

CARDS THRIVING IN AN EMBEDDED FINANCE FUTURE

Embedded finance is arguably one of the top 3 buzzwords within the financial eco-system. In this infographic we explain why embedded finance is trending upwards, and why it may propel payment cards well into the future

By 2030, the embedded finance market is estimated to be worth over

\$7 trillion USD

2x

... which is twice the combined value of the world's 30 biggest banks¹

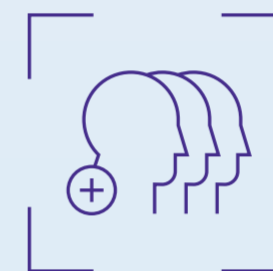


Embedded finance is the act of a non-financial company (e.g. a brand with a large and loyal following) selling financial services to its end-users, seamlessly weaving those financial services into its digital end-to-end journey through so called Banking-as-a-Service (BaaS) models.



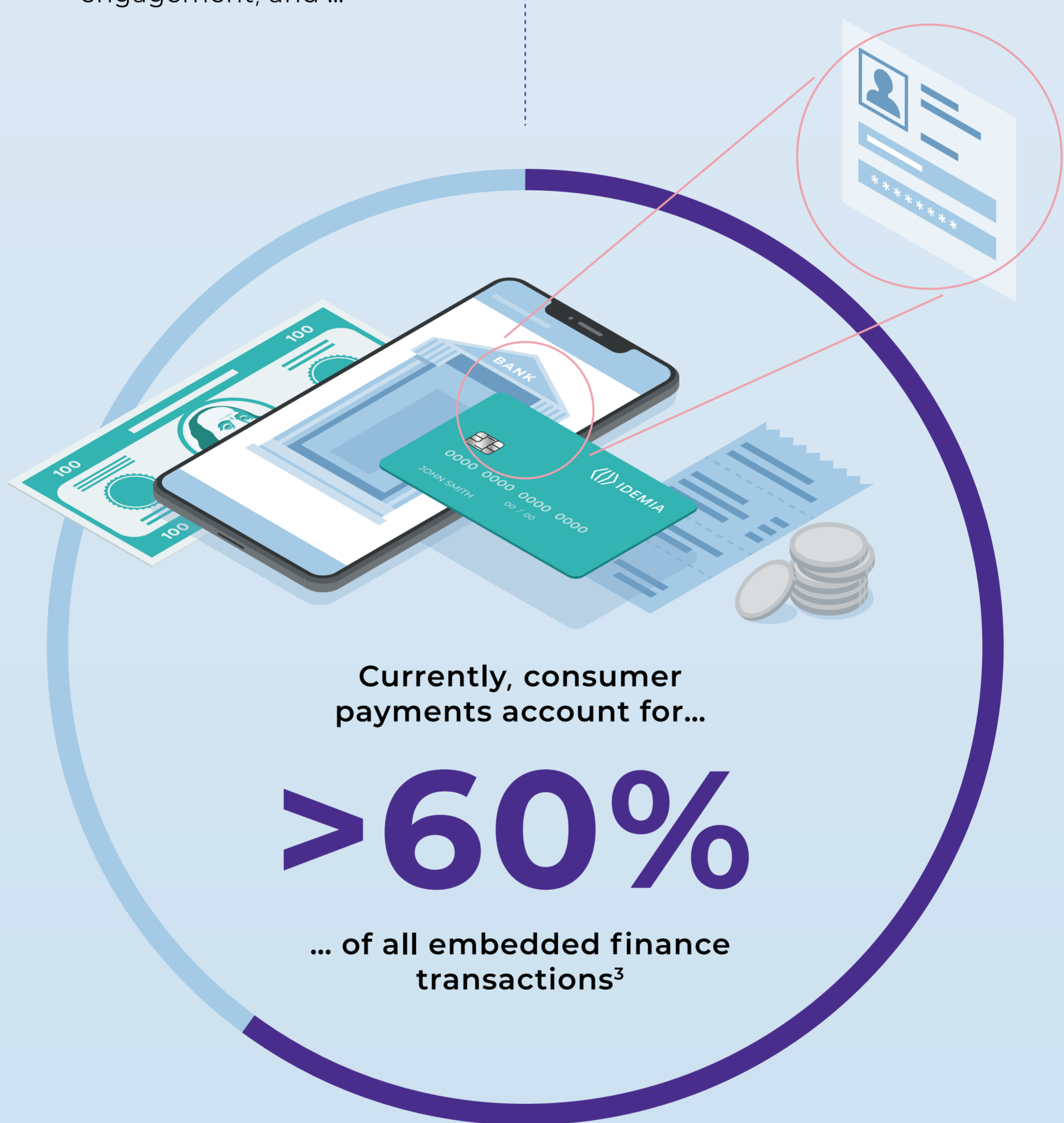
88%

... of companies that implement embedded finance report increased engagement, and ...



85%

... say that it helps them acquire new customers²



HOW WILL CARDS FARE IN THIS EMBEDDED FINANCE FUTURE?

Pretty well, it seems—a payment card can solve many challenges for various providers of embedded finance; and a variety of use cases involve a payment card, be it instant payouts, loyalty points redemption or scaling merchant acceptance.⁴ A great example of this is the Uber Pro Card.



... drivers can get cash-back on gas and EV charging when using the card to pay...



... and the drivers are provided free automatic cashouts, where earnings go to their Uber Pro card after each trip⁵

In the same way BaaS arrangements allow non-financial companies to offer financial services, Card-as-a-Service (CaaS) may unleash huge untapped potential for card issuance: “CaaS can be the true equalizer by massively reducing barriers, particularly for startups, to finally be able to issue cards.”⁴

SOURCES

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- 4) <https://www.entrepreneur.com/en-ae/growth-strategies/why-cards-as-a-service-has-the-potential-to-revolutionize/439729>
- 5) <https://help.uber.com/driving-and-delivering/article/what-is-the-uber-pro-card?nodeId=9bbf0e73-0ebc-417b-83b2-e724ff3814bd>