



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



FINTECH PARTNERSHIPS AND EMBEDDED  
FINANCE AS AN OPPORTUNITY

PaaS & COMMUNITY

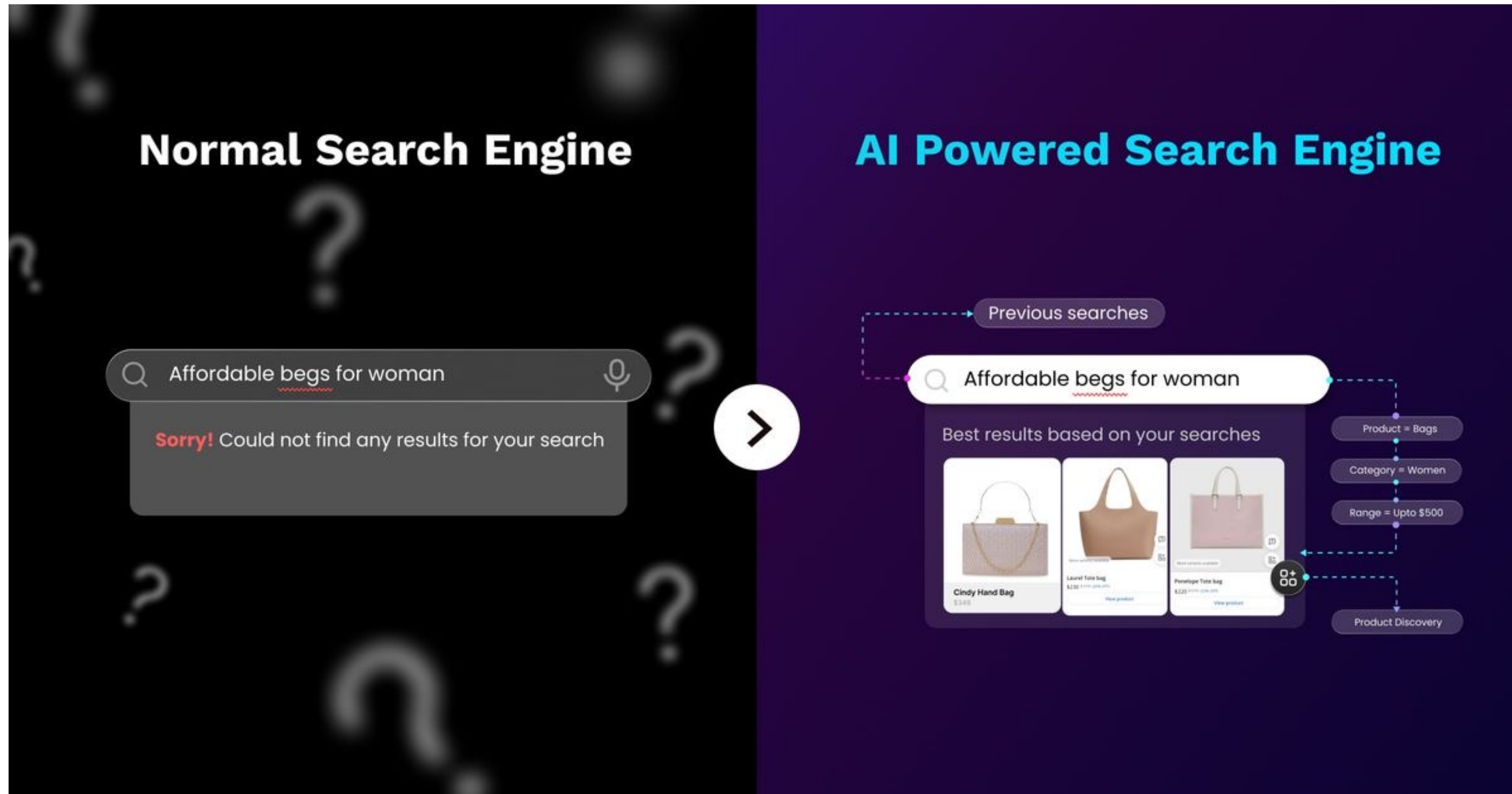
BANKING

*The future belongs to those who see the possibilities before they become obvious.*

**JOHN SCULLEY**

FORMER CEO OF APPLE (1983-1993)

# AI AND THE FUTURE OF COMMERCE



# SEARCH DISCOVERY COMMERCE

**BEST BUY** | Top Deals | Deal of the Day | Credit Cards | For Your Business | Gift Cards | Gift Ideas

lenovo 16gb ram laptops for business

Bangor ME Open till 9 pm | Cart

Products | Brands | Deals | Services | Account | Shopping History | Order Status | Saved Items

Results for "lenovo 16gb ram laptops for business".

29 items | Sort By: Best Match

**Get it fast**  
Store Pickup at Bangor  
 Pick up today

**Category**  
All Laptops  
PC Laptops  
Laptops  
All Laptops

**Brand**  
 Lenovo (24)  
 Microsoft (5)

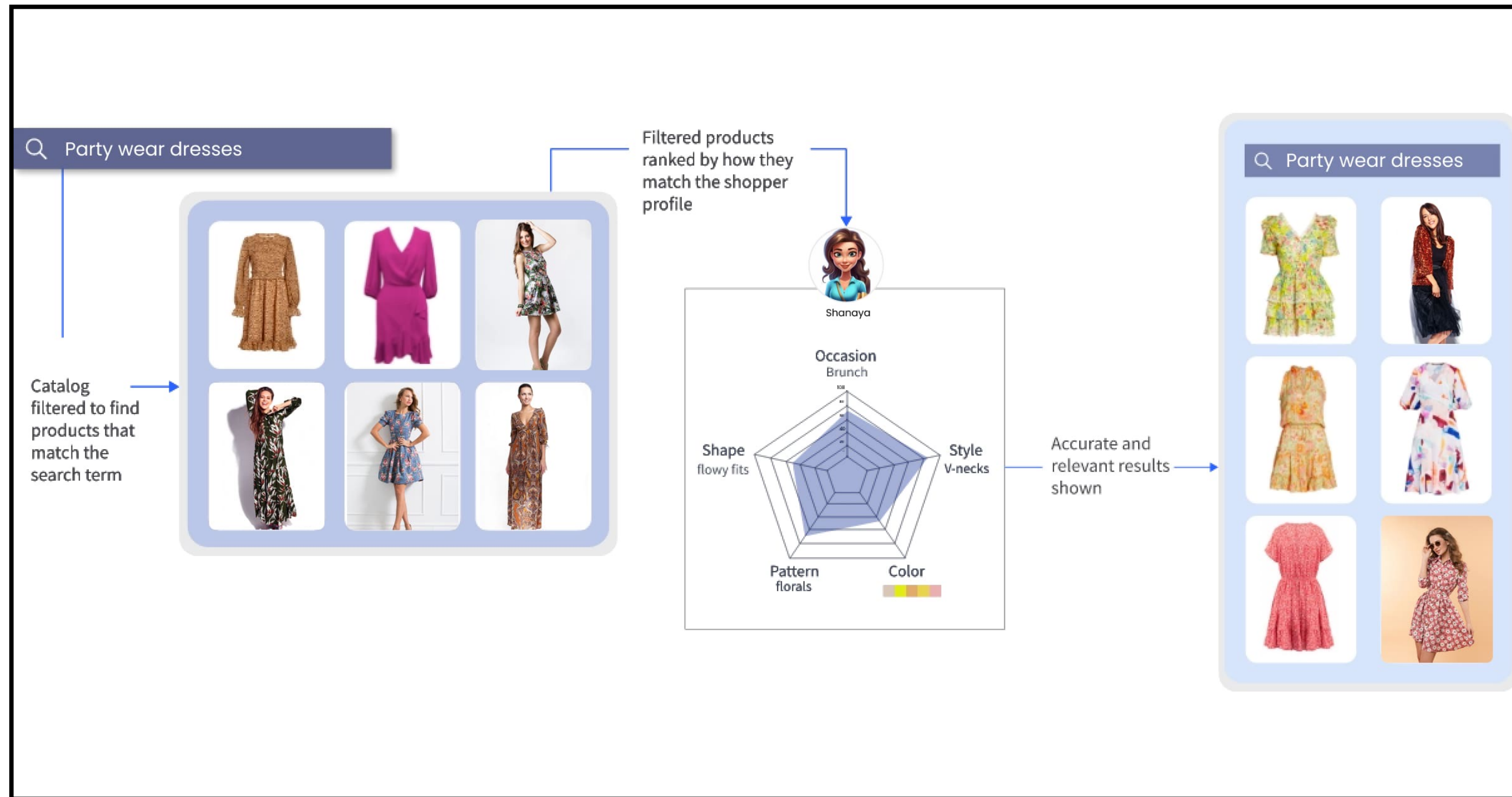
**Features**  
 Bluetooth Enabled (26)  
 Webcam Built-In (26)  
 Backlit Keyboard (25)  
 Media Card Reader (22)  
 Headphone Jack (21)  
 ENERGY STAR Certified (19)  
 HDMI Output (19)  
 EPEAT Qualified (14)  
Show More

**Product 1:**  
**Great for business**  
Lenovo - ThinkPad 14" Laptop - Intel Core i7- 16GB Memory - 512GB Solid State Drive - Black  
Model: 20L5001BUS | SKU: 6318230  
★★★★☆ (1)  
**FREE Shipping: Get it by Tue, Oct 15**  
Want it faster? More shipping options are available in checkout to 04785.  
Store Pickup: Order now & Bangor will have it ready for pickup by Sat, Oct 19.  
 Compare  Save  
**\$1,908.99**  
Free item with purchase  
A \$29.99 value

**Product 2:**  
Lenovo - Yoga C930 2-in-1 13.9" 4K Ultra HD Touch-Screen Laptop - Intel Core i7 - 16GB Memory - 512GB Solid State Drive - Mica  
Model: 81C4000EUS | SKU: 6295987  
★★★★★ (321)  
**FREE Shipping: Get it by Mon, Oct 14**  
Want it tomorrow? Choose Next-Day Delivery in checkout to 04785.  
Store Pickup: Order now & Bangor will have it ready for pickup by Fri, Oct 18.  
 Compare  Save  
**\$1,499.99**  
Save \$150 Was \$1,649.99  
Free item with purchase  
A \$29.99 value  
  
Open-Box: from \$1,124.99



# AI DISCOVERY COMMERCE



# AI + AGENTS = AI PERSONALIZATION + PAYMENT

The screenshot displays the AgentGPT-3.5 interface. At the top left, it shows 'AgentGPT-3.5 (0 / 5 runs)' with a share icon. The main area contains two messages: a goal message '★ Embarking on a new goal: Create a social media strategy for selling red, comfortable socks.' and a thinking message '🧠 Thinking... (Restart if this takes more than 30 seconds)'. Below these is a 'Pause Mode' toggle switch. On the right, there is a 'Current tasks' panel with a 'Custom task' input field and an 'Add' button. At the bottom, there is a table with the following content:

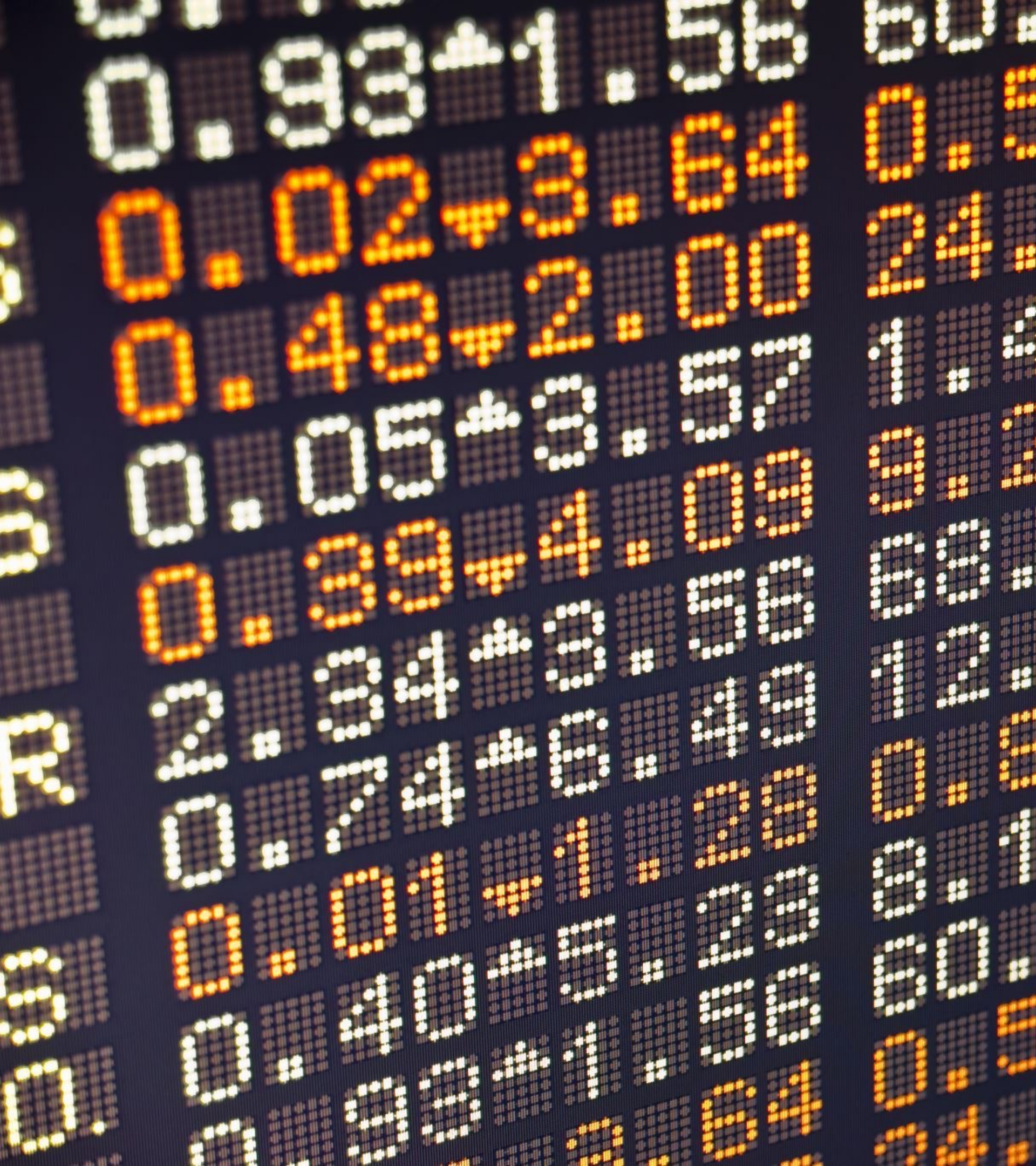
Name	Marketer	Tools ⚙️
★ Goal	Create a social media strategy for selling red, comfortable socks.	

At the bottom center, there are two buttons: 'Running' and 'Stop Agent'.

# AGENDA

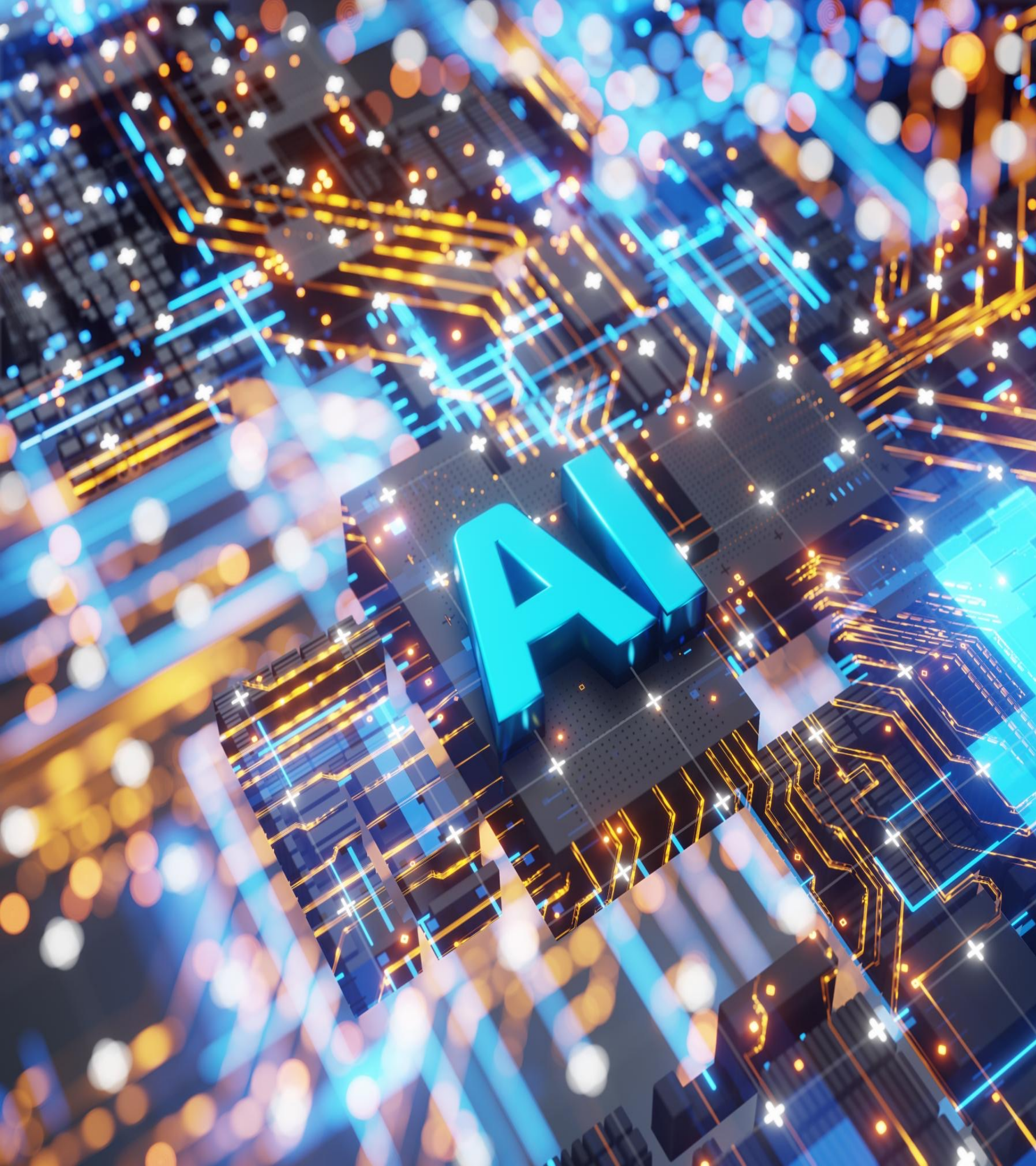
- 01** – PaaS vs. Embedded Finance
- 02** – Technology and the Role of Banks
- 03** – Embedded Finance Opportunities
- 04** – PaaS Opportunities and Challenges
- 05** – Fintech Partnerships
- 06** – Key Considerations for Banks
- 07** – Q&A





## PaaS VS. EMBEDDED FINANCE

- Payments as a Service (PaaS) is a cloud-based payment platform that allows businesses to accept and process payments online.
- Embedded Finance integrates financial services into non-financial applications or platforms, making financial services more accessible and convenient.
- PaaS is ideal for businesses looking to offload payment processing on a third-party provider, while Embedded Finance is ideal for businesses looking to customize financial services to their needs.
- Community banks can benefit from offering Embedded Finance solutions to their customers but may struggle to compete with larger banks and fintech companies who offer PaaS solutions.



# THE TECHNOLOGY BEHIND PaaS AND EMBEDDED FINANCE

- PaaS and Embedded Finance rely on APIs to facilitate seamless integration of financial services into non-financial platforms and applications.
- Cloud computing provides the infrastructure necessary to support the complex operations of PaaS and Embedded Finance, including real-time data processing and storage.
- Machine learning algorithms enable PaaS and Embedded Finance to offer personalized services to customers, based on their spending habits and financial history.

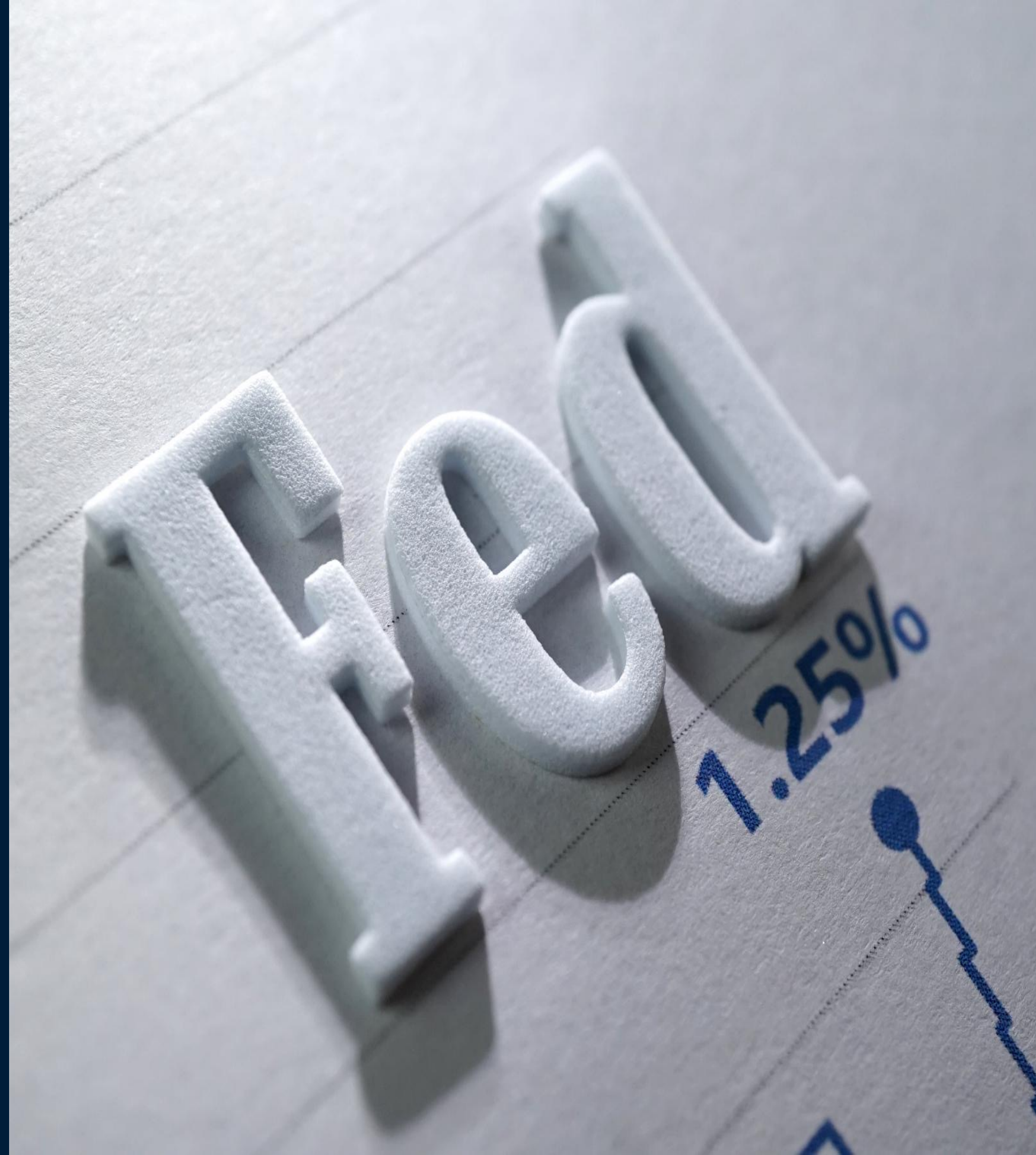
# THE ROLE OF BANKS AND APIS



- Banks can leverage APIs to enable PaaS and Embedded Finance.
- APIs allow for secure and efficient data sharing.
- Open banking is crucial for enabling API-driven partnerships.
- Case Study: Stripe's partnership with JP Morgan Chase
- Case Study: BBVA's Open Platform

# EMBEDDED FINANCE: A CLOSER LOOK

- Embedded Finance combines finance and technology
- Examples of Embedded Finance across different industries
- Benefits of Embedded Finance for customers and businesses
- Screenshots or mockups of Embedded Finance user experiences



# EMBEDDED FINANCE OPPORTUNITIES FOR COMMUNITY BANKS

- Community banks can leverage Embedded Finance to offer more personalized financial services to their customers.
- Point-of-sale lending is a popular Embedded Finance use case that offers customers easy financing options at the moment of purchase.
- Embedded insurance services can also be a valuable addition to a community bank's offerings, allowing customers to purchase insurance policies directly through their bank.
- Wealth management is another area where community banks can use Embedded Finance to offer more comprehensive and personalized financial services to their customers.
- According to a survey by Cornerstone Advisors, 70% of consumers are interested in using financial services offered by non-financial brands, creating a significant opportunity for community banks to integrate financial services into non-financial platforms and applications.
- Community banks can use data analytics to gain insights into their customers' financial behavior and offer more targeted and personalized services.



# PAYMENTS AS A SERVICE (PaaS) OPPORTUNITIES

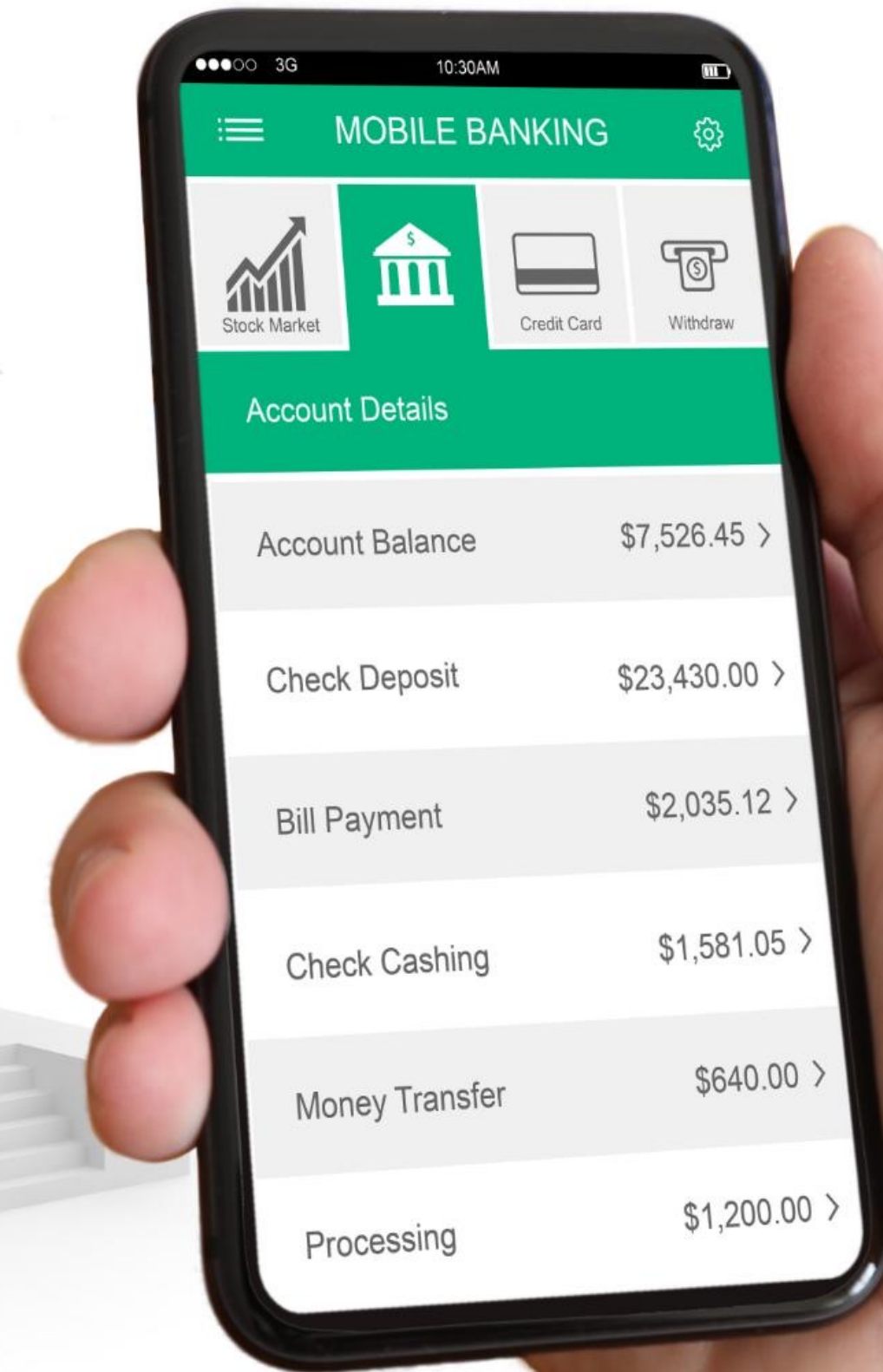


- PaaS enables businesses to accept and process payments online without the need for their own payment infrastructure.
- PaaS providers offer a range of payment processing services to businesses, including payment gateway, fraud detection, and chargeback management.
- PaaS can help businesses reduce the costs and complexity associated with payment processing, while also improving the customer experience.
- Businesses can also leverage PaaS providers' expertise in compliance and security to ensure their payment processing meets industry standards and regulations.
- PaaS solutions can be especially beneficial for small businesses looking to expand their online sales channels.

# PAYMENTS AS A SERVICE (PaaS) CHALLENGES

- PaaS introduces new risks and challenges, including compliance, security and data privacy.
- PaaS providers may not offer the same level of control over payment processing as businesses would have with their own infrastructure.
- Businesses may need to integrate multiple PaaS solutions to meet all their payment processing needs, which can be complex and time-consuming.
- PaaS solutions may also be more expensive in the long run, especially for businesses with high transaction volumes.
- Finally, PaaS providers may not offer the same level of customization and flexibility as businesses would have with their own payment infrastructure.

# GETTING STARTED WITH FINTECH PARTNERSHIPS



- Fintech partnerships can help community banks offer more innovative and personalized financial services to their customers.
- Community banks should start by identifying their specific needs and goals for the partnership, and then seek out potential fintech partners that can meet those needs.
- Community banks should also consider the compatibility of their existing infrastructure and technology with potential fintech partners.
- It is important for community banks to establish clear communication and expectations with their fintech partners to ensure a successful partnership.
- Finally, community banks should also consider the regulatory and compliance implications of partnering with a fintech company.



# KEY CONSIDERATIONS FOR COMMUNITY BANKS

- Community banks should start by assessing their current capabilities and identifying areas where they can improve.
- Community banks should consider partnering with fintech companies to offer more innovative and personalized financial services to their customers.
- Community banks should also focus on building strong relationships with their customers and providing excellent customer service.
- Finally, community banks should stay up to date with industry trends and emerging technologies to remain competitive in the marketplace.





## Contact Info

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THANK YOU!



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