

BankShift Unveils Gen Z–Focused Platform to Complete What Co-Branded Cards Started for Financial Institutions

New platform empowers credit unions and banks to launch branded, embedded banking experiences tailored to Gen Z expectations and loyalty.

PORTLAND, OR, UNITED STATES, June 5, 2025 /EINPresswire.com/ -- BankShift today announced the rebrand and launch of its branded banking platform, introducing an updated approach for how brands, credit unions, and banks offer financial services in digital environments. The

platform enables brands to move beyond co-branded credit cards by supporting a broader range of digital banking services, including checking, savings, loans, and rewards, embedded directly within their existing applications and ecosystems. This model is designed to align with evolving expectations of consumers, particularly Gen Z, who prioritize mobile-first experiences.



Turn co-branding into co-banking.

“

At BankShift, we empower financial institutions and brands to deliver full-service banking within their own apps or standalone, driving deeper fan loyalty and unlocking powerful new revenue streams.”

*Tracy Murray, CBO - NBA
Champion*

This responds to rising demand for responsive digital services. Gen Z, born between 1997 and 2012, is the first generation to grow up with constant access to smartphones, social platforms, and on-demand information. Their expectations are shaped by personalization, transparency, and alignment with their values. Research shows Gen Z is more likely than previous generations to change financial providers in search of better digital experiences. This places pressure on institutions and brands to create intuitive, flexible offerings that meet new standards.

Traditionally, co-branded partnerships focused on credit card programs and limited rewards. BankShift broadens these by enabling brands to deliver a full range of banking services, white labeled and embedded in their own digital spaces. This allows brands to combine financial products with loyalty programs, exclusive offers, and ongoing engagement, all within environments users already access.

“Digital consumers are not just looking for financial tools. They expect services to be relevant, seamless, and integrated into the platforms they use,” said Rob Thacher, BankShift CEO. “Our platform supports collaboration between institutions and brands in ways that meet these expectations and create consistent value.”

Deployment Models for a Range of Needs

BankShift provides two deployment models to support different priorities of institutions and consumer brands. The embedded model allows banking and loyalty features to live within a brand’s digital channels, giving users a cohesive experience. This is especially effective for digital natives who prefer managing finances within platforms they already use.

The branded model offers institutions a way to host co-branded digital experiences that reflect partner branding while preserving institutional control. This enables partnerships without major infrastructure changes and simplifies implementation.

Both models streamline integration and reduce operational complexity. Partners can deliver financial services while maintaining control of branding, user experience, and timelines. This structure supports rising consumer expectations for accessibility and convenience.

Supporting Financial Institutions and Brands

The BankShift platform supports shared goals across the financial and brand ecosystems.

For brands, integrating banking services into digital environments enables a unified experience. These integrations may support revenue through product referrals and partnerships while strengthening loyalty with targeted offers and daily engagement. Consumers interact with services in ways that fit into their routines, extending the brand relationship.

For financial institutions, BankShift offers access to new distribution channels and engagement. Its low code design integrates with most systems, helping reduce deployment effort. Infrastructure remains within the institution’s environment, preserving privacy, compliance, and control. Institutions also reach new audiences through brand partnerships, gaining access to Gen Z segments often difficult to reach through traditional channels.

Creating a Shared Digital Environment

The platform enables a connected framework between institutions, brands, and users. This model gives brands control over customer relationships while allowing institutions to extend access under their control. Consumers benefit by engaging with financial tools inside digital spaces they already use and trust.

Early Interest and Adoption

Since becoming available, BankShift has seen interest from institutions and brands looking to enhance digital engagement. Early adopters have reported improved retention, increased interaction, and stronger satisfaction among younger users. These findings suggest embedded financial services may help shape future engagement strategies.

“Embedded banking provides institutions with new ways to meet customers where they already are,” said Dana Lawrence, community banking executive, board member, host and co-founder of "In Fintech We Build Trust" and friend of BankShift. “Supporting financial services inside brand environments allows community banking to expand our presence without requiring users to change behavior while financial institutions remain in full control.”

Compliance and Technical Structure

BankShift’s platform is structured to meet operational requirements and regulatory responsibilities. All banking functions are licensed through financial institutions, allowing consumer brands to participate in offering services without taking on compliance risks. The platform architecture supports scalability across partners of different sizes and technical capacities.

Gen Z and the Shift in Financial Expectations

Gen Z continues to influence digital banking. Their emphasis on convenience, personalization, and consistency prompts institutions to update both product design and delivery. They are more likely to prioritize ethical behavior and value alignment in financial relationships and are open to changing providers in pursuit of better digital experiences. BankShift supports these expectations by allowing services to integrate into users’ daily digital interactions.

Looking Toward the Future of Embedded Banking

As digital ecosystems become more central to how consumers manage their lives, embedded finance is becoming a foundational part of engagement and service delivery. BankShift provides the framework for institutions and brands to align with this transition by offering personalized and relevant financial services inside the channels users already navigate.

“Embedded banking continues to shape how people engage with financial services,” said Rob Thacher. “Our focus is to help institutions and brands create resilient digital experiences that

reflect preferences and support long term relationships.”

Learn More

More information, including interviews, platform demonstrations, and case studies, is available at <https://bankshift.com>.

Helpful Links

[BankShift Finovate Interview](#)

[BankShift Platform Video](#)

[BankShift Finovate Demo](#)

About BankShift

BankShift is an embedded banking loyalty platform developed to empower credit unions, community banks, and brands to deliver fully integrated digital banking experiences. Built on a robust banking as a platform foundation, BankShift enables partners to offer their checking, savings, loans, and more within any digital environment. The platform is designed to help financial institutions and brands unlock new revenue streams, ensure regulatory compliance, and foster deeper consumer engagement.

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