

# Embedded Banking Market Projected to Reach \$67.57 Billion with 25.8% CAGR by 2029

*The Business Research Company's  
Embedded Banking Market Projected to  
Reach \$67.57 Billion with 25.8% CAGR by  
2029*

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What Is The Expected Cagr For The Embedded Banking Market Through 2025?

In the last few years, the size of the embedded banking market has expanded significantly. The

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It will grow to \$67.57 billion  
in 2029 at a compound  
annual growth rate (CAGR)  
of 25.8%. ”

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market size is projected to escalate from \$21.36 billion in 2024 to \$26.95 billion in 2025, with a compound annual growth rate (CAGR) of 26.2%. The phenomenal growth during the historical period can be associated with factors like growing smartphone usage and internet accessibility, escalated regulatory backing for open banking projects, increasing investments in cloud-powered banking infrastructure, heightened understanding of the advantages of embedded finance within businesses, and a

surge in demand for instant transaction processing.

In the coming years, the embedded banking market is projected to undergo explosive growth, with its value expected to reach \$67.57 billion by 2029, marking a compound annual growth rate (CAGR) of 25.8%. This upward trend during the forecast period is largely anticipated due to the rising demand for user-friendly digital payment systems, increased acceptance of banking-as-a-service (BaaS) platforms, further implementation of fintech solutions into non-financial apps, and a growing consumer inclination towards contactless payments and bespoke financial services. Some of the significant trends likely to emerge during the forecast period include the integration of banking services into non-financial platforms, advances in cloud computing that allow for scalable banking solutions, advances in artificial intelligence that provide personalized banking experiences, technological improvements that facilitate real-time payment processing,

and the integration of embedded finance into e-commerce ecosystems.

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What Are The Key Factors Driving Growth In The Embedded Banking Market?

The embedded banking market is poised for growth, spurred by the escalating demand for digital financial services. Such services encompass the provision of financial products via digital platforms like mobile apps and the internet. The shift towards digital financial offerings can be traced back to rapid business digitalization across various sectors, aiming to refine customer experiences and simplify financial procedures through comprehensive solutions. This is where embedded banking steps in, boosting digital financial services by incorporating financial tools straight into non-financial platforms for smooth transactions. It enhances user experience by providing handy, instant access to banking services within everyday digital settings. For example, UK Finance, a UK-based financial services firm, reported in July 2024 that the UK recorded 18.3 billion contactless payments in 2023, up 7% from 17.0 billion in 2022. This represented 38% of all payments conducted in the UK that year. Hence, the rising demand for digital financial services fuels the expansion of the embedded banking market.

What Are The Top Players Operating In The Embedded Banking Market?

Major players in the Embedded Banking Global Market Report 2025 include:

- Stripe Inc.
- Green Dot Corporation
- Marqeta Inc.
- Q2 Holdings Inc.
- Unit Finance Inc.
- ClearBank Limited
- Galileo Financial Technologies Inc.
- Mambu GmbH
- 10x Future Technologies Services Limited
- Solaris SE

What Are The Main Trends, Positively Impacting The Growth Of Embedded Banking Market?

Leading firms in the embedded banking market are concentrating their efforts on creating innovative products like embedded finance platforms. These advancements aim to overhaul financial services, improve customer satisfaction, and expedite digital transformation. Embedded finance is a system where banking and payment services are directly incorporated into non-financial platforms, allowing businesses to deliver smooth financial solutions within their systems. For example, HSBC Holdings plc, a financial services institution based in the UK, unveiled SemFi, a pioneering embedded finance solution for businesses in October 2024. This solution gives small and medium-sized businesses the advantage of accessing embedded finance directly from e-commerce platforms, thereby making payments and digital invoice financing easier to enhance their cash flow and operational efficiency. In addition, this ground-

breaking model combines HSBC's international proficiency with nimble technology, offering businesses a secure, integrated financial toolbox within their current workflows.

## Comprehensive Segment-Wise Insights Into The Embedded Banking Market

The embedded banking market covered in this report is segmented –

- 1) By Type: Payment Processing, Lending, Contactless Payment, Wealth Management, Other Types
- 2) By Service Type: Banking-as-a-service, Payment solutions, Embedded finance
- 3) By Organization Size: Small And Mid-Sized Organizations, Large Organizations
- 4) By Industry Vertical: Retail And E-commerce, Transportation And Logistics, Healthcare, Media And Entertainment, Other Industry Verticals

### Subsegments:

- 1) By Payment Processing: Merchant Services, Payment Gateways, Transaction Processing
- 2) By Lending: Personal Loans, Business Loans, Buy Now Pay Later
- 3) By Contactless Payment: Mobile Wallets, Near Field Communication (NFC) Payments, QR Code Payments
- 4) By Wealth Management: Robo-Advisors, Portfolio Management, Financial Planning Tools
- 5) By Other Types: Insurance Services, Account Management, Compliance And Risk Management

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<https://www.thebusinessresearchcompany.com/report/embedded-banking-global-market-report>

## Global Embedded Banking Market - Regional Insights

In 2024, the Embedded Banking Global Market Report identified North America as the region with the most substantial market share. Asia-Pacific, however, is projected to experience the most rapid growth until 2025. The regions detailed in the report include Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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