

Supercharge
your business
with embedded
finance

weavr

What is embedded finance?

Embedded finance is the seamless integration of financial services into the customer journey wherever they're needed.

Wherever a digital business wishes to enable financial transactions within their application, e.g. by enabling payments with virtual cards or storing funds in IBANs, embedded finance is the answer.

The financial services are offered in context – as part of a person's experience in a mobile app, for example – and without the business needing to become a fintech. A well-known example is the seamless payment experience on Lyft and Uber or ordering through Amazon. No fiddling with cash or cards – payment happens in the background. Embedded finance is also the suggestion of insurance options for your flight during the checkout process. That's embedded finance in action.

Real-life Weavr examples include innovative companies such as Ben, Monet and Troc Circle – you can read more about them later on.

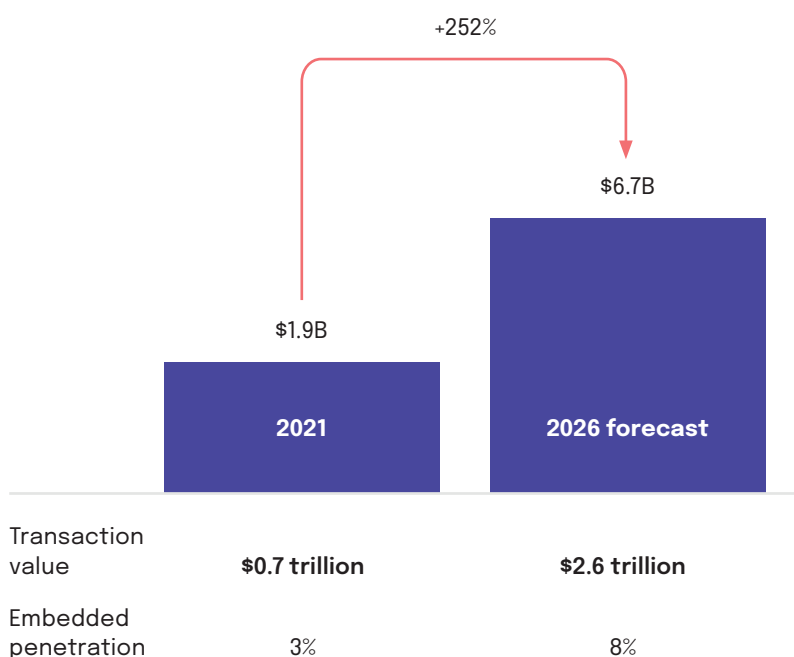
“

Put simply, embedded finance is the placing of a financial product in a non-financial customer experience, journey, or platform”

McKinsey & Co.

Embedded business-to-business payments will reach \$2.6 trillion by 2026, generating \$6.7 billion in revenues for platforms and enablers.

Platform and enabler revenues from US business-to-business payments



Increasing penetration as platforms create compelling solutions that simplify payments and reconciliation



Growing digital payments



Compressing margins for platforms and enablers

Source: Bain & Company, Bain Capital.

What are the benefits of embedded finance?

Embedded finance enables businesses to acquire more customers, generate more revenue from existing customers and keep them for longer:

Multiply your revenue per user

The financial services a business adds to their application are monetisable. For example, the business can add a fee to process payments, issue cards or any other service to their customers. Rather than being a cost centre, embedded finance can be a considerable growth driver without needing to increase marketing spend.

Sharpen customer acquisition

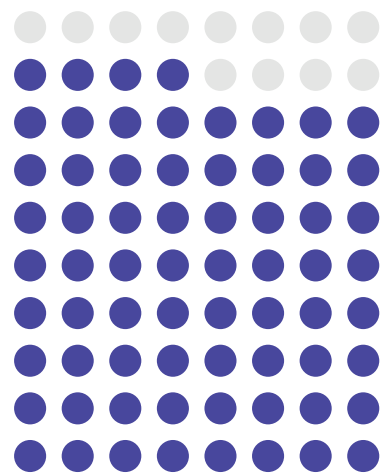
85% of companies that implement embedded finance report it helps them acquire new customers. A richer experience is more appealing. In turn, a richer experience contributes to improved lifetime value and lower churn. (Source: Plaid x Accenture)

Valuable data and customer insights

When you own the financial part of the customer journey – rather than sending the customer to log into their bank – you can understand how your customers transact. Examples include aggregating their spending patterns and examining them by demographic to gain a powerful set of insights that can guide product development and marketing. For example, the 18-35 demographic spend more on the virtual card you provide? Target more of them through social media marketing.

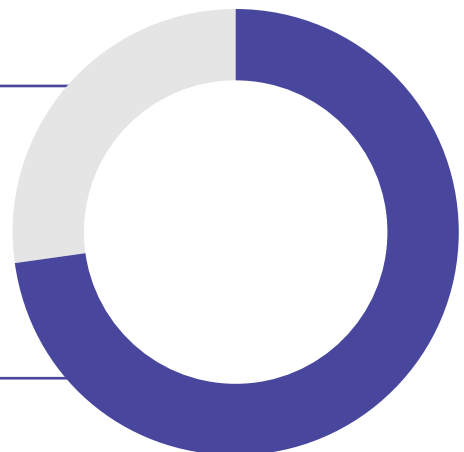
Adding financial services to a digital application leads to benefits right across the customer lifecycle. That's why 73% of businesses intend to embed finance in the next 2 years.

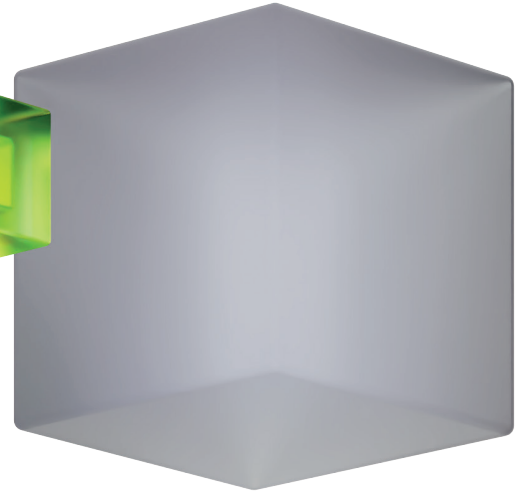
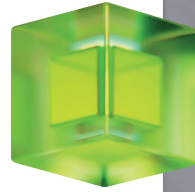
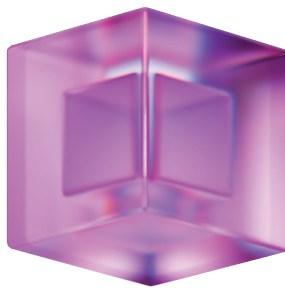
Source: OpenPayd survey, FintechTimes.



85% of companies that implement embedded finance report it helps them acquire new customers.

Source: OpenPayd survey, FintechTimes.





Who is embedded finance for?

Embedded finance is for all types of businesses and startups. Financial services can be added to digital platforms and it's not as scary or cumbersome as you might think (at least not with Weavr).

Embedding financial services into your business' digital platform or app acts as a bridge between customers and brands, in both B2C and B2B contexts. Twenty years ago people were still unsure about ecommerce – “but I want to try it on, check the material” – but now it's how the world shops. The integration of financial services into non-financial contexts is at a similarly nascent stage to the dawn of ecommerce.

While some use cases are more likely to be early adopters of embedded finance, such as fintechs or SaaS platforms wishing to enhance their financial capabilities, the reality is that we are at the start of a revolution in how financial services and digital come together to offer much better products and services to the customers they serve.

We'll take a look later on at more detailed ones, but typical embedded-finance use cases include:

- **Creators in the gig economy** – a better way to manage finances and cashflows
- **B2B suppliers** – slick payments and automated reconciliation of funds
- **Benefits for employees** – giving employees the powers to make purchases for their own well-being under tight controls.

And these are just a handful of examples – the possibilities of embedded finance supercharging businesses to enable them to multiply revenue and create “stickiness” within platforms and apps are limitless.

“It's clear: the businesses who best understand embedded finance are currently getting the most out of it. That creates a clear incentive for companies to become more educated in this area. By studying what's possible with embedded finance, you quickly become more open to the opportunities that this technology presents. It's one of the quickest ways to help give your business a competitive advantage in the context of increasingly crowded marketplaces.”

Daniel Greiller, CCO of Weavr



Want to learn more about how Weavr can help your business? Scan or click to talk to an expert on Plug-and-Play Finance.



Why Plug-and-Play Finance is a game-changer

The next generation of embedded finance, Weavr, gives you the ability to supercharge your business with Financial Plug-ins.

Core to Weavr's approach to Plug-and-Play Finance - the next generation of embedded finance - is the understanding that our customers - you - will be better equipped than any payment provider to create solutions to real-world challenges. It's then Weavr's role to give easy enough financial-services tools to augment your proposition.

We do so with Financial Plug-ins, which bring together everything you need to embed financial services into your application. We offer a plug-in for every task and every business.

The next generation is here

Our plug-ins are pre-defined full-stack solutions that understand the business context. More than just financial services, they include the product logic, processes and everything else a business needs to be able to just plug in and go. The result is that your business can design and launch products at short notice, which is essential in today's fast-paced world. That's not the only benefit: Weavr is the fastest and most cost-effective option for any business wishing to embed finance and validate its impact.

Weavr's the fastest way to multiply revenue

Multiply your revenue per user: Embedding financial services can grow revenue-per-user by up to 5x without increasing your marketing spending. (Source: a16z)

Quickly prove and validate: Launch, validate and earn revenue from your new financial superpowers in a fraction of the time and the cost of traditional Banking as a Service.

Pricing matched to your growth stage: Our pricing matches your growth. Get what you need when you need it.

Don't worry about compliance: No need to be an expert. We handle the burden of compliance, regulation, and data security for employers and employees.

Ready-made solution: Our plug-ins bring together everything you need to embed finance without needing to factor in expensive build time.

Zero heavy-lifting: There's no need to plan for a costly and time-consuming build programme as the plug-in has been pre-built with the full set of functionality you need.

Launch and validate quickly without breaking the bank

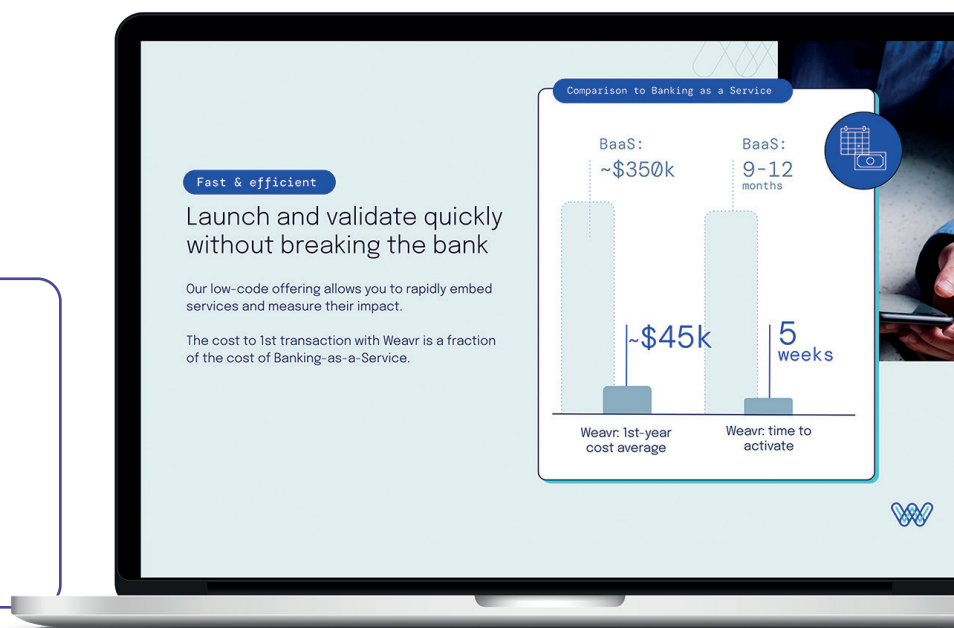
Our low-code offering allows you to rapidly embed services and measure their impact. The cost to first transaction with Weavr is a fraction of the cost of Banking as a Service.

Traditional BaaS vs Weavr comparison

BaaS	weavr
Time to market typically 9-12 months	Time to market within 90 days
Fintech-specialist developers needed, meaning significant programming effort	Any development team can deploy, meaning very low programming effort
Third-party relationships required	Your one-stop shop for embedded finance
Significant specialised knowledge required	No need to be an expert. That's why we are here.
High costs and monthly minimums are standard	The most accessible option in the market
Raw APIs = significant coding effort by the client	Plug and play: pre-defined solutions ready to plug in

Over 69% of brands building embedded finance features say they succeeded in unlocking new sources of revenue.

Aite Novarica



Why Weavr?



When my co-founder, Adrian Mizzi, and I came up with the idea for Weavr, we wanted to create an embedded finance solution which made it as easy as possible for innovators to build and run these solutions for themselves. We've helped innovators in several sectors, including healthcare, B2B software, education, and employee benefits to improve their complete user experience using Weavr technology.

Our software can be utilised across many verticals, empowering small and large enterprises alike to issue financial accounts and payments cards, while ensuring that the risk and compliance management for each vertical delivers the best user experience compatible with preventing financial crime.”

Alex Mifsud, Co-Founder and CEO of Weavr

Let's take a look at a common use case for embedded finance
- where employers give employees funds to buy for work or well-being.

Employee Finance Spotlight:

A digital approach to modern employee benefits

Today's workforce would much rather focus on productivity and wellbeing than endless paperwork.

Employers want employees to be empowered and motivated but often lack the means to give them easy-yet-controlled access to the company's money. They also struggle to empower employees to purchase the stuff they need for their work, the benefits that they actually want as well as the occasional rewards for being awesome.

SaaS platforms for employee interactions can turn finance from friction into a winning feature. But, there's a significant hurdle to overcome.

While offering access to financial services to employees within an application is compelling, the resources required are prohibitive and dauntingly complex whether you're designing from scratch or adding features to your existing solution.

Then there's the burden of compliance, regulation and data security that comes with it all.

Benefits for employers

- Segregate specific funds accessible to employees for benefits and expenses purposes
- Set budgets and controls for specific purposes
- Make funds available through appropriate payment methods and form factors, including virtual and plastic cards, Apple Pay and Google Pay, credit transfers and direct debits
- Easily and safely on board employees

How Plug-and-Play Finance can help

Pre-built embedded finance solution

No need to plan for a costly and time-consuming build programme as the plug-in has been pre-built with full functionality.

Your brand, your user experience

Weavr disappears into the background so you can offer seamless, branded finance user journeys inside your application.

Data insights for product development

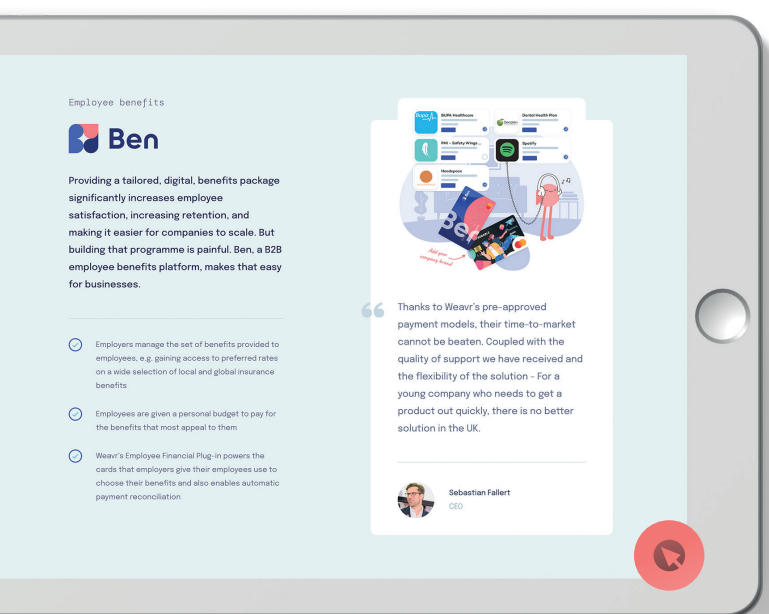
Gain insight into your customers' platform usage to guide product development and acquisition efforts.

Cost-effective

Fast launch path, product-based solution, and innovator-friendly pricing = substantial savings.

Compliance as a service

We handle the burden of compliance, data security, and critical financial systems performance so you can focus on your application innovation and growth without worries.



Let's take a look at another common use case for embedded finance - where the creator economy can be paid instantly or ahead of their next invoice.

Worker Finance Spotlight:

Empowering the creator economy

A new, freer breed of worker - be they artists, influencers, copywriters or delivery drivers - values the flexibility to do what they want, where they want and for whom they want. However, these pluses often result in less reliable cash flow as well as the addition of the paperwork associated with handling multiple clients and suppliers.

Innovation comes to the rescue. Some gig-economy platforms exist to help freelancers find work, some help them to better manage their finances and others provide additional benefits such as insurance.

All of these platforms share several financial requirements, such as the ability to onboard new freelancers, help them get paid and manage their earnings.

For businesses designing a digital solution from scratch or adding features to existing platforms, the cost of building the financial infrastructure is prohibitive - not to mention the compliance, regulation and data security that comes with it all.

Benefits for workers

- Pay gig workers instantly or ahead of their next invoice
- Provide just-in-time funding for expenses incurred
- Make funds available through convenient payment methods and form factors, including virtual and plastic cards, Apple Pay and Google Pay, and credit transfers
- Provide insight into cash flow and expenditure
- Set budgets and controls for specific purposes

How Plug-and-Play Finance can help

End-to-end gig platform payments

Creators and other workers receive their earnings in a wallet built-in to the platform where they do the work.

Branded accounts and cards for users

Offers virtual and plastic payment cards for users to spend cash they've generated from the platform.

Instant payment notifications

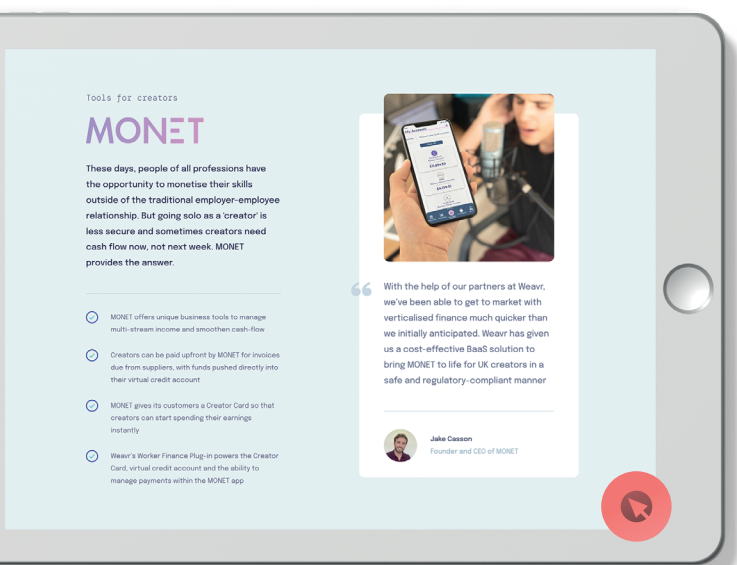
Keeps everyone in the loop by integrating real-time notifications for financial transactions and triggers into preferred chat channels.

Safe self-service user cash management

Workers and creatives manage when and how they withdraw or spend cash that they have earned or been paid within your platform or marketplace.

New platform revenue opportunities

Adds new premium subscription levels or usage-based fees for value-adding financial features such as escrow, payment cards, and multi-user accessible accounts.



Let's take a look at another common use case for embedded finance - where B2B businesses harness control of payments.

Supplier Finance Spotlight:

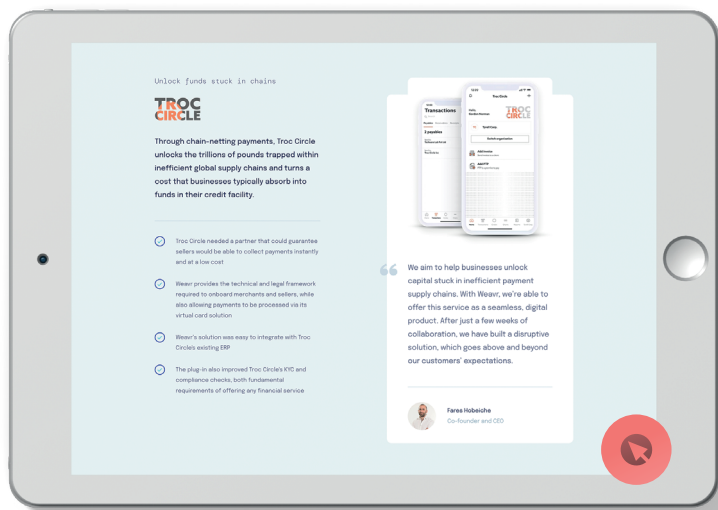
Greater control and convenience for B2B payments

Getting paid and paying suppliers - back-office processes aren't usually the most-loved of tasks but they're definitely amongst the most important.

Much effort goes into tracking, executing and reconciling payments from customers or to suppliers - often across countries and currencies. As the business grows, so does the workload and the impact on the bottom line. Thankfully, many B2B solutions exist to help businesses make such tasks easier.

However, few solutions provide an end-to-end service that also takes care of a key aspect - enabling all payments to be made and received fully within it. In many cases, handling payments means logging into an application to move money, missing out on the superior convenience, control and efficiency that can be delivered by a joined-up solution.

Embedding the movement of money into such a service is the ideal user experience, but it has long been out of reach for many. The implementation of Plug-and-Play Finance into a B2B SaaS application can enable businesses, from accounting software to order-management platforms, to achieve more.



Benefits for B2B businesses

- Segregate specific funds that are accessible to employees to pay suppliers
- Automate reconciliation of funds against invoices and/or funding
- Set budgets/control for specific purposes
- Make funds available through appropriate payment methods and form factors,
- On and off-board account holders safely

How Plug-and-Play Finance can help

Virtual debit cards

Payment cards are set up for company employees to manage procurement in a safely delegated manner, integrated into the context of ordering and supplier transactions.

Custom UX & logic

Added financial features where it makes the most sense, and defined business logic around permissions, transactions, and notifications.

Unlimited virtual accounts

Balance-holding accounts in digital wallets for users as and when they are needed, accessible within the application.

Simple standard identity workflows

New account holders can get set up by themselves with secure, guided know-your-business identity verification steps.

Security combined with convenience

Suppliers have peace of mind of following financial services standard security and authorisation checks, Customisable inside the application.



What's next for embedded finance?

Want to learn more about trends and why
embedded finance is such a hot topic right now?

Check out the latest expert panel paper, called
“Embedded finance: Bringing value into focus”



Game-changing tech for world-changing experiences. Enabling any business to offer any financial service anywhere their customers need it.

- Build and validate quickly
- Multiply your revenue per user
- Evolve and scale faster

weavr

hello@weavr.io
weavr.io

Want to learn more about how
Weavr can help your business?

Scan or click to talk to an expert
on Plug-and-Play Finance.

