

Pioneering & powering the next generation of banking



We are focused on helping you future-proof your business and successfully compete with the nimblest of digital banking players, including Fintechs and challengers alike. The **Deloitte Banking as a Service (BaaS) Platform, powered by Finxact**, helps mid-to-top tier banks reinvent themselves in the marketplace and differentiate with innovative financial products and experiences.

MEET THE DELOITTE BaaS PLATFORM

6 Finxact and Deloitte BaaS implementations in the marketplace:



Ready. Set. Launch. Get to market and in the hands of your customers in 4 months.



Turn-Key Fintech Solutions. Focus on the customer without worrying about all the implementation, contracting, and operations.



Award-Winning Experiences. Deploy two compelling and seamless solutions proven in the marketplace: small business and retail journeys.



Fintech Hub and Spoke. BIAN informed API interoperability layer connecting to a rich Fintech ecosystem.



Everything-Expressed-as-Code. Cloud-native financial products enabled by Finxact, processes, APIs, and infrastructure expressed in code.

OUR RECENT PUBLICATIONS

Serving small businesses in a time of crisis

COVID-19 continues to spark uncertainty in the hearts and pockets of small businesses. We conducted human-centered research to uncover unmet needs and identify opportunity spaces highlighting how banks can help this growing segment.

 Read the work [here](#).

The DNA of digital challenger banks

Digital has become essential for banks business model, operational efficiency, customer and employee experience. Analyzing over 100 Digital Challenger Banks globally, we have identified 6 shared characteristics that unite their DNA.

 Read the work [here](#).

The future of retail banking

The US retail banking sector has been transforming at a fast pace. The COVID-19 crisis has accelerated consumer shifts toward digital. This report describes this transformation of retail banking as three tectonic movements and 10 key shifts.

 Read the work [here](#).



Leadership: **Gys Hyman, Tim O'Connor**

CLIENT SUCCESS SPOTLIGHTS

Deloitte and Finxact are helping established regional banks launch new retail and Small Business Banking customer propositions faster to market. The propositions leverage next generation Fintech partnerships powered by Deloitte's BaaS Platform and the Finxact core.

The banks' goals range from offering customers in need with a holistic deposits, savings, and/or payments experience to supporting SMBs seeking funding from the Paycheck Protection Program (PPP). All of them aim to create a truly compelling and differentiating experience in the marketplace that leverages the capabilities and flexibility of our BaaS Platform.

“By partnering together, we've been able to launch innovative banking products in market leading time, resulting in meaningful growth in our clients' businesses.”

Ryan Victor, Chief Revenue Officer at Finxact