

Embedded Finance

The \$7.2 Trillion market opportunity (and how to realise it)

Simon Torrance
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www.embedded-finance.io

Embedded Finance
& Super App Strategies

Introduction



Board and Leadership Advisor

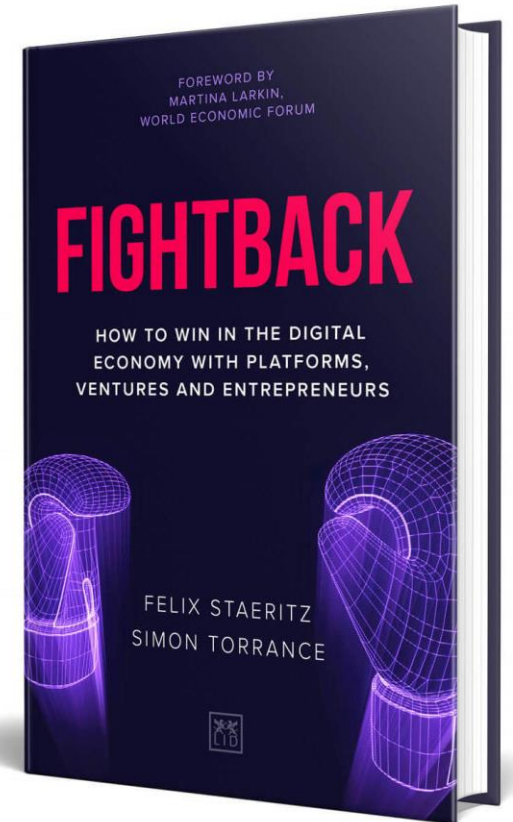
- **New Growth Strategy**
- **Platform & Ecosystem Strategy**
- **Venture Building**

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What is Embedded Finance?

Financial services functionality



Technology



Any customer experience



Visible complementary add-ons, or
Invisible native components



10x better customer experiences,
faster/cheaper/simpler/fairer, leveraging
new data sources (Open Banking/Open
Data/Sensors), financial inclusion

Examples

Uber

Payments, Credit,
Insurance



shopify

Payments, Lending,
insurance



TESLA

Lending & Insurance



Payments, Loyalty

intuit
quickbooks

Payments, Lending &
Insurance

amazonbusiness

Payments, Lending &
Insurance

Very tangible commercial benefits...

B2B Software Businesses

Run your entire restaurant on Toast.

Plug into reliable, easy to use tools that work together to grow your business.

Get a Demo

See Pricing

Are you looking for 1:2 Terminal? Shop the Starter Kit.



+ Payments + Loans + Insurance
5x SaaS TAM/ARPU

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Retailers & Manufacturers

WYND

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★★★★★ 68 Reviews

| 63 answered questions

Color

White

Quantity

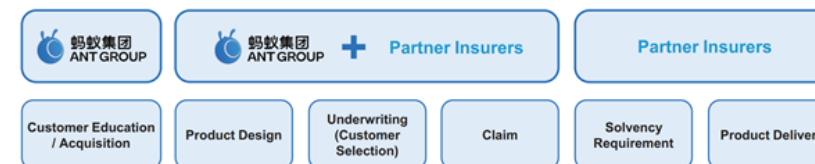
- 1 +

Add to cart

+ Credit + Insurance
+20% to order value
+50% conversion

Source: Simon Torrance analysis, industry interviews

Digital Service Providers & Platforms

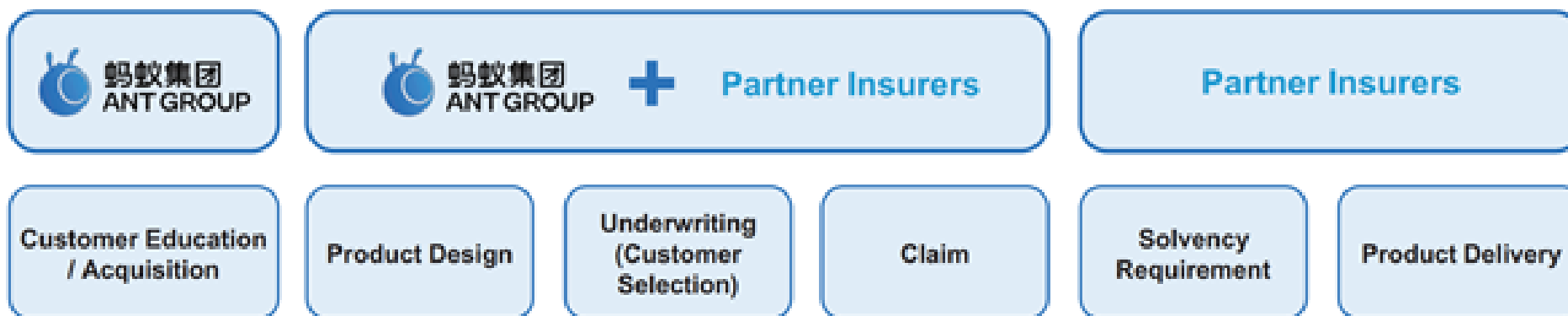


+ Insurance
100m new customers

Alipay: what can we learn?

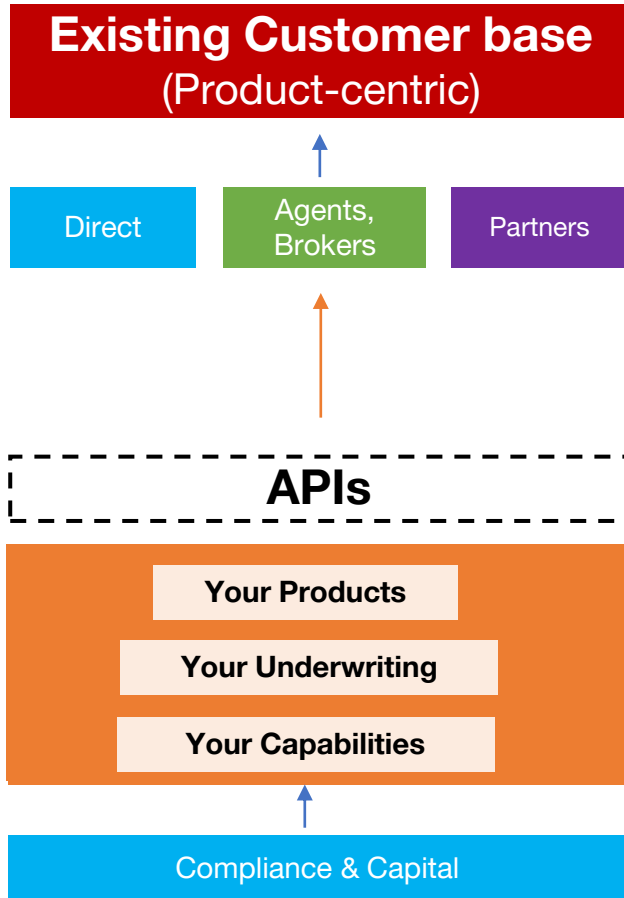


Roles

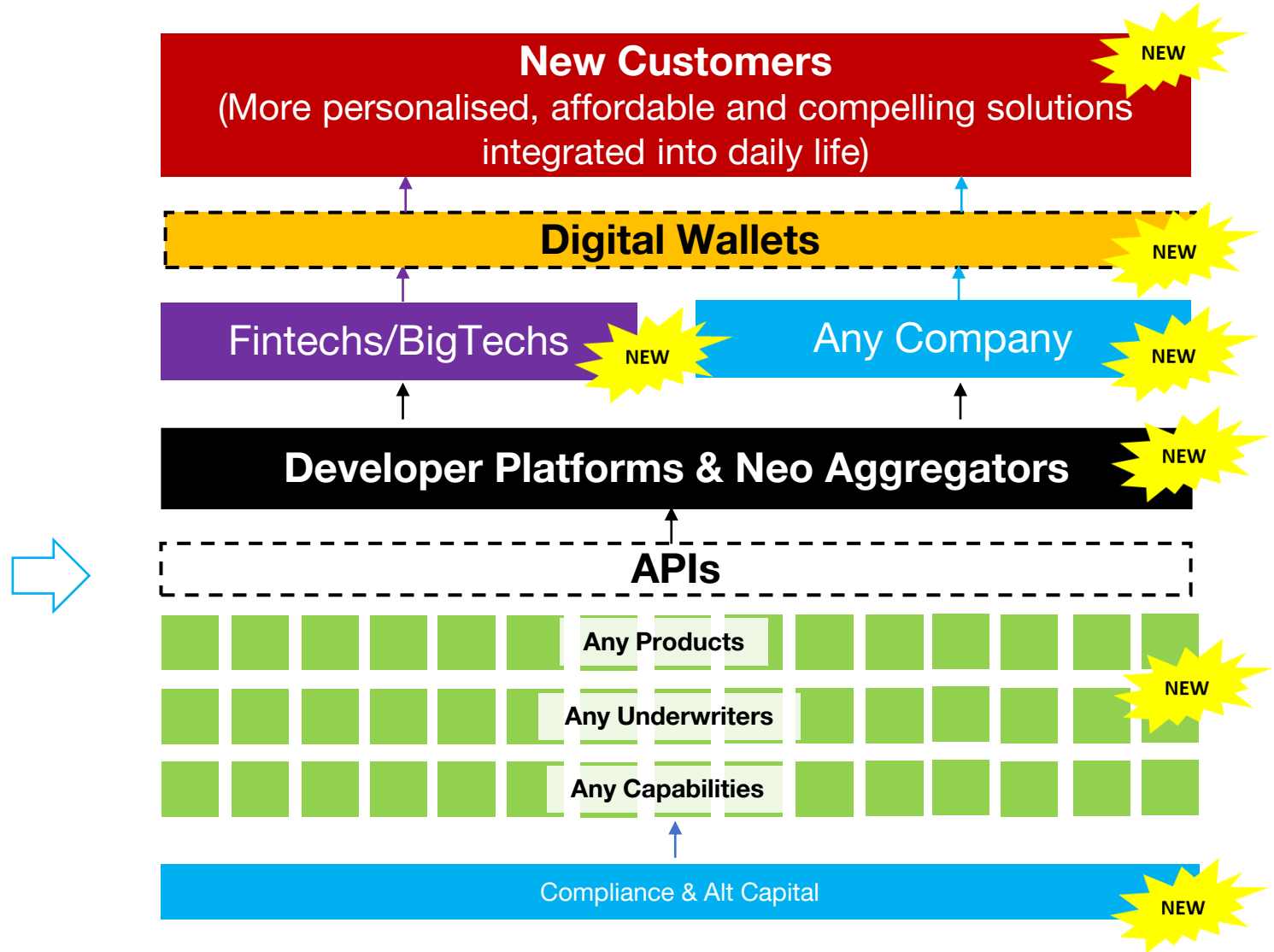


90 insurance partners and 2000 products

Traditional Distribution

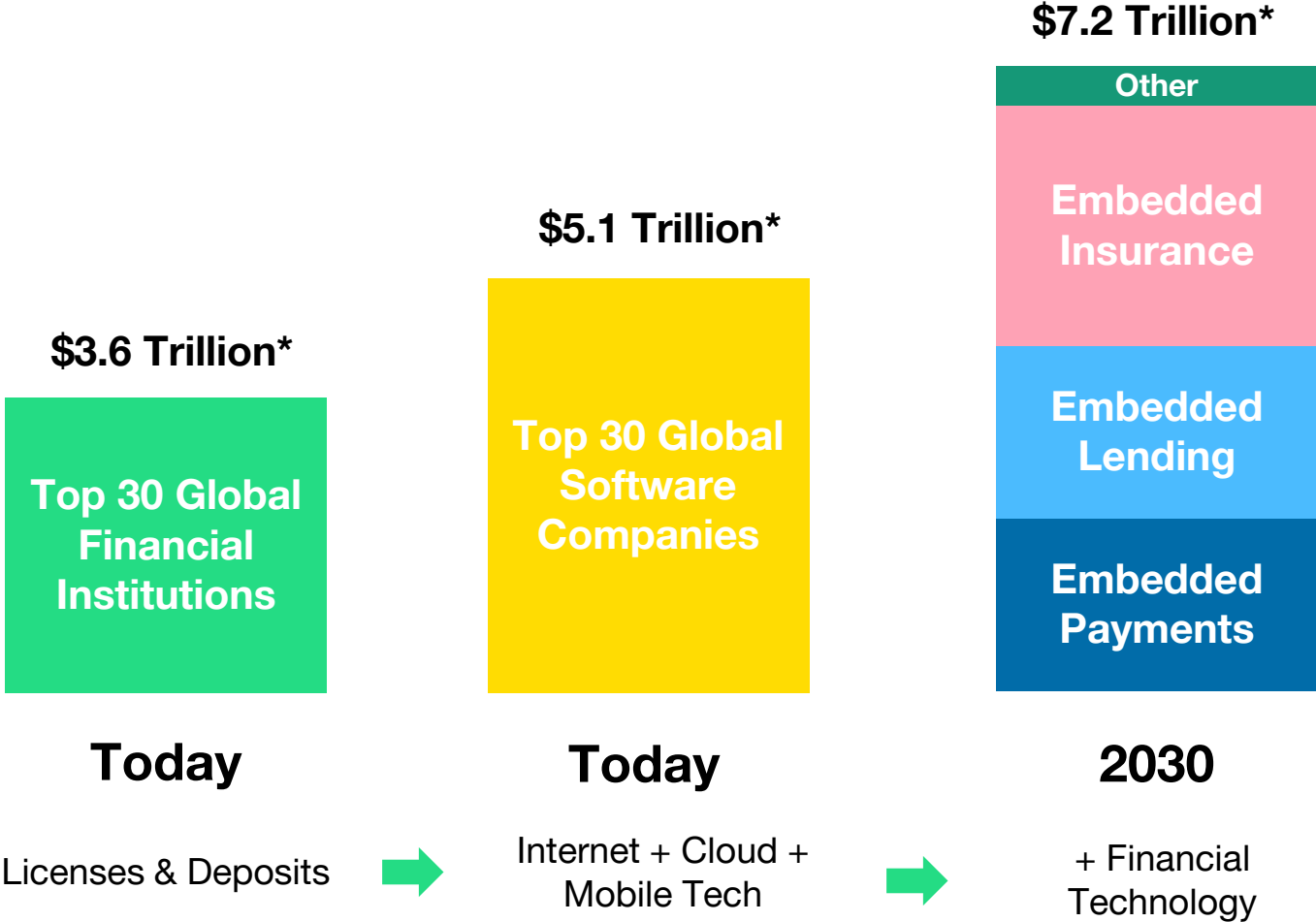


New Distribution



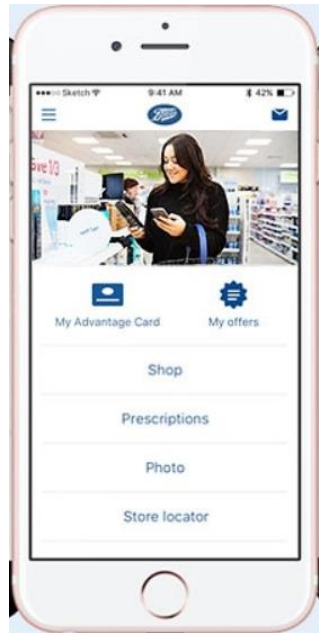
FinTech = the world's new innovation platform

*Market value



Super Brands becoming Super Apps

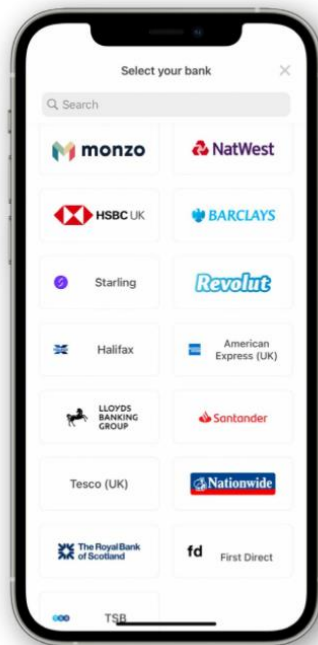
1. Brand's App now enables payments with a Digital Wallet!



Can be used for shopping anywhere!

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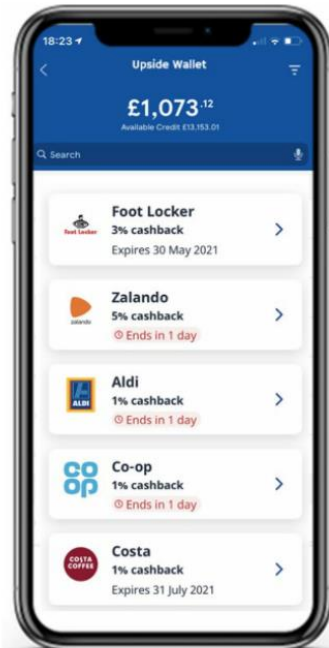
2. Connect your bank account(s) and cards



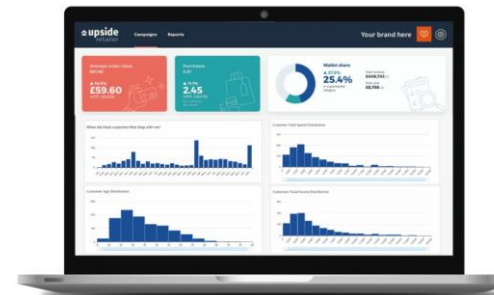
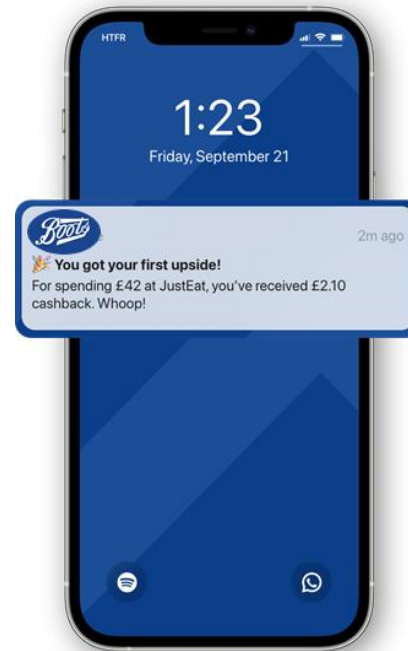
Open Banking is safe and secure, reduces friction and enables new experiences

Source: Simon Torrance, Upside Savings

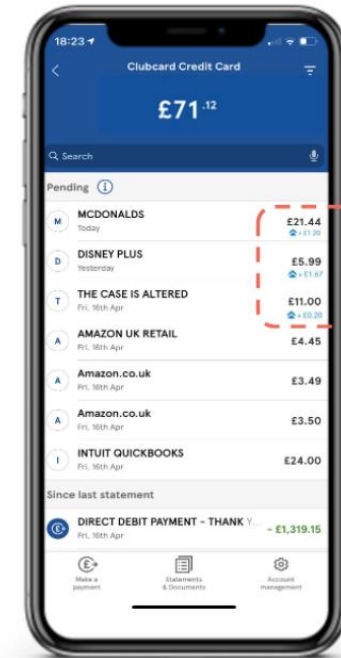
3. Spend as normal, anywhere, using any method



4. Get instant rewards -in cash- courtesy of Brand



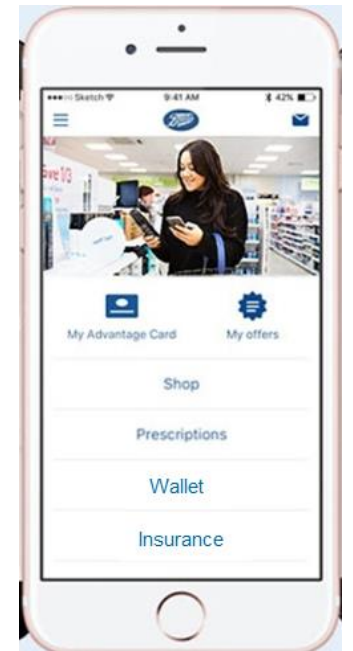
5. See savings build up in your wallet (spend anywhere)



Benefits for brand

- 2000+ back-dated transactions per cust
- Ongoing real-time insights:
 - Total spending behaviour
 - Avg order sizes, by age, locality
 - Brand performance vs competitors
- Reduce Visa/MC costs

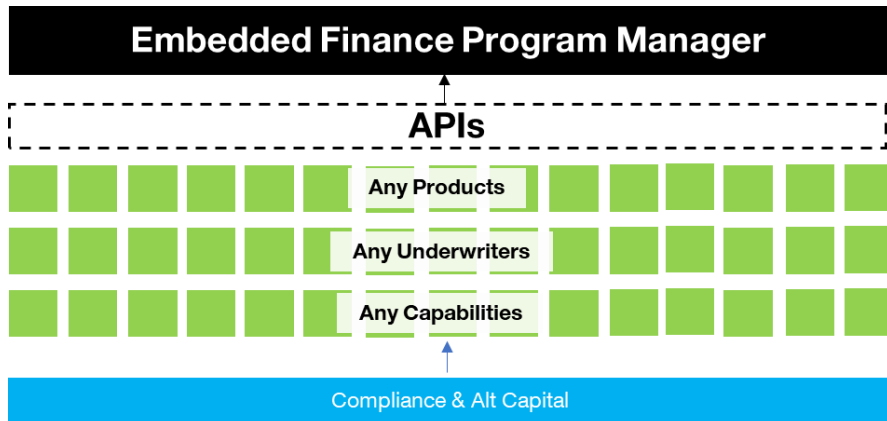
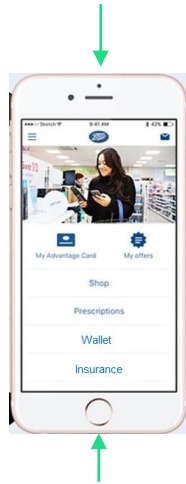
6. Access other financial and digital services, tailored to your needs



Embedded Finance: hook and glue for Super Apps

More, Engaged, Younger Customers
(More personalised, affordable and compelling solutions integrated into daily life)

Your new
'Super App'



Benefits

1. **Real-time insights:** real consumer spend
2. **More 'VVIP' customers:** 80% profits from 20% customers
3. **Less churn:** intervene early
4. **Better loyalty CX:** automatic rewards
5. **New customers:** very targeted offers
6. **Low cost/fast:** no/low IT implementation



**Higher CLTV + Lower CAC
= Better Business model**

Ambidextrous Org structure = foundational success factor

Where to play/
How to win?

- **API-ise**
- **Data-fy**
- **Automate**

Optimise
the Core

Fast track
the Future

- **Internal Ventures**
- **Fintech Collaboration**
- **External Ventures**

New Innovation Governance

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