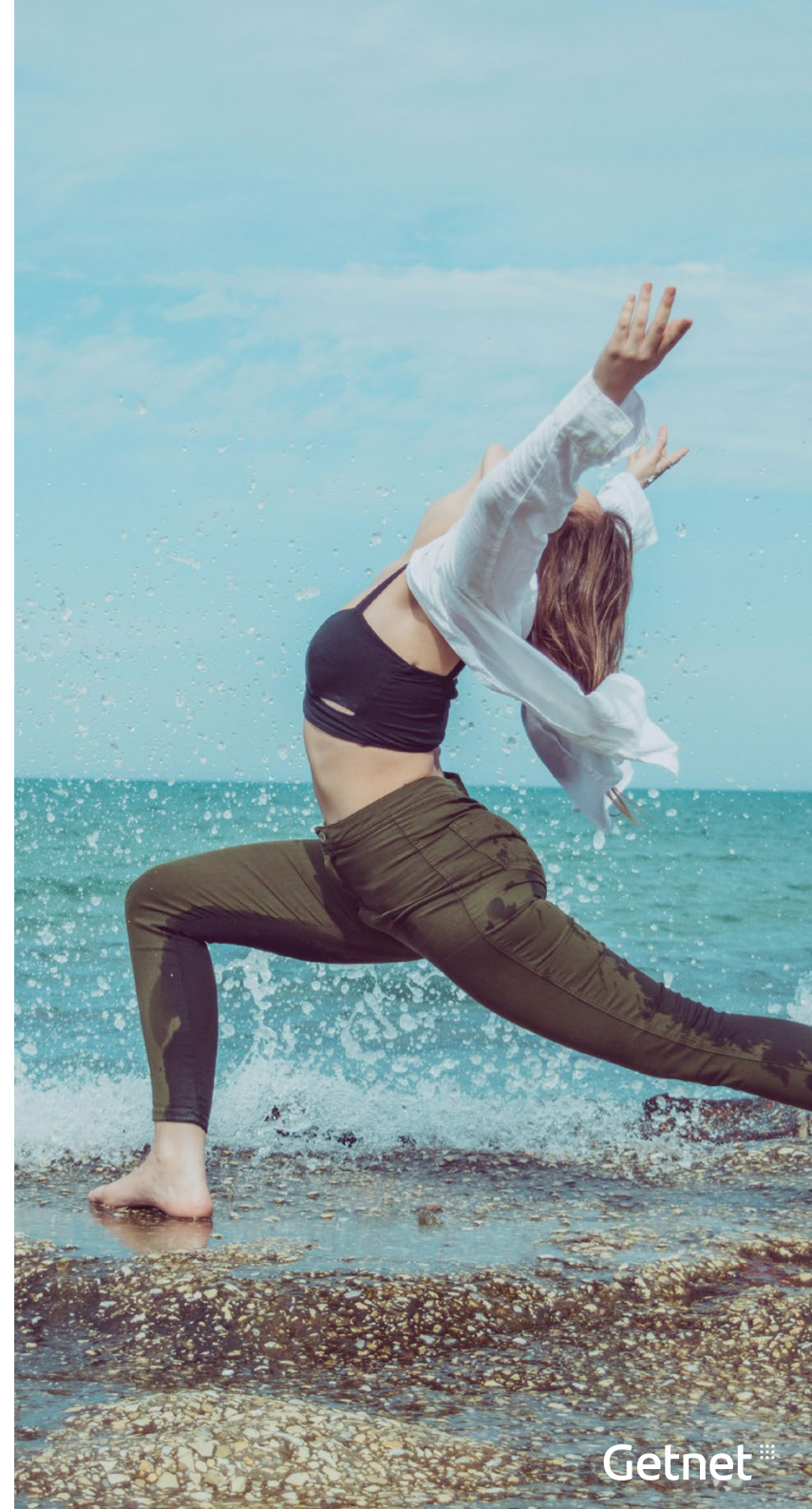
Payments as an engine of growth

2.1. Empowering the Health & Beauty industries

To fully capitalise on market growth, **Health and Beauty businesses must align their payment strategies with both customer expectations and operational realities.**

The cost of legacy systems has never been more obvious. Across Mexico, Spain and Chile, cost reduction in their payment systems is the leading priority for merchants. In Brazil, it ranks second only to system integration.

For businesses operating in multiple markets, a challenge is that consumer priorities are not uniform across regions. Payment preferences vary significantly from country to country. In Mexico, for example, instalment payments are widely adopted and expected by consumers at both online and in-person checkouts. In Spain however, despite significant advertising and marketing efforts from Buy Now Pay Later (BNPL) providers, consumers continue to show minimal appetite for instalment payments. This comparison highlights **the importance of localised payment strategies.**



2.1. Empowering the Health & Beauty industries

To remain competitive, Health and Beauty practitioners across LATAM and Iberia should focus on several practical actions:

1. Treat payments as part of the service model

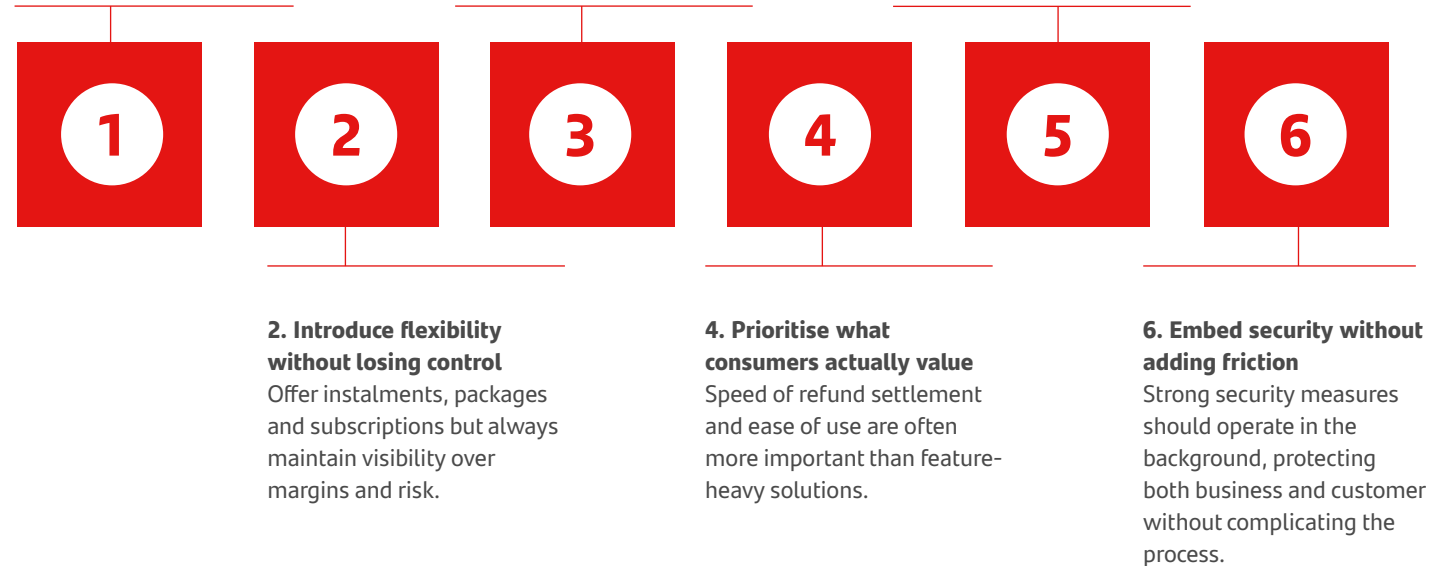
Payments should enhance, not interrupt, the customer journey. Seamless checkout experiences build trust and improve satisfaction.

3. Move from fragmented tools to connected systems

Disconnected platforms create inefficiencies. Integrated solutions improve workflow, reporting and decision-making.

5. Enable consistent omnichannel experiences

Customers expect the same experience whether booking online, in-app or in person.



“The bureaucracy can be frustrating. I would much rather be able to do everything online or directly through an app. Having to go to the bank every time I need something just doesn't work for me.”

Mexico | Beauty Salon

2.2. The Getnet Solution



Getnet provides a comprehensive, scalable payment ecosystem tailored to the realities of clinics, salons and aesthetic practitioners across Latin America and Iberia.

Getnet combines local acquiring expertise with global-grade technology, enabling businesses to accept payments seamlessly across all major channels. This includes cards, digital wallets, QR codes and contactless payments, alongside more advanced capabilities such as instalment plans and bundled services.

And Getnet's value extends beyond transaction processing. Its infrastructure integrates into the operational fabric of Health and Beauty businesses. This includes **connectivity with internal systems** such as sales tracking and appointment bookings, **as well as with software platforms** like AgendaPro, ZenFisio, Esthetic Manager and Medilink. By **consolidating these data streams into a single portal, businesses gain real-time reporting and reconciliation capabilities, providing clear visibility over revenues, transactions and performance.** In turn, this enables more informed, data-driven decisions around procurement, pricing, staffing and **growth strategy.**

2.2. The Getnet Solution

This level of integration is particularly important in a sector where operational efficiency and customer experience are closely linked. By reducing manual reconciliation, minimising errors and generally streamlining workflows, **Getnet simplifies day-to-day operations for Health and Beauty businesses.** Ultimately this allows practitioners to focus less on administration and more on service delivery.


Getnet's infrastructure is also built for flexibility across service environments. From traditional countertop terminals to mobile POS devices, solutions are adapted to suit a wide range of business models - from multi-location clinics to independent practitioners operating on the move.

Security underpins every interaction. **Getnet delivers advanced protection through tokenisation and encryption,** ensuring that sensitive customer data is safeguarded without adding friction to the payment experience. This builds trust with customers while helping businesses meet regulatory and compliance requirements.

Furthermore, **Getnet supports business growth through access to flexible funding solutions.** This is particularly important in the Health and Beauty industries, where clinics and salons often need upfront investment in new equipment and expanded service offerings to unlock growth.

Reliability and support are equally critical. In Health and Beauty, technical downtime directly impacts revenue and customer trust. To mitigate this risk, **Getnet provides 24/7 expert support from specialists who understand the specific needs and pressures of the sector.** This ensures that businesses can resolve issues quickly and deliver a consistent customer experience.

Ultimately, Getnet's role goes far beyond enabling payments. By combining flexibility, integration, advanced security, real-time insight and dedicated support, it empowers Health and Beauty businesses to operate more efficiently, respond to changing consumer expectations and scale sustainably in an increasingly competitive market.



"We want to automate everything that used to be done manually. The time spent entering data and managing processes could then be dedicated to activities that create more value for the business."

Spain | Beauty Salon

Payments as an engine of growth

2.2. The Getnet Solution



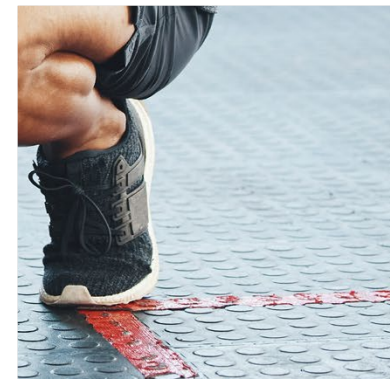
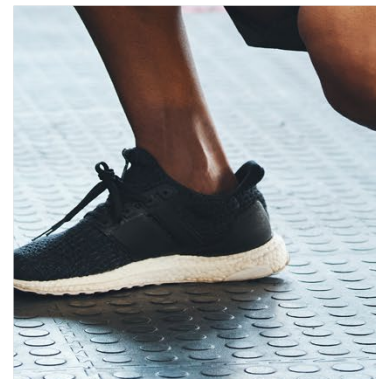
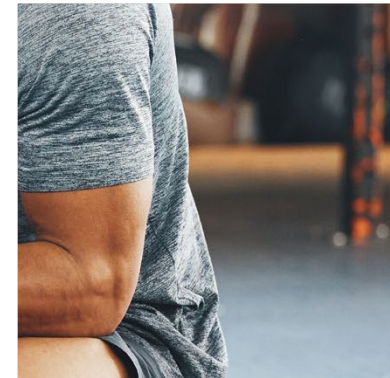
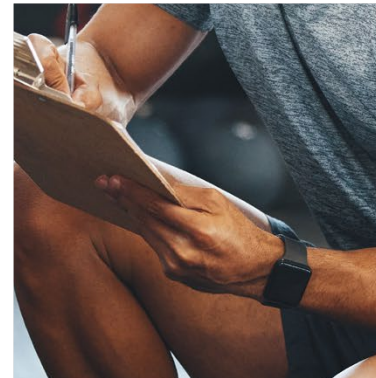
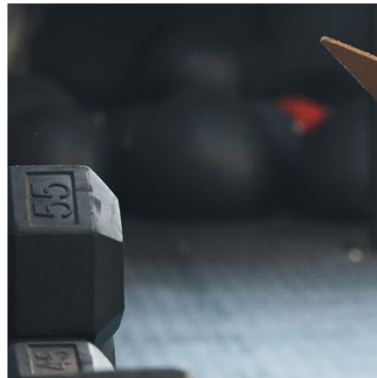
Conclusion

The Health and Beauty industries are entering a new phase of growth driven by shifting consumer expectations and evolving service models – particularly across LATAM and Iberia.

In this fast-moving environment with a heightened focus on customer trust, payments are no longer peripheral. They are central to how businesses attract, serve and retain customers.

Practitioners that continue to rely on outdated or fragmented payment systems risk falling behind. Those that embrace modern, integrated and flexible solutions are far better positioned to compete and scale.

The opportunity is clear: by rethinking payments, Health & Beauty businesses can transform a traditional cost centre into a powerful engine for growth.





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