

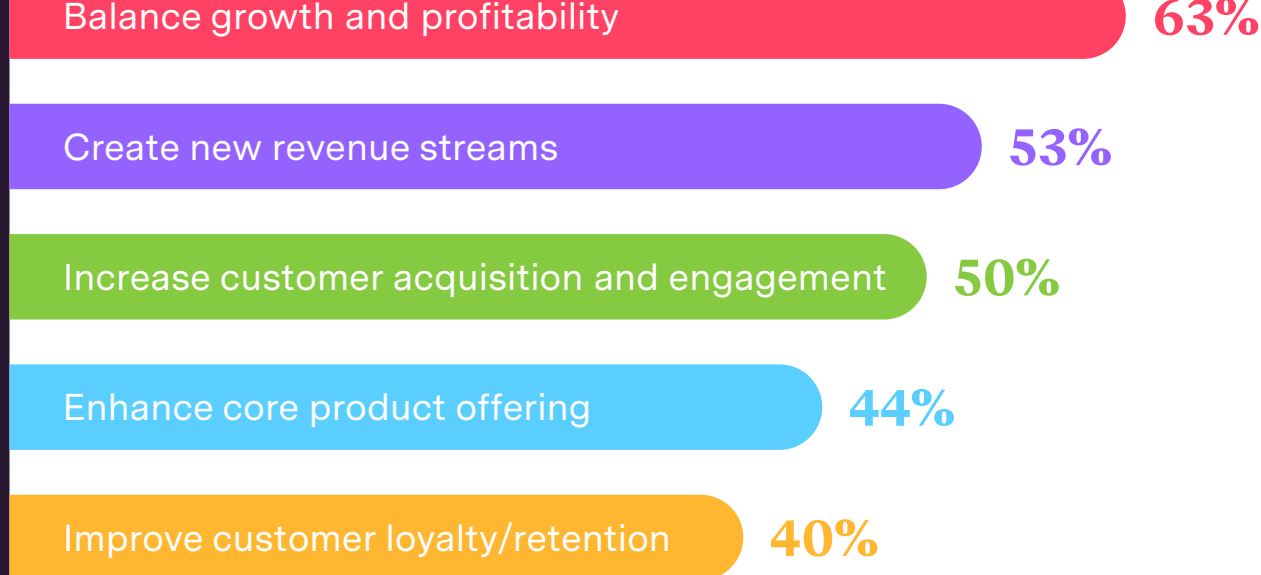
Embedded Finance

Strategies and Opportunities

Businesses today are primarily focused on achieving growth while maintaining profitability, exploring new revenue sources, and enhancing customer engagement. While recognizing the advantages of embedded finance programs, they require economically viable solutions that can be seamlessly integrated and safeguard financial transactions.

To find out companies' top business priorities and what challenges and requirements they have with implementing an embedded finance platform, Gatepoint Research surveyed 101 selected executives* from several industries, including fintechs and major brands.

Current Top Business Priorities



EMBEDDED FINANCE PRODUCTS CONSIDERED FOR

Delivering Greater Value to Customers

40%

Loyalty rewards cards

39%

Credit cards and lending

18%

Consumer checking accounts and debit cards

16%

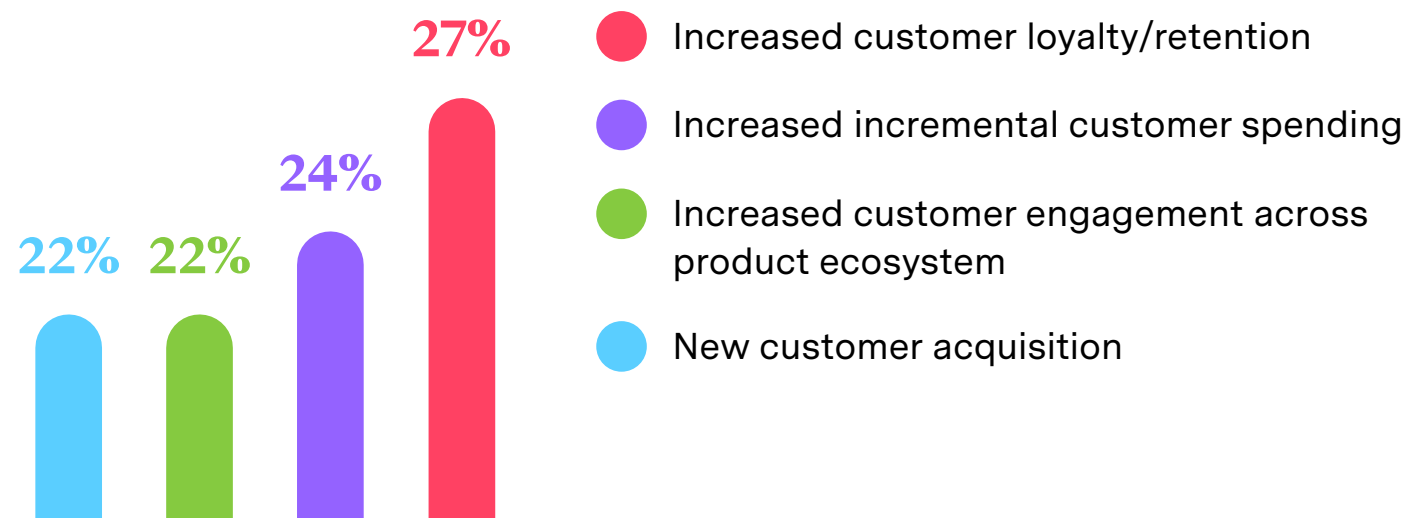
Business checking/savings accounts and cards

14%

Consumer savings accounts

PRIMARY GOAL OF

Embedded Finance for Organization



MOST IMPORTANT WHEN CHOOSING AN

Embedded Finance Platform



Cost/Value

and the need for ROI

70%



Security

44%



Speed of customer adoption

39%



Granular controls

for personalization and fraud management

28%



Scalability

28%



Real-time access to customer data

27%



Uptime/reliability

11%

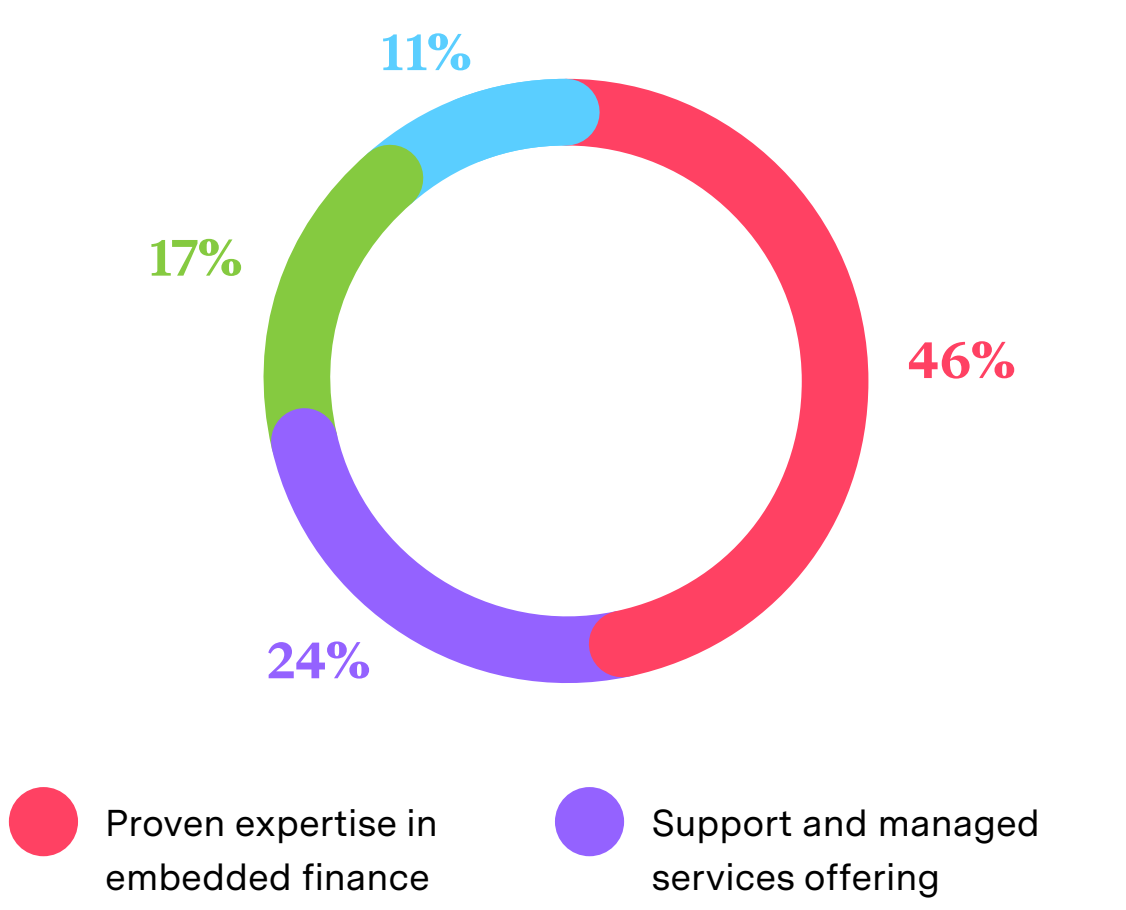


Cloud-native technology

8%

MOST IMPORTANT WHEN CONSIDERING AN

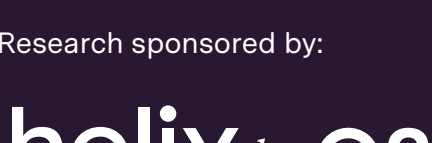
Embedded Finance Technology Partner



Research conducted by:



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*Management levels represented are all senior decision-makers

56%

hold the title CxO or VP

28%

are Directors

16%

are Senior or Department Managers