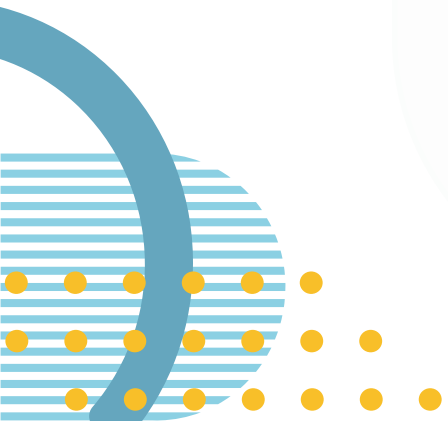




HOW CAN I WIN IN  
EMBEDDED FINANCE?



# AGENDA

9.00am

Introductions

9.05am

Definition & wordcloud discussion

9.15am

**Daniel Cronin:** Bridging the Gap:  
Bringing Acquirers & BaaS together

9.30am

**Chris Jones:** UK Partner Insights on  
Embedded Payments

9.45am

Interactive Q&A Session

10.30am

Closing Remarks

*Coffee & Networking*

# What is Embedded Finance?

From

Simple referral model where the FS Supplier is responsible for all services from onboarding and support



To

Seamless service where the partner delivers all aspects of the service, in a compliant manner, using technical and regulatory services offered by the FS supplier

**Scope of Services:** Card payments, open banking, APMs, credit (merchant cash advance), current accounts, debit/credit card issuance, insurance etc.





**What one or two words  
describe your views on  
embedded finance?**



# Bridging the Gap

Embedded Finance: Bringing Acquirers and BaaS closer together

xSeptember 2023



# We live in a world of financial services

Acquiring has been around for a long time. Banking as a Service not so much. New financial ingredients are being made available to more institutions at an increasing pace.

## The Problem?

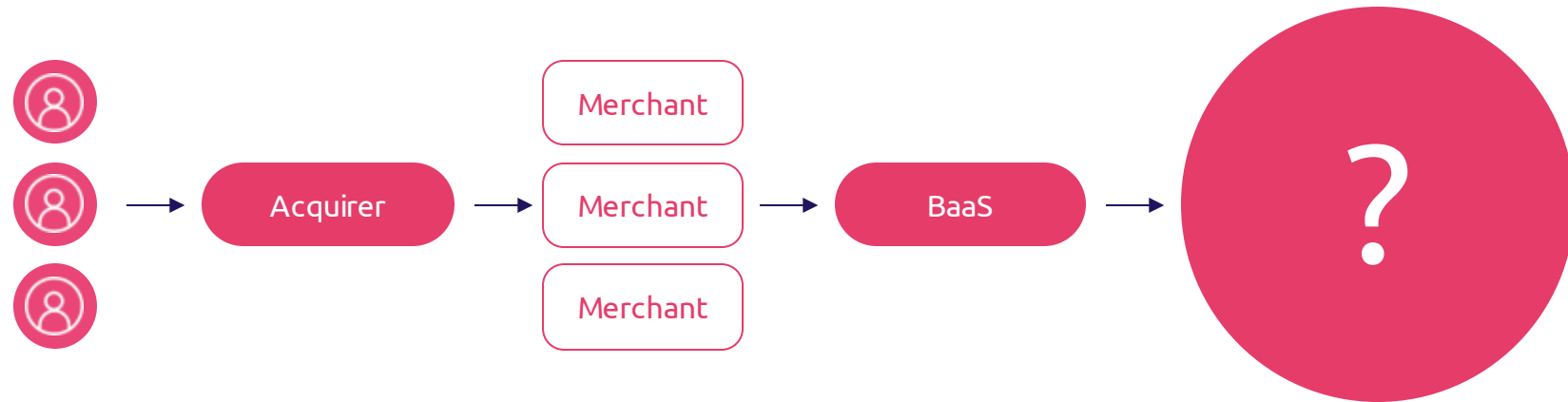
Whilst these new tools proliferate, each of the component ingredients need to be harmonised into a solution. This increasingly difficult choice brings new complexity for customers. And whilst Acquirers and BaaS providers are experts in their own domains, for unique solutions to succeed, an orchestrator is required to bring the different aspects of the financial ecosystem together.

## Ingredients

- Two cups account issuing
- 4 tablespoons multi-currency accounts
- 5 cups of compliance and risk, finely chopped
- 1 cup card issuing
- 1 cup card processing
- 300g local payments
- 500g cross-border payments
- A dollop of orchestration, sprinkle on top

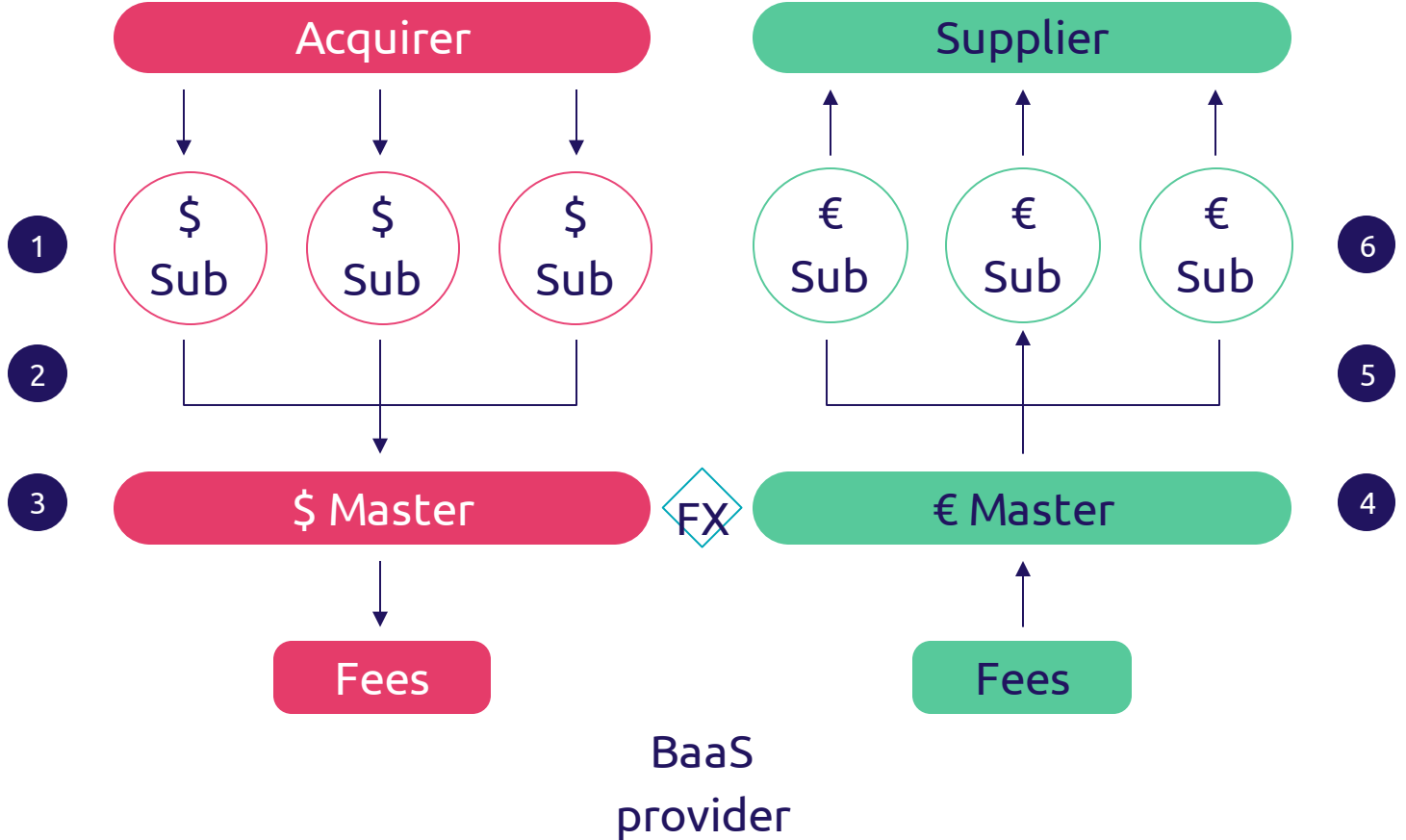


# Looking beyond payment acceptance - mind the gap



# Connecting ecosystem touch points.

# Disbursements vs Remittance



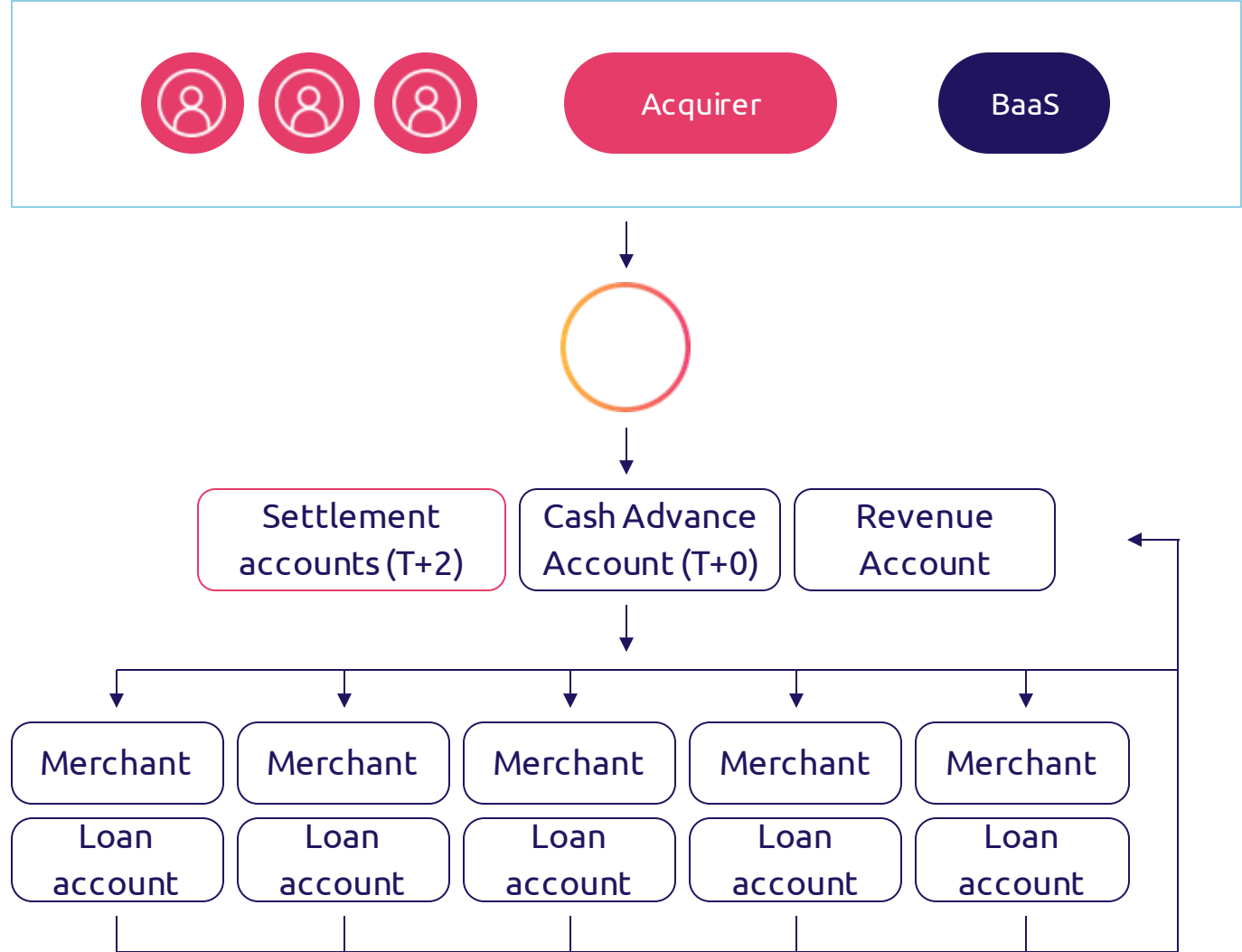
- 1. Merchants receive \$
- 2. IF Sweeps to Master IF maintains record of sub account
- 3. End client creates FX Deal – exed at master \$
- 4. FX Deal completed funds sit at Master \$
- 5. Merchant creates payout. Funds transferred back to € sub
- 6. Merchant dispenses €





# Differentiating in commoditised payments markets

# Merchant Cash Advance



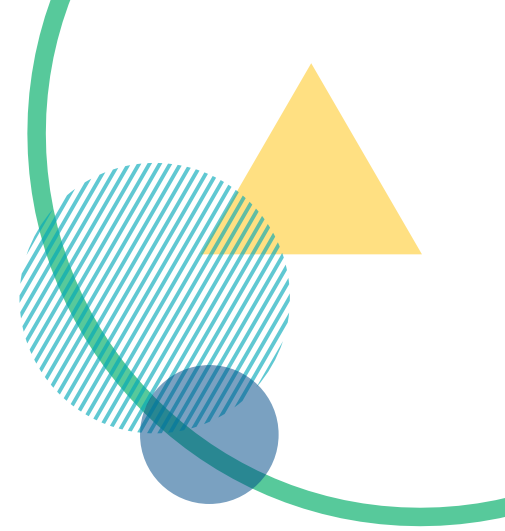
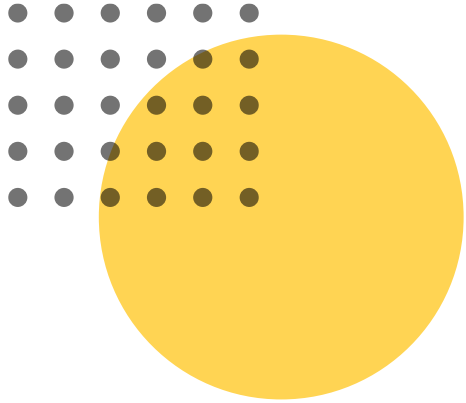
# Ledger - Use cases

## Understanding and embracing nuance in Fintech.

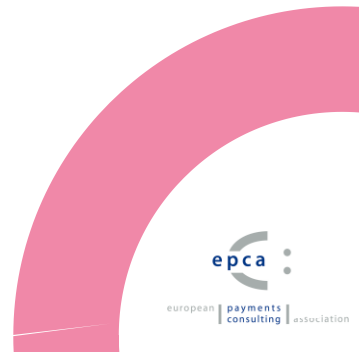
Ledger supports a vast number of use cases, designed to support the ever-changing business requirements of modern banking. Below are a few examples.

- ✔ Savings pots, roundup and cash-back
- ✔ Overdraft facilities
- ✔ Charging for negative interest rates
- ✔ Aggregate account issuing across multiple banks
- ✔ Issuing debit / credit cards





# UK Partner Insights on Embedded Payments



# Is embedded payments important for SaaS and other partners?

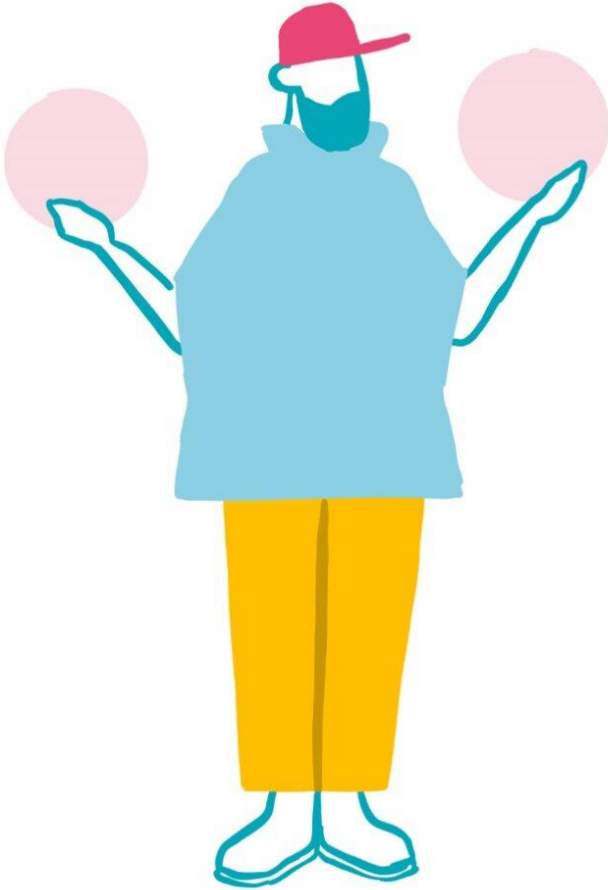
Primary Part of Out Solution



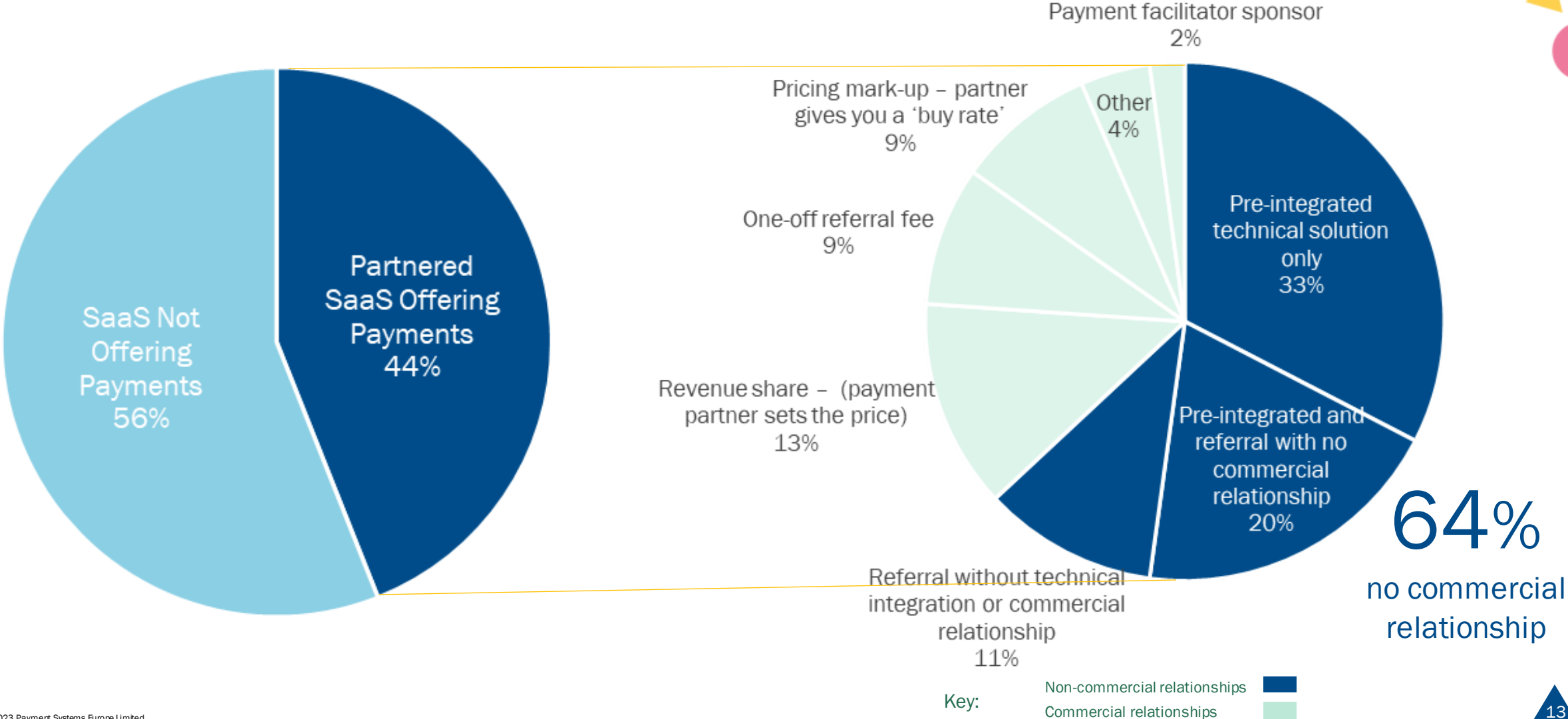
Optional Module



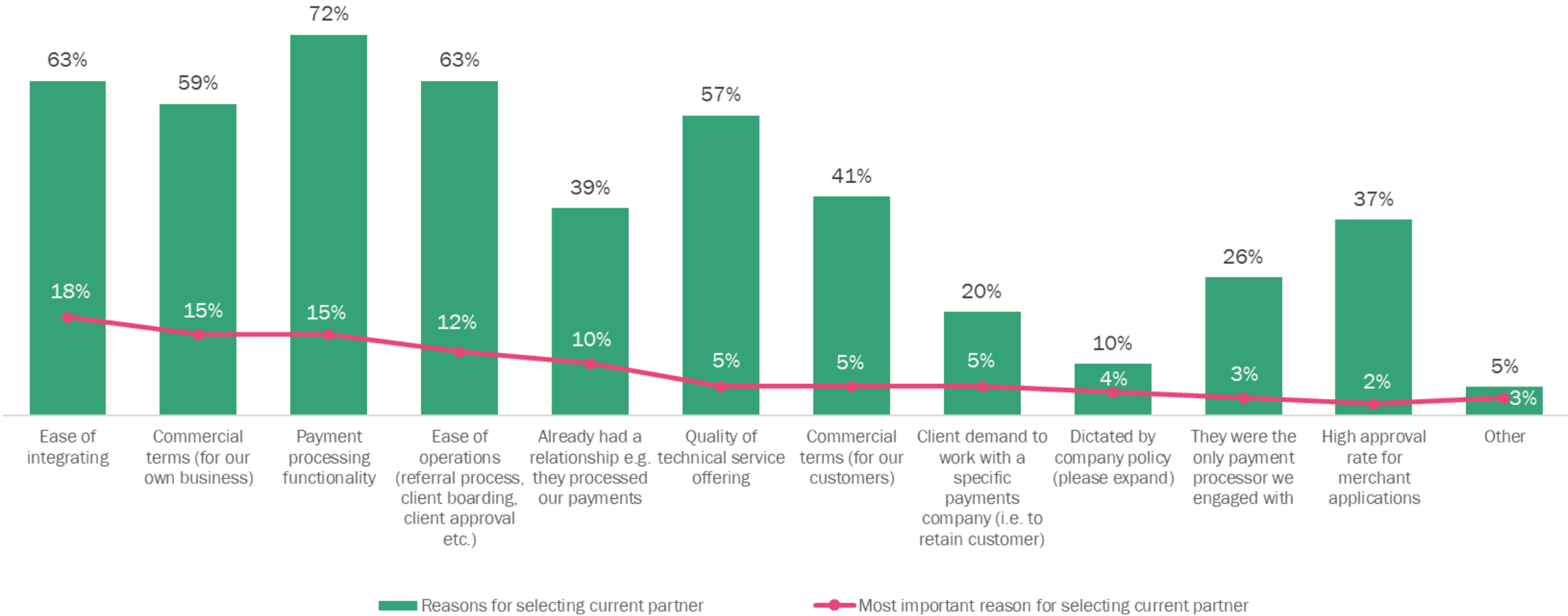
Unimportant to our proposition



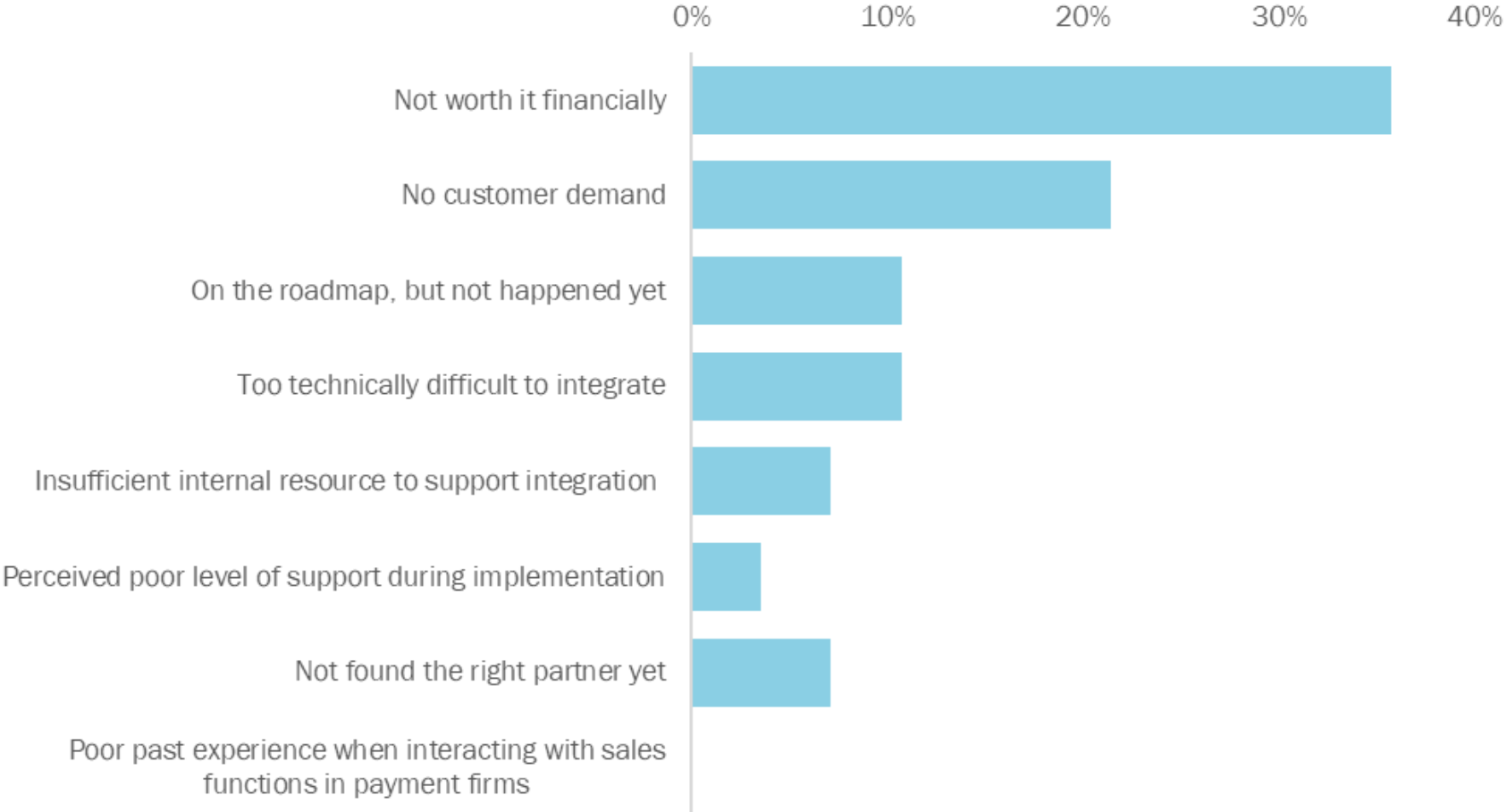
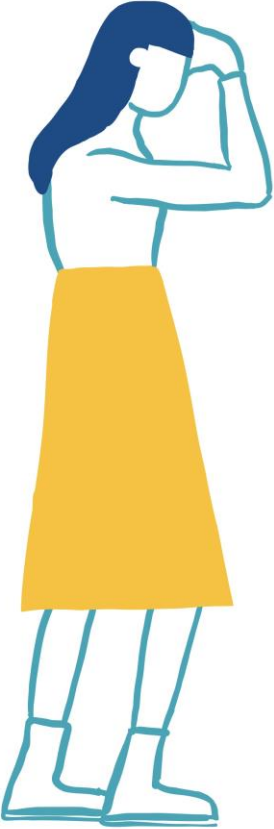
# How far has the market developed in the UK for embedded payments?



# What do SaaS players look for when selecting an embedded payments partner?



# Why do SaaS players hesitate before deploying an embedded payments solution?





# Let's get talking...

What concerns do your customers have when considering embedded finance?

How can PSPs and BaaS providers work together to make it easier for partners to adopt embedded finance?

What are your biggest internal concerns with deploying an embedded finance solution?





Thanks & see  
you soon!

