



Banking as a Service
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The adoption of customer-centric models has led to the growth of Banking as a Service (BaaS) where licenced banks provide their infrastructure and functionality to third-parties. Non-bank businesses connect to a bank’s systems directly via APIs so that they can embed financial services directly into their products. This growth BaaS is significant - and projected to reach \$11.34 billion by 2030.

BaaS providers can, in combination with Mambu’s cloud-native banking platform, offer these services supported and hosted on our robust, extensible, and secure infrastructure, driving speed and scalability.



Who

Banks and non-bank institutions (offering e-money, lending, payments)



Why

Diversify sources of revenue, save costs and gather customer purchasing insights



How

Configure unlimited products quickly & easily, integrate Mambu with third-party providers via API



What

A robust, flexible and scalable foundation for BaaS providers to launch products and services

\$11+ billion

The global BaaS market size was valued at \$2.41 billion in 2020, and is projected to reach \$11.34 billion by 2030, growing at a CAGR of 17.1%.

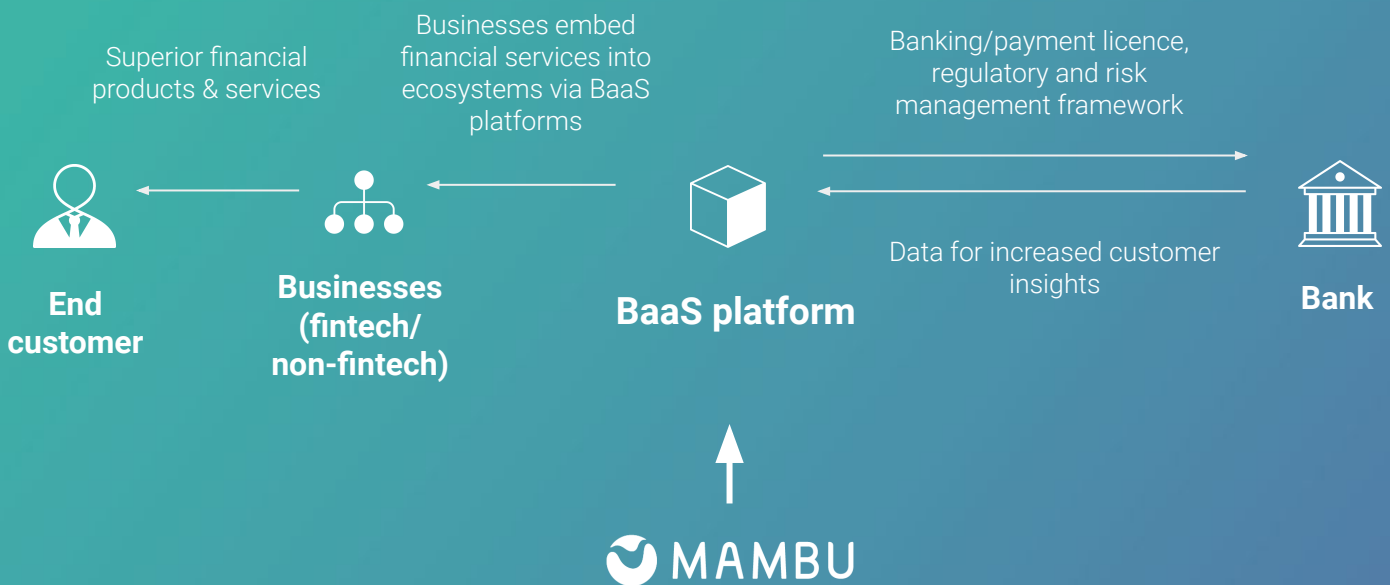


**Allied Market Research*

Mambu, the technology enabler of innovative BaaS solutions

Technology is the key enabler for businesses to provide a one-stop frictionless experience for consumers. In today's dynamic market, Mambu's unique composable approach, low-code/no-code technology and cloud-native SaaS platform provide flexible and easy-to-configure options for launching, maintaining, and upgrading BaaS products.

Banking as a Service value chain



Boost your business

Speed

Speed to market

Mambu's low-code/no-code approach allows you to instantly configure products and launch solutions in a matter of months, not years, compared to legacy core technology providers.

Scale

Infinitely scalable

BaaS providers can easily scale with Mambu's multi-tenant environment, supporting millions of end users. This quick and repeated product adaptation and scalability helps you expand your BaaS offerings.

Innovate

Innovation & automation

Mambu's composable architecture and extensive list of APIs enable you to automate complex processes and integrate your modular financial services such as payments, lending and digital banking directly into the product offerings of retailers and fintechs, creating seamless and innovative financial experience.

Real world use cases from Mambu customers



Leading fintech with a banking licence

Mambu's efficient and scalable cloud platform serves as the customer account subledger system for this fintech's BaaS lending business. Mambu enables quick and easy integration with its infrastructure in just four months, supporting more than two million end-users.



Leading BaaS provider

Mambu's enabled this BaaS provider to scale processes and develop new applications rapidly, and automate previously complex processes for more efficient customer onboarding, credit decisions, repayments and real-time notifications.





Discover Mambu’s key BaaS capabilities to help you scale and innovate

Centralised ledger system

Consolidate your multiple ledger systems and manage the customer account ledger system at one-go with Mambu.

Mambu's infinitely scalable cloud platform allows you to manage the growth of transactions and accounts in an efficient and scalable way.

Unlimited product use cases

Mambu’s flexible product configurations can support all the variations of your BaaS businesses:

- Digital wallets
- Deposits (personal and business deposits)
- Lending (Buy Now Pay Later, personal lending, retail mortgages and SME lending)

Flexible partner integration

Mambu’s composable approach and extensive list of APIs allow you to create seamless integration and differentiated business models. Mambu’s ecosystem partners include:

- Payments
- Card issuance
- Foreign exchange solution
- Compliance
- Others*

Mambu is the cloud-native core banking platform where modern financial experiences are built.

Launched in 2011, Mambu fast-tracks the design and build of nearly any type of financial offering for banks of all sizes, lenders, fintechs, retailers, telcos and more. Our unique composable approach means that independent components, systems and connectors can be assembled in any configuration to meet business needs and end user demands. Mambu supports hundreds of customers in over 65 countries - including Western Union, Commonwealth Bank of Australia, N26, BancoEstado, OakNorth, Raiffeisen Bank, ABN AMRO, Bank Islam and Orange Bank.

**Start your BaaS
journey with Mambu.**

[Mambu.com](https://mambu.com)

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