

samlink

A Kyndryl Company

# Samlink Advisory Services

Embedded Finance & Open Banking

23.4.2024



# Samlink Advisory Services Accelerators

## Digital Innovation & Customer Engagement

**Embedded Finance & Open Banking:** Seamlessly integrating financial services into everyday experiences to attract and engage customers.

**Banking as a Service & Platform:** Offering customizable and scalable banking solutions for modern customer needs, including our own Banking as a Service platform.

**AI in Banking:** Utilizing artificial intelligence to enhance customer experience and drive efficient banking operations.

**Payment Modernization:** Innovating payment systems for faster, more secure transactions, leveraging modern technology.

## Operational Transformation & Resilience

**Digital Transformation:** Tailoring banking experiences to meet the digital demands of today's customers.

**Operational Resilience:** Strengthening banking operations for business continuity and risk mitigation.

**Progressive Modernization:** Implementing gradual modernization strategies of legacy systems and processes to keep pace with technological advancements.

**Ecosystem Enabled Banking:** Creating a collaborative banking ecosystem to foster innovation and expand services and build a new bank in as little as six months.

## Technological Advancement & Future-Ready Solutions

**Modernize Your Core & Update Tech:** Revamping legacy systems and adopting new technologies for scalable, efficient banking based on an ecosystem of partners.

**Harness the Cloud:** Utilizing cloud technology and a hybrid cloud strategy for agility and innovative banking solutions.

**CBDC (Central Bank Digital Currency):** Pioneering in the implementation of digital currencies to lead the future of banking.



# Navigating the Future of Embedded Finance

## Catalyzing Business Evolution with Embedded Finance:

In an era of unprecedented change, Samlink's Embedded Finance offering stands as a beacon for businesses striving to navigate the rapid transformation of the financial services industry. With Embedded Finance witnessing a substantial surge, we see a profound shift towards integrated financial services that transcend traditional Open Banking models.

Our purpose at Samlink Advisory Services is to empower financial organizations and non-banking entities to not just keep pace with this evolution but to lead it. By equipping our clients with essential knowledge and innovative tools, we enable them to develop and deploy groundbreaking financial services that are integral to modern customer experiences.

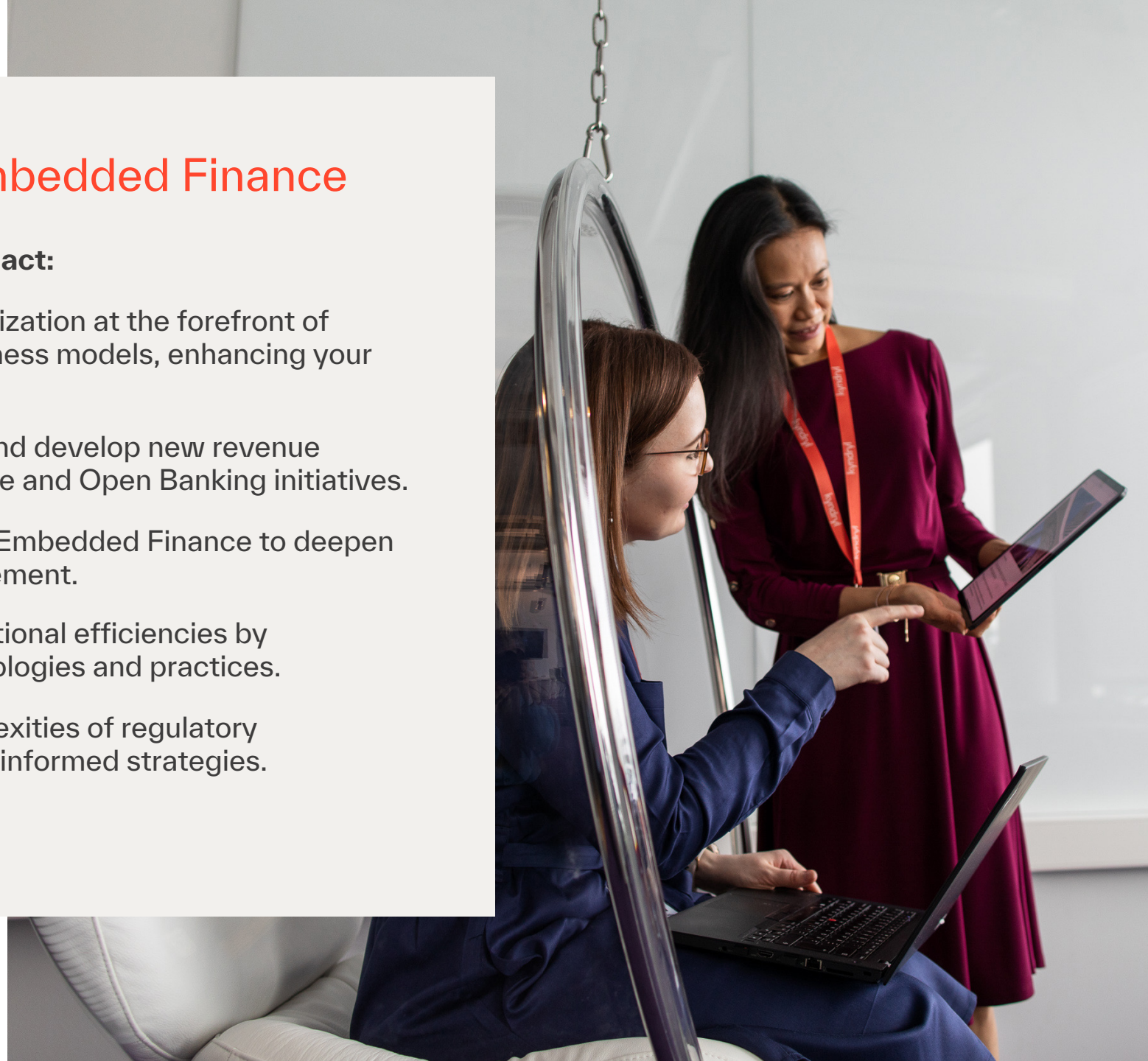
We're committed to transforming your operations and customer engagement strategies, ensuring your competitive edge in an increasingly integrated financial ecosystem.



# Navigating the Future of Embedded Finance

## Our Advisory Services, Your Business Impact:

- **Market Leadership:** Position your organization at the forefront of financial innovation and adopt new business models, enhancing your competitive edge.
- **Increased Revenue Streams:** Identify and develop new revenue opportunities through Embedded Finance and Open Banking initiatives.
- **Boost Customer Engagement:** Employ Embedded Finance to deepen customer relationships and drive engagement.
- **Operational Excellence:** Improve operational efficiencies by integrating cutting-edge financial technologies and practices.
- **Risk Management:** Navigate the complexities of regulatory compliance and technological risks with informed strategies.







## Co-creating your Embedded Finance Success

**Our approach is centred on delivering tangible business value.** We utilize Design Thinking to deliver a highly interactive and collaborative environment that fosters innovation and delivers tangible outcomes. Our workshop participants delve into the intricacies of Embedded Finance and Open Banking to define a concrete roadmap and strategy that can be executed in partnership to drive new business value.



# Co-creating your Embedded Finance Success

## Co-creating your success in Embedded Finance:

- ✔ **Strategy Development for Embedded Finance:** We help you craft strategies that not only integrate new services into your offerings but also drive customer engagement and revenue growth, along with new potential business models and architecture.
- ✔ **Consultation:** Our expertise in Embedded Finance and Open Banking ensures your business is not only compliant but also primed to exploit new market opportunities for growth.
- ✔ **Innovation:** By fostering a culture of innovation, we empower your team to stay agile and responsive to market changes.
- ✔ **Execution and Ongoing Advisory:** With our extensive experience in developing, implementing and operating banking systems, we partner to assist you in executing on your Embedded Finance roadmap and strategy. We also bring a portfolio of assets and accelerators to the table.



### **Introduction to Embedded Finance and Current Trends:**

- Examination of Embedded Finance and growth trajectories.
- Exploration of financial innovation trends surpassing traditional Open Banking models.
- Looking at the impact of Embedded Finance on customer behavior and satisfaction.

### **Product Innovation & Design:**

- Utilizing Design Thinking to facilitate ideation and MVP development.
- Interactive sessions focusing on creating user-centric financial journeys..

### **Strategic Framework Development:**

- Crafting strategies for the integration of Embedded Finance into existing and new offerings.
- Identifying opportunities for customer engagement and revenue growth through new service adoption.

### **Execution Roadmap:**

- Developing an actionable roadmap for implementing Embedded Finance solutions.
- Aligning initiatives with business goals to drive customer engagement and operational excellence.



**Strategic Action Plan:**

- A comprehensive plan detailing steps to implement Embedded Finance solutions within your organization.
- Strategies to ensure these initiatives drive growth and enhance competitive advantage.

**Revenue & Engagement Model:**

- A framework for identifying and capitalizing on new revenue streams through Embedded Finance and Open Banking, with a focus on customer engagement and satisfaction for growth.

**Innovation Blueprint:**

- A clear blueprint for the development of innovative financial services, from conceptualization to MVP.

**Ongoing Advisory & Support:**

- Access to Samlink's expert advisory and support services to ensure successful execution and continuous innovation





**Banks & Financial Institutions:**

Position at the forefront of financial innovation with strategies to adopt and lead with new business models.

**Fintech Companies:**

Gain insights into developing cutting-edge products and fostering a culture of innovation that responds to market dynamics.

**Non-Banking Entities:**

Leverage Embedded Finance to transform customer journeys, creating added value and building stronger customer relationships.



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# Thank You

**Samlink Advisory Services**

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