

EMBEDDED FINANCE SHOULD BE ON THE BOARD AGENDA OF ANY FINANCIAL INSTITUTION

- Embedding financial services into third-party platforms as a novel means of distribution can be viable for any financial product, any customer segment, and any industry vertical. With application scenarios being virtually endless, financial institutions need to identify “where to play”.
- There are multiple ways in which financial institutions can successfully engage in embedded finance. Deciding which approach is most beneficial depends on the specific ambitions, state of transformation, risk appetite, current position and capability set of a bank.
- The identified “embedded by design” principles, such as use-case-centric product development and a cross-functional partnership approach, provide a range of attention points that are important to consider. Cross-organisational alignment is a foundation that should not be underestimated to successfully drive embedded finance forward.
- A shared embedded finance enabling service could support successful go-to-market and implementation of embedded finance use cases, pooling resources, capabilities, and expertise.

**Learn more:
download the report**

The report “NAVIGATING THE
PATH TO EMBEDDED FINANCE”
is available for download [🔗](#)



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Our mission

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

Our activities

The EBA activities cover four core areas:

- ≡ **Thought Leadership & Innovation:** advancing the understanding of new market trends through working groups, task forces and open fora.
- ≡ **Market Practices & Regulatory Guidance:** providing guidance on market regulation and implementation through practitioners' panels.
- ≡ **Networking & Events:** fostering pan-European practitioner exchange through EBAday and other events.
- ≡ **Training & Education:** providing training & educational services on relevant payments and transaction banking topics to the EBA community through summer and winter schools and e-learning.

Disclaimer:

The report aims to spark, structure, and inform a discussion about how financial institutions will likely be affected by the embedded finance trend and what a strategic response could look like.

The thoughts on a collaborative approach to embedded finance do not claim to provide a feasible solution for a joint enabling service but are meant as an impulse for discussions on where collaboration in the realm of embedded finance could make sense. Whether navigating the path individually or collaboratively, the future of financial service delivery will be – to a growing degree – “embedded”.