

# Financial Institutions Enter the 'Screen Nation' Era of Branded, Embedded Banking

*BankShift leads the charge as financial institutions embed branded banking into everyday digital experiences across the 'Screen Nation'*

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Embedded banking is transforming how consumers interact with financial services—by integrating banking directly into the digital platforms of trusted, everyday brands. This shift creates seamless financial experiences

that drive loyalty, convenience, and new revenue streams. Major players like Apple, which has attracted over \$10B in deposits through embedded partnerships, and retail giants like Walmart, Costco, and Verizon, are not far behind. These companies are redefining what's possible—proving this isn't a passing trend, but a lasting industry evolution.

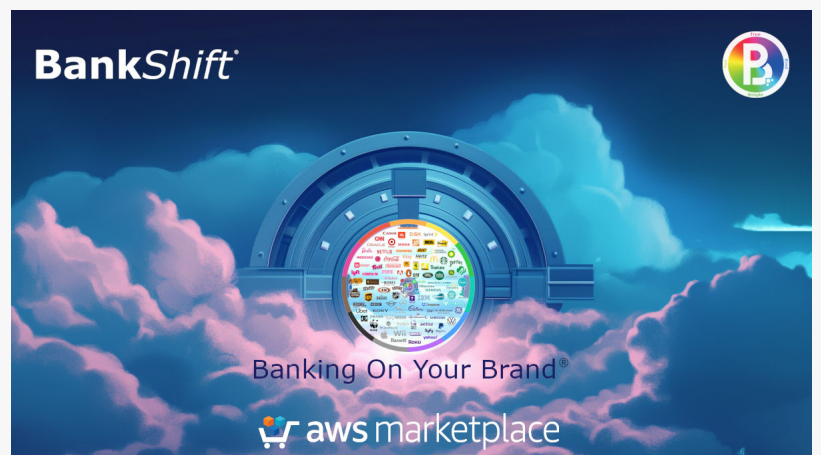
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When I dropped 50, fans remembered the team that made it possible. BankShift does the same—turning everyday apps into loyalty engines that reward fans with free money for food, gear, and events.”

*Tracy Murray, NBA Champion*

Financial institutions are entering a transformative new chapter: the 'Screen Nation' era of branded, embedded banking. Much like the pivotal State and National Banking Eras that shaped the U.S. financial system in the 19th century, today's landscape is being redefined by technology—this time, by embedding banking services directly into the digital platforms where consumers live, shop, and work.

From Banknotes to Brand Screens: A New Chapter in Financial Innovation



Embedded Banking - Banking on your Brand

Historically, the U.S. banking system evolved through eras marked by innovation and adaptation—from state-chartered banks issuing their own notes to the rise of national banks and a uniform currency. Today, the next wave of evolution is happening on screens, not paper: embedded banking allows financial institutions to offer branded services within apps and digital

ecosystems, meeting consumers where they are and how they want to bank.

“Just as the State and National Banking Eras brought new forms of access and competition, the ‘Screen Nation’ era empowers financial institutions to extend their reach, deepen engagement, and unlock new revenue streams through branded digital experiences,” said Rob Thacher for [BankShift](#).

## Embedded Banking: The New Industry Standard

Embedded finance solutions now enable banks, credit unions, and fintechs to integrate payments, lending, accounts, and even insurance directly into non-financial platforms. Examples include:

- Branded payment cards within retail and travel apps, allowing companies to build loyalty and streamline spending.
- Embedded lending at checkout, such as Buy Now, Pay Later options, making credit available where and when consumers need it.
- Bank accounts and financial management tools integrated into gig economy and e-commerce platforms, enabling faster payments and simplified money management.

Platforms like BankShift are making it possible for financial institutions of all sizes to deploy these solutions through low-code integrations, flexible deployment options, and no-code management portals—removing barriers to digital transformation and allowing for rapid adaptation to changing consumer expectations.

## Why Now? The Urgency for Digital Transformation

As digital-first generations demand seamless, branded experiences, financial institutions face mounting pressure to innovate or risk losing relevance. Embedded banking offers a path to:

- Deepen customer loyalty by meeting users in the digital environments they trust.
- Offset declining traditional revenue streams with new, embedded financial products.
- Simplify compliance and operational complexity in a rapidly evolving regulatory landscape.
- Protect margins, enable direct payments, and improve long-term efficiency.

## About BankShift

BankShift is an embedded banking platform built on a banking-as-a-platform model, enabling financial institutions to integrate modern banking products into non-financial digital experiences. By empowering banks, credit unions, and fintechs to deliver branded, seamless financial services, BankShift is helping usher in the ‘Screen Nation’ era—where every screen is a branch, and every brand can be a bank. [Want to join the pilot?](#)

BankShift: Powering the 'Screen Nation' Era of Embedded Banking with Our Partner [Amazon Web Services](#).

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