

Embedded Finance-as-a-Service

Banking in your clients' everyday systems

At a glance

SAP Pioneer's Embedded Finance platform let's businesses access banking services seamlessly by using them within the system where the business process is already running. Instead of traditional banking that runs adjacent to the core operations, it's built directly into everyday business processes.

Solution overview

Our host-agnostic Embedded Finance as a Service platform lets banks quickly create and launch bank branded apps inside their clients' ERP and TMS systems. By combining the bank's APIs with SAP Pioneer's ready-to-use embedded use cases, these apps can be built, embedded, and published on a marketplace for clients to access — all in just a few steps.

Use cases

Payments and cash management use cases:



Payee check



Request to pay



Virtual accounts

Trade and working capital use cases:



Purchase order finance



Receivables financing



Buy now pay later

Key outcomes

1 Client adoption and satisfaction

Deliver hyper-personalized services through embedded apps and digital relationship tools. Improve client experience and streamline processes with higher automation and straight-through processing.

2 Drive business growth

Extend your product reach across clients' supply and demand chains. Win new segments and scale faster by embedding banking services directly into the systems clients already use.

3 Accelerate time to value

Deploy and upgrade embedded apps quickly, reducing onboarding costs. Run multiple use cases on a single platform to lower total cost of ownership (TCO).

4 Strengthen risk management

Enhance decision-making with real-time, verified transaction data. Reduce fraud, counterparty, and operational risks through more accurate and timely insights.

Award-winning innovation in transaction banking recognized by Global Finance as one of the world's best financial innovations in 2023.

Banks can plug directly into these transaction flows – unlocking massive scale and reach in B2B trade and commerce.

38k+

companies run their businesses on SAP ERP worldwide

~80

of SAP's customers are SMEs

84%

of total global commerce is generated by SAP customers

