

# 4 Ways to Unlock New Revenue Streams With Embedded Finance

A guide for community banks

## INTRODUCTION

### Modern infrastructure, modern revenue streams

Imagine booking a vacation online, and right before checkout, you're offered travel insurance tailored to your itinerary. Or picture a gig worker who, after completing a job, can access their earnings instantly through an app. And for small businesses, e-commerce platforms now provide built-in financial tools to streamline budget planning and sales forecasting.

These are all examples of embedded finance — an accelerating trend reshaping how customers access financial services. For banks, embedded finance presents new opportunities to integrate their offerings directly within the digital platforms their customers already use.

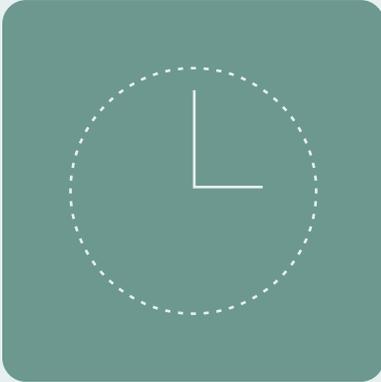
Historically, community and mid-size regional banks have found it difficult to partner with fintechs and businesses to deliver these types of in-the-moment embedded services due to legacy systems and compliance challenges. But embedded finance solutions providers like Treasury Prime are closing the technology gap, giving banks an opportunity to offer integrated, modern solutions that meet customers' needs in new ways.

**Ready to tap into the potential?**

# 1. Meet new customers where they are

By embedding your financial services directly into digital platforms, you can reach customers where they already conduct their business. This creates new paths for customer acquisition beyond your physical footprint, while still allowing you to focus on financial solutions that align with your areas of specialization.

For example, if you're a regional bank with a strong history of providing small business loans, you might partner with a fintech to embed integrated loan options within its accounting software or business management platforms.



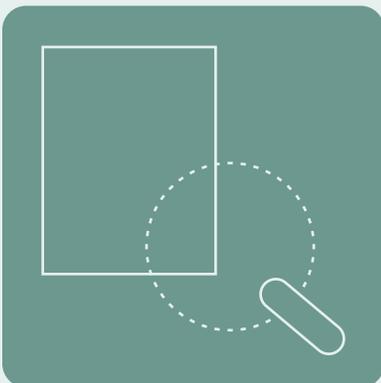
## HOW TREASURY PRIME HELPS:

Minimize time to market with pre-built solutions Treasury Prime's modular architecture allows you to add banking features like account creation and payments without investing resources in complex backend development and maintenance.

# 2. Reach underserved markets

Embedded finance offers banks the opportunity to address gaps in traditional financial services by reaching underbanked or underserved populations. These groups often lack access to conventional banking due to barriers like stringent eligibility requirements, outdated delivery methods or limited geographic availability.

By meeting customers on digital platforms they already trust and use, you can unlock new customer bases while filling a pressing market need. For example, users of an existing financial literacy app might welcome the opportunity to open a savings account with your bank through the same platform.



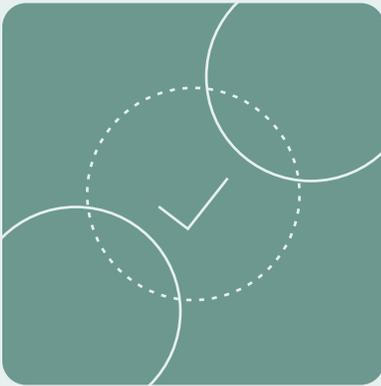
## HOW TREASURY PRIME HELPS:

Treasury Prime automates KYC/AML checks and provides full visibility into account activity, helping you strike the right balance between onboarding customers, adhering to compliance requirements and maintaining your institution's risk tolerance.

### 3. Diversify revenue streams

Embedded finance partnerships allow you to collect recurring fees from the technology platforms that leverage your infrastructure. These fees are typically structured as either subscription-based or usage-based charges, depending on the services you offer. For example, you might charge for access to payment gateways, lending platforms or APIs that enable real-time account creation and management.

This model delivers a predictable income stream, providing greater financial stability for your institution. By tying fees to platform growth and activity, you can scale revenue over time as your partners expand their services.



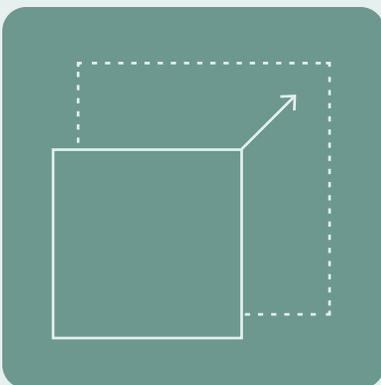
#### HOW TREASURY PRIME HELPS:

Maintaining system reliability is essential to building trust with technology platform partners. Treasury Prime's API architecture includes built-in redundancies and real-time monitoring to reduce the risk of downtime.

### 4. Strengthen fintech relationships

The embedded finance market is expected to reach over **\$570 billion** by 2033. As an early leader and go-to partner for fintechs interested in embedded finance, your bank can gain a significant competitive edge that attracts more high-value collaborations.

Beyond the revenue opportunity, embedded finance also enhances your institution's ability to innovate. Offering tailored solutions to fintech and platform partners allows you to diversify your product portfolio and extend your market reach. Success in this space can drive brand equity by positioning your bank as a forward-thinking player in digital finance.



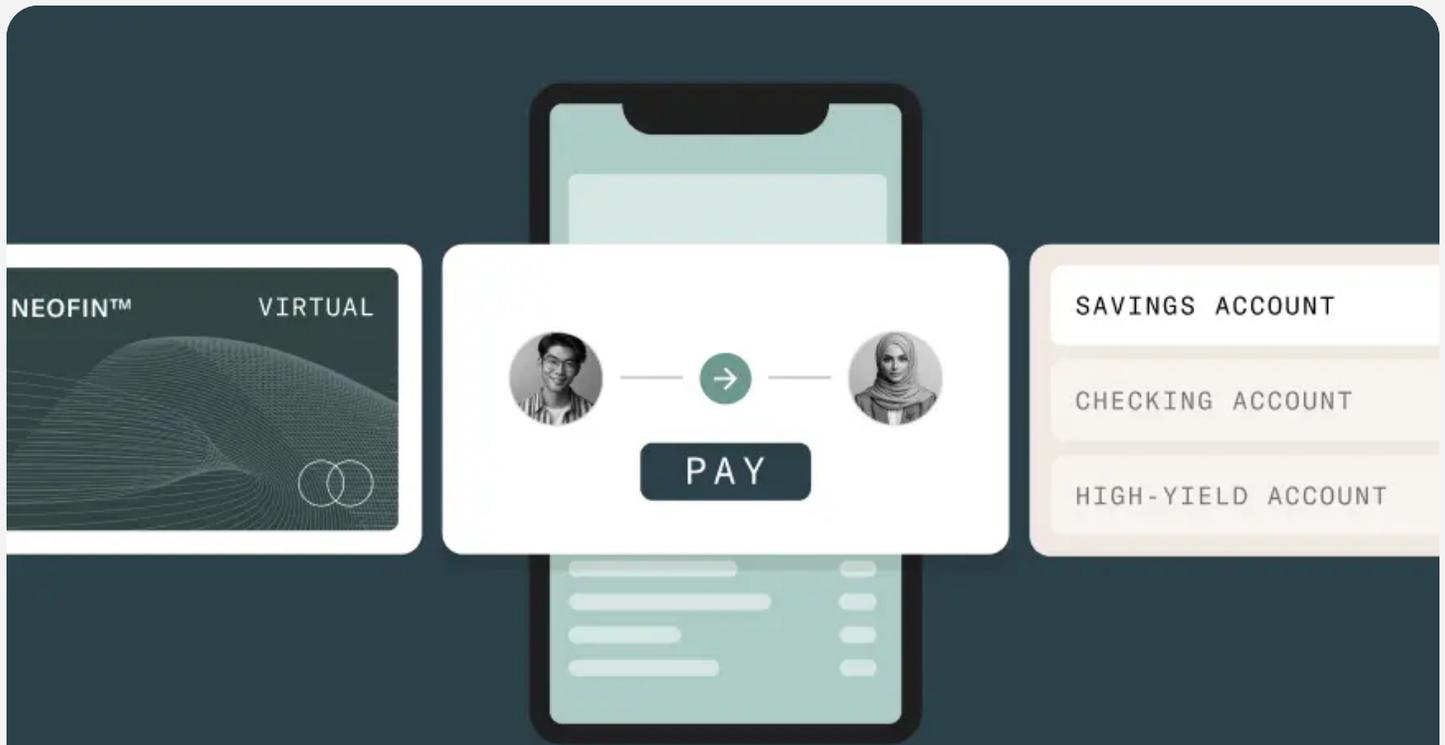
#### HOW TREASURY PRIME HELPS:

Treasury Prime's direct-to-core API supports seamless, transparent integrations with leading fintech ecosystems and technology platforms so you can easily scale your embedded finance program.

# Redefine your bank's growth strategy with embedded finance

Embedded finance presents a undertapped opportunity for community and regional banks to redefine their value propositions, expand market reach and thrive in today's digital-first economy.

With Treasury Prime, you can position your bank at the forefront of digital banking innovation. Our secure, scalable and integration-ready API allows you to offer embedded finance services without requiring a complete overhaul of your current infrastructure. This gives you the flexibility to focus on what you do best: building strong relationships, supporting your customers' success and driving meaningful growth within your community.



## Ready to take the next step?

GET IN TOUCH →

WE'RE EXCITED TO CHAT WITH YOU.