

Banking-as-a-Service

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<https://doi.org/10.3390/jrfm14060280>

Open Banking | PSD2 | EMD | BaaS

- PSD1 + EMD – (breaking of the “bank monopoly”) payment institutions/electronic money institutions
- EMD as example of “top down” legislation (as opposite to bottom-up market initiatives)
- Screen scraping/direct feed
- PSD2
- Payment Initiation Services (PIS)
- Account Information Services (AIS)

White-label - definition

retailers selling goods or services

*with their own branding and logo while the
products are manufactured by third parties*

Don't do it, delegate!



BaaS

White-label-banking

Bank in the box

Banking-as-a-platform

Banking-as-a-Service (BaaS)

Software-as-a-Service (SaaS)

Payments-as-a-Service

Cards-as-a-Service

Compliance-as-a-Service

Credit Card-as-a-Service

The possibility for a FinTech to acquire a standardized package of banking services that can be adjusted according to its needs



Monsas powered by Aion Bank

Aion.be Finance

E Everyone

i This app is available for your device

+ Add to Wishlist

Install

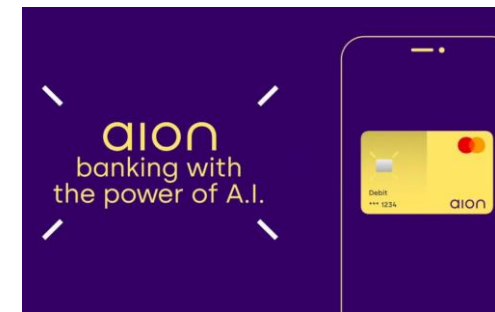
WHO

Licensed entities:

Banks

Payment Institutions

Electronic Money Institutions



FOR WHOM

- FinTechs – startups
- Already established companies with a wide range of clients
- Financial companies aiming to extend its product range



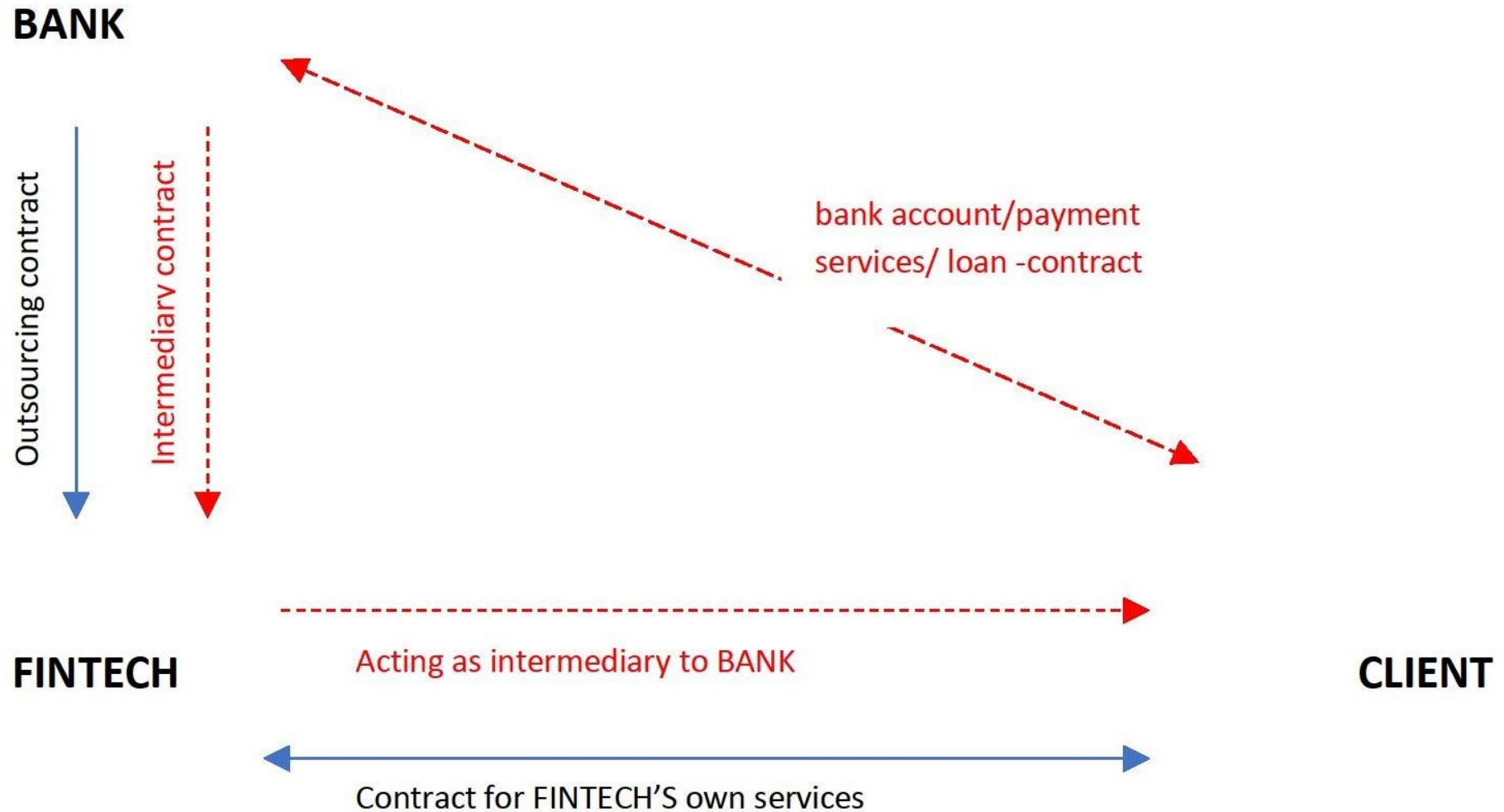
WHAT SERVICES

- Accounts – DE, PL, FR IBAN
- Cards – issuing/BIN Sponsorship
- vIBANs
- Safeguarding and Settlement accounts for PI
- Investments – ETFs
- KYC + CFT
- Lending/fronting-buy-back
- “Bypassing” the payment systems like SWIFT and correspondent banking
- Online acquiring

Software-as-a-Service



Banking-as-a-Service



UnitPlus Card



Empower payment transactions to become productive

unit+ | Pay-with-Portfolio



Have your money invested until you choose an item you love



Select your UnitPlus eWallet or investment card at checkout



Pay with your ETF-portfolio and make your transaction a productive one



Thank you!

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