

Embedded Banking

Banking in your clients' everyday systems

At a glance

SAP Pioneer's Embedded Banking Platform enables a bank to provide transaction banking solutions in context of a business transaction by seamlessly embedding it within a corporate clients' everyday system. Instead of traditional banking that runs adjacent to the core operations, it's built directly into everyday business processes.

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

25%

In 2020, digital trade accounted for 25% of global trade.

910

million B2B transactions run digitally through SAP systems

84%

of total global commerce is generated by SAP customers

Why banks choose us as their partner

-  **We maximize your existing tech investments. You get an embedded banking channel without rebuilding infrastructure — cutting time-to-market and cost versus point solutions.**
-  **Our proven platform means you launch account services, payments, cash management, trade and working capital finance — all from the same foundation. You don't rebuild for each product.**
-  **We develop and promote industry standards — no proprietary vendor lock-in, no costly custom middleware. Embedded Banking works seamlessly across your corporate client's ecosystem.**
-  **A major transaction bank in Asia and a Tier-1 corporate bank in Europe already innovate with our platform — proof at enterprise scale.**

Solution overview

Our Embedded Banking Platform lets banks quickly create and launch bank branded apps inside their clients' ERP and TMS systems. SAP Pioneer's pre-built apps can be white-labeled and integrated with bank's core systems via open APIs. These bank-branded apps can be published on a marketplace for clients to access - all in just a few easy steps.

Embedded payments and cash management use cases

Virtual Accounts

Solution: Embedded Virtual Accounts within the customer record, invoicing and account receivables processes.

Benefit: Embedded virtual accounts enable instant reconciliation, live cash visibility, and fewer customer disputes.

Pre-Verification of Payee

Solution: Embedding bank account pre-validation service within vendor management and accounts payable processes.

Benefit: Reduce the risk of fraud and misdirected payments.

Request to Pay

Embedded trade and working capital use cases

Receivables Finance

Solution: Embedded Receivables Financing within invoicing and accounts receivable processes.

Benefit: Turns approved invoices into immediate cash, improving liquidity without leaving the AR workflow.

Purchase Order Finance

Solution: Embed PO Finance into procurement and accounts payable processes for Open Account trade.

Benefit: Enable supplier financing digitally against approved orders while helping buyers preserve working capital.

Buy now pay later

Payables Financing

Key outcomes

 Drive business growth

 Client adoption and satisfaction

 Accelerate time to value

 Strengthen risk management

SAP Pioneer provides software solutions for banks and insurance companies: built on rock-solid technology and bold creativity.

Get in touch



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