

# Leveraging Embedded Banking Services to Grow Your Business

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## The Challenge

As the financial ecosystem evolves, fintechs face significant hurdles in delivering comprehensive banking services to their customers. Access to advanced banking technology, regulatory complexities, and the need for seamless integration often create barriers that hinder growth.

- **Limited Access to Banking Technology:** Fintechs have struggled to afford or implement sophisticated banking solutions available to larger institutions.
- **Regulatory Compliance Hurdles:** Meeting banking regulations and ensuring compliance can be resource-intensive and complex.
- **Integration Challenges:** Embedding banking services into existing platforms often requires costly and time-consuming development processes.
- **Security Concerns:** Safeguarding customer transactions and preventing fraud remain top priorities that demand robust solutions.

By addressing these challenges, fintechs can unlock their true potential and provide customers with secure, innovative, and personalized financial services.

## The Opportunity

The Murrow Banking Services (MBS) Banking as a Service (BaaS) platform empowers fintechs with the opportunity to embed cutting-edge banking solutions into their products, through our network of banks. MBS empowers fintechs to break through traditional barriers and achieve rapid growth.

- **Advanced Technology at Your Fingertips:** Access pre-screened tools like AI-embedded collections, real-time credit risk assessments, and payments.
- **Expand Market Reach:** Partner with regional and community banks to bring embedded banking services to new customer segments.
- **Diversify Offerings:** Explore innovative financial products like digital wallets, customizable cards, instant loans, investment services, and more.
- **Enhance Customer Experience:** Provide seamless, personalized, and secure banking solutions embedded into your platform.

MBS levels the playing field, allowing fintechs of all sizes to compete with the largest players in the market.

## Leading Practices

To maximize the benefits of embedded banking, it's essential to follow proven best practices. These strategies will help fintechs effectively leverage the MBS platform and deliver exceptional value to customers.

- **Prioritize Seamless Integration:** Utilize MBS's robust API capabilities to embed financial services directly into your existing workflows.
- **Focus on Compliance:** Leverage MBS's regulatory support to ensure all services meet banking standards and maintain customer trust.
- **Embrace Data-Driven Insights:** Use advanced analytics from MBS to refine your offerings and make informed business decisions.
- **Strengthen Fraud Prevention:** Implement MBS's cutting-edge fraud detection tools to safeguard transactions and customer data.
- **Collaborate with Banks:** Build strong partnerships with banks on the MBS platform to unlock new opportunities and enhance service delivery.

## Business Benefits

Leveraging the MBS Platform offers a transformative opportunity to seamlessly integrate embedded banking into operations. By harnessing the platform's advanced features and collaborative ecosystem, companies can unlock unparalleled growth and innovation.

- **Accelerated Time-to-Market:** MBS's ready-to-use tools and robust API capabilities allow fintechs to embed banking solutions rapidly, minimizing development time and operational costs.
- **Enhanced Scalability:** MBS empowers businesses to scale their offerings with ease by connecting them to a network of regional and community banks, expanding their market reach.
- **Comprehensive Compliance Support:** The platform offers regulatory expertise and compliance tools, ensuring fintechs meet industry standards and foster customer trust.
- **Advanced Fraud Prevention:** Businesses benefit from MBS's state-of-the-art fraud detection systems, which safeguard customer transactions and data against evolving threats.
- **Data-Driven Decision Making:** MBS provides cutting-edge analytics capabilities, enabling businesses to refine their products and services based on actionable insights.



# Murrow Banking Services (MBS) Supporting Embedded Banking



## MBS Platform

The MBS Banking as a Service (BaaS) platform is designed to deliver comprehensive embedded banking solutions tailored to fintechs. We partner with leading BaaS providers, such as Treasury Prime and integrate with other enabling technologies, such as Alloy and Persona for compliance and Marqeta and Episode 6 for card processing.

With its robust offerings, MBS enables fintechs to overcome traditional barriers and scale rapidly.

- **FBO Accounts:** Secure and compliant accounts for managing customer funds.
- **Card Issuance:** Tools to issue and manage branded debit and credit cards.
- **DDA Accounts:** Infrastructure for efficient creation and management of accounts.
- **Payment Rails:** Support for ACH, RTP, wires, and other payment methods.
- **Regulatory Compliance:** Comprehensive support to meet banking standards.
- **Fraud Prevention:** Advanced tools to detect and prevent fraudulent activities.
- **Data Insights:** Analytics for better decision-making and customer offerings.
- **Customer Support:** Dedicated assistance for delivering exceptional services.

By leveraging these features, fintechs can deliver secure, innovative, and personalized financial solutions to their customers while driving operational efficiency and growth.

## For more information:

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## Getting Started

Embarking on your embedded banking journey with the MBS platform is simple and rewarding. Whether you're looking to enhance your offerings or scale your business, MBS provides the support and infrastructure you need to thrive. The first step is to explore the full range of MBS capabilities and identify the services that align with your business goals, setting the foundation for seamless integration and transformation.

- **Phase 1, Analysis and Recommendations:** Conduct a detailed review of operations, risk, and compliance. This phase ends with the completion of the fintech's due diligence and Vendor Due Diligence.
- **Phase 2, Platform and Technology Implementation:** Implement recommendations, integrating the MBS platform with the fintech's application and required third-party technology.
- **Phase 3, Ongoing Operations and Support:** Maintain and support the MBS platform with continuous updates, monitoring, and troubleshooting.

The future of fintech lies in embedded banking services. By partnering with MBS, you gain access to transformative technology, robust compliance support, and seamless integration capabilities. Empower your business to grow, innovate, and delight your customers with the MBS BaaS platform.

