

7 reasons

banks need to embrace embedded banking

Unlock an optimized digital user experience

Customers expect innovation and personalization, but outdated systems and traditional processes restrict your ability to adapt and connect. Here are seven reasons why banks need to embrace embedded banking to offer the right services at the right time.



1. Enhance the customer experience

Seamless financial services: Integrate banking services directly into non-banking platforms that businesses use daily to automate their banking functions and make their lives easier.

2. Access new revenue streams

Monetize integration and partnerships: Generate new income streams from customers and through collaboration with fintech and non-fintech companies, opening new avenues for income through service fees and partnerships – more effectively helping your bank to compete against standalone fintechs and extend your market presence.



3. Increase customer loyalty

Stay relevant: Stay ahead of fintech disruptors by embedding your services where customers already spend their time, deepening relationships and encouraging loyalty.

4. Improve data utilization

Leverage insights: Gain better access to real-time customer data – enabling more personalized and targeted banking products and services – and increase cross-selling opportunities by embedding relevant products in customer workflows.



5. Tighten data security

Eliminate password sharing and screen scraping: Improve control over your customers' data with secure OAuth technology and session management using their existing digital banking credentials. Leverage account and functional entitlements from your digital banking platform and avoid the aggregator model with a more secure and efficient API-based integration.

6. Increase cost efficiencies

Cost-effective, scalable banking: Reduce operational costs by automating processes and integrating services to reduce legacy tech debt.



7. Future-proof your business

Stay competitive: As the financial ecosystem evolves, embedded banking ensures banks remain at the forefront of innovation and market demands and can compete against standalone fintechs.

The FIS advantage

FIS® Digital One™ Commercial provides an intuitive, thoughtfully designed digital commercial banking platform to offer the right services for all the business segments you serve. Embed banking solutions to place your banking services at your customers' fingertips, create stable and secure integrations with popular business platforms and fintechs, and more.

[Learn more](#)

Money at rest. Money in motion. Money at work.™

Digital One Commercial sets the foundation for more seamless embedded banking.

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.