Launch an embedded-finance product

A modular architecture for embedding accounts, payments, cards or lending into a non-bank product.

LAYER 1 / REQUIRED

Regulated infrastructure partner

Provide the regulated account, payment or issuing layer.

- ☐ Product and jurisdiction fit
- ☐ Customer ownership
- ☐ Safeguarding or deposit model

Swan — European embedded banking
Unit — US embedded finance
Treasury Prime — US bank network
Griffin — UK embedded banking
Solaris — European banking infrastructure

LAYER 2 / REQUIRED

Ledger and product orchestration

Maintain balances and product rules independent of channel UX.

- ☐ Double-entry ledger
- ☐ Product configuration
- ☐ Portability

Thought Machine — Core and product engine
Episode Six — Ledger and payments
Finxact — Core ledger
Mambu — Configurable core
Synctera — Embedded banking programme and account orchestration
Mbanq — Core banking technology and managed programme operations

LAYER 3 / REQUIRED

Payments and cards

Add money movement and optional card programmes.

- ☐ Rail coverage
- ☐ Card roles
- ☐ Settlement and disputes

Modulr — Accounts and payments
Marqeta — Card issuing
Enfuce — Card issuing and processing
Form3 — Payment processing
Weavr — Embedded accounts, payments and cards for B2B software

LAYER 4 / REQUIRED

Onboarding and controls

Verify users and monitor financial activity.

- ☐ KYC/KYB scope
- ☐ Risk ownership
- ☐ Ongoing monitoring

Sumsub — KYC and KYB
Alloy — Identity decisioning
ComplyAdvantage — Screening and monitoring
Unit21 — Monitoring and cases

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Who owns the customer relationship and complaints process?