

Embedded finance
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Embedded finance is the hottest market trend in the financial services and retail sectors today. Big brands such as Apple, Amazon and Uber have already embraced embedded finance, making access to financial products directly available to customers. With Mambu's cloud-native platform, you can join this revolution by designing, configuring and launching embedded finance experience for your business.



Who

Banks, retailers, fintechs, telcos, ecommerce, educational institutions, healthcare companies and more.



Why

Increasing customers expectations of easier and more convenient financial experiences. Growth of new types of competitors.



How

Quick and easy configuration of various products with APIs to connect offerings from third-party providers.



What

Allows businesses to build up new capabilities, explore alternative growth areas, and create additional revenue streams.



\$7.2 trillion

Embedded finance is reshaping financial services. In fact, by 2030 the global embedded finance market is expected to reach USD \$7.2 trillion*. For banks, fintechs, retailers, small businesses and others, embedding financial services into day-to-day operations fuels growth while providing customers a faster and more convenient financial experience.

Transcend business with tailored embedded finance solutions.



Real world use cases from Mambu customers



Consumer lending fintech

Chose to build modern consumer-centric point-of-sale payment solutions and now provides customers with increased purchase power to buy what they need, when they need it.



Telco leader

Is enabling financial access for customers and merchants by configuring over 15 consumer and commercial loan products through mobile tech, alternative data, and innovative credit scoring methods.



Pioneer BaaS bank

Has launched a Banking-as-a-service offering, allowing existing customers to leverage state-of-the-art digital solutions for business models that normally require a banking licence.



Retail finance provider

Expanded its loan and revolving credit facilities - including buy now, pay later - and provide more people with increased purchase power to buy what they need, when they need it.

Design, configure, launch. Evolve your journey.

Mambu's cloud banking platform empowers customers to successfully start new business ventures, transform existing operations, launch new products, and expand into new markets with speed and scale. By using our flexible technology as a cornerstone of innovation and future-thinking, you can blend what were once separate processes into single services, offerings and products.



Offer embedded finance products and services that meet your goals.

- Buy now pay later (BNPL)
- Banking as a Service (BaaS)
- Stored value wallets
- Purchase finance
- Gift cards
- Savings plans and clubs
- Identity and validation services
- Insurance offers

... and more



Key benefits

- Increase and improve relationships with **customer-centric experiences**.
- Penetrate new markets and develop **new revenue streams**.
- Adopt new technologies that keep your business **competitive**.
- Explore, test and validate alternative **growth areas**.
- Add data points to **personalise future customer experiences**.
- Increase **brand positioning** in your key customer segments.

**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.

**Let's start your
embedded finance
journey together.**

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