

# Banking as a Service

11 Banking as a Service (BaaS) is the provision of retail or wholesale banking products and services, in context, as a service using an existing licensed institution's secure, regulated infrastructure with modern API-driven platforms."

> By 2030, the industry could be worth \$7trn.



New market opportunities

\$3.6 - \$5.0T redistribution of existing FS market flows Wholesale marketplaces

## \$3.6T (2030)

- Embedded insurance
- Embedded lending
- Embedded payments

## The Players



#### Financial institutions holding a banking license

**Enablers** 

platforms and apps

**Providers** 

and manufacturing regulated and complaint financial products

Usually BigTechs and FinTechs that help to embed financial services into third-party



are already in the advanced stages of implementing BaaS



#### **Distributors** Consumer brands e.g., retailers, e-commerce,

industry brands that supply embedded financial products to retail or corporate customers







more than...

BaaS market to grow by



per year over the next 5 years

**50%** 

believe high growth potential



Distributors expect BaaS

revenues to increase

by more than...

payments/credit cards and...

Enablers see high growth

potential from offering



from checking accounts

15%

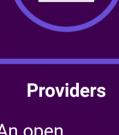
40%

per year over the next 5 years

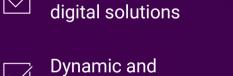


The Priorities

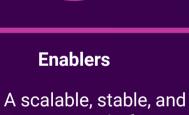




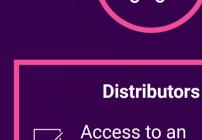
Specialized



compelling products



System integration and



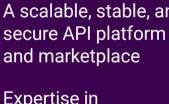
### Exceptional design

and UI/UX

aggregator marketplace

Relevant partnerships with enablers and providers

#### An open API platform An integrated data and analytics platform

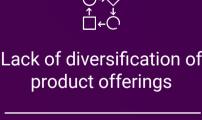


#### Expertise in specific sectors

digitization capabilities

# The Pitfalls

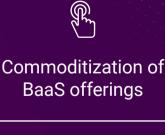
**Enablers** 



**Providers** 

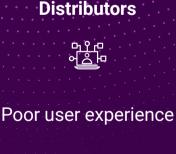
Integration issues

**Providers** 



Competitiveness of

marketplace model



Regulation challenges

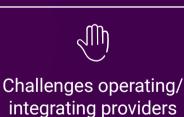
**Distributors** 

Integration issues

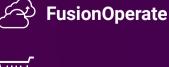












**Enablers** 

FusionFabric.cloud

**FusionCreator** 





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