

# Embedded or Eliminated - New amBaaSsador Program Arms Community Banks for the Embedded Finance Revolution

*amBaaSsador Launches to Bring Community Banks into the Embedded Finance Era*

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/EINPresswire.com/ -- In a financial era increasingly dominated by digital-native platforms and fintech innovation, community banks are at a critical crossroads. The rise of embedded finance — where banking services are woven directly into digital products and platforms — has unlocked new frontiers for growth. But it's also threatening to leave traditional banks in the dust.



The launch of amBaaSsador marks a bold intervention in that story. A first-of-its-kind initiative, amBaaSsador is here to help community banks stop watching the fintech parade go by and start marching in it — on their own terms. Built to demystify embedded finance and offer banks clear, practical ways to engage with it, amBaaSsador launches with a powerhouse coalition of founding partners: the [American Fintech Council](#) (AFC), [Treasury Prime](#), and [Unit](#) — each a leader in shaping the future of banking, embedded finance, and advocacy for responsible innovation.

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This isn't another fintech cheerleading exercise. This is about giving community banks a fighting chance — with clarity, context, and connections that actually make sense”

*Steve Bishop, President of  
amBaaSsador*

At its core, amBaaSsador is a response to one of the most urgent and under-addressed questions in banking today:

How do locally rooted financial institutions - particularly smaller organizations - stay relevant and profitable in a world where banking is becoming invisible?

In 2025, consumers expect their money to move fast, invisibly, and intuitively. From buy-now-pay-later at checkout to small business lending baked into accounting software, the financial experience is no longer owned solely by banks — it's being delivered by tech platforms, e-commerce tools, and app developers. While big banks and neobanks have doubled down on embedded offerings, most community banks lack the infrastructure, resources, or partnerships to keep pace — despite having the trust, relationships, and local insight that many fintechs desperately need.



amBaaSsador exists to close that gap.

“This isn’t another fintech cheerleading exercise. This is about giving community banks a fighting chance — with clarity, context, and connections that actually make sense,” said Steve Bishop, President of amBaaSsador.. “We’re here for the bankers who are tired of being pitched vaporware and want a real plan to grow their institution, serve their community, and stay competitive.”

amBaaSsador launches with the support of three foundational organizations, each bringing their own critical lens to the embedded finance landscape:

**American Fintech Council (AFC) – Policy with Purpose** The American Fintech Council is the leading trade association for responsible fintechs and forward-thinking financial institutions. AFC promotes transparency, innovation, consumer-first principles, and public policy that supports safe and inclusive financial access. As a founding partner, AFC ensures that amBaaSsador remains grounded in regulatory alignment, compliance frameworks, and ethical innovation.

“Innovation in banking must include all players — not just the tech elite,” said Phil Goldfeder, CEO at AFC. “amBaaSsador provides the education and relationships to help community banks participate in the future of finance without compromising their values.”

Treasury Prime offers one of the most advanced embedded banking platforms on the market, allowing banks to securely connect with fintech partners through a scalable, API-first system. Its tech integrates directly with core banking software — meaning banks don’t have to rebuild their infrastructure just to modernize. For community banks, Treasury Prime represents the bridge between trusted legacy systems and modern fintech opportunities.

“It’s no longer about whether banks should work with fintechs. It’s about how they do it — and how quickly,” said Remy Carole, COO at Treasury Prime. “We’re proud to partner with amBaaSador to make that path clearer, faster, and smarter.”

Unit helps banks partner with leading tech companies to launch embedded capital, banking and bill pay with a single line of code. Unit offers companies a modern, scalable platform purpose-built for digital financial services, including ledgering, reconciliation, account opening, payments functionality, APIs, oversight tools, and user experience components. Unit offers banks the opportunity to participate and grow in the burgeoning embedded finance space, leveraging industry-leading technology and a pipeline of high-growth tech companies looking for reliable, regulated financial partners.

“The future of banking is high quality financial services embedded in the brands and products we use every day,” said Joe Oehmke, VP Operations at Unit. “We care about helping banks and innovators work together to build this future with a compliance-first mindset. AmBaaSador will be a great partner for that vision and a strong voice for the shared value that embedded finance creates.”

### Not Another Buzzword Factory: What amBaaSador Actually Delivers

Unlike many industry “initiatives” that produce PDFs and podcasts but little else, amBaaSador is action-oriented. It provides:

- \* Jargon-free education for bankers and leadership teams, explaining embedded finance in plain English (not platform sales decks). ☐☐
- \* Real partner introductions between banks and vetted fintechs aligned on compliance, scale, and business model. ☐☐
- \* Decision-making toolkits for evaluating use cases, risk frameworks, and growth strategies. ☐☐
- \* Policy insights and compliance guidance powered by AFC to help banks move confidently and stay ahead of regulators. ☐☐
- \* Live roundtables and leadership summits designed for candid conversations, honest questions, and peer learning. ☐☐

“Our goal isn’t to sell a platform. Our goal is to help banks move from curiosity to capability,” said Stacy Bishop, Founder of amBaaSador.. “There’s no hype here. Just a clear, actionable route into embedded banking, built for banks that want to grow — not just survive.”

For the Underdogs. The Independents. The Institutions That Want to Win.

Community banks are vital lifelines for small towns and minority-owned businesses — but they’re getting squeezed by megabanks with massive tech budgets and nimble fintechs.

amBaaSador isn’t picking sides. We’re building bridges.

Banks don't need to become fintechs — they need smart partnerships, practical tools, and trusted guidance. With embedded finance set to top \$588B in U.S. revenue by 2030, the opportunity is real — and growing fast.

What's Coming in 2025:

- A national education series for banking leaders
- Regional embedded finance summits
- A partner marketplace for fintech-bank collaboration
- BaaS readiness assessments and playbooks

Early partners are already on board. Public events begin Q3 2025.

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