MAMBU

2025 Partner Predictions Report

Industry leaders from across the Mambu ecosystem share their insights and predictions

Contents

Discover how AI, Embedded Finance, and real-time payments are reshaping financial services. Mambu and its partners explore trends driving innovation and creating seamless, secure customer experiences. Stay ahead with these insights into the future of finance.

AI changes the face of tomorrow's banking

A sizeable turning point has been reached in the world of banking, as technology radically changes the way in which consumers and businesses alike, engage with financial services. Exciting shifts forward in the tech ecosystem are now redefining industry like never before.

The swift rise in both AI's power and its widespread adoption has been a societal game-changer, and banking lies at the very heart of this seismic shift. Artificial Intelligence, already impacting the way in which payments, mortgages and lending is being dealt with on a global scale, is reshaping the future of financial regulation, yet we are only in the very early stages of what this rich technology is capable of.

The rise of AI, Embedded Finance, alternative lending and real-time payments all adds up to enhanced experiences and more options for customers than ever before. In our annual partner predictions report, key thought leaders and decision-makers from across the financial services and fintech space share the trends that are set to shape the financial landscape in the year ahead and beyond, and provide timely insights into how to remain two steps ahead of the innovation curve.

Regulation

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Regulation

"The unprecedented pace of technological change brings monumental regulatory challenges as AI-driven finance becomes globally accepted."

Alexis Valdez Gonzalez
Manager, Risk & Compliance
Mambu

Technological change this decade is unprecedented, posing significant regulatory challenges. As AI-driven financial advice and Embedded Finance become global, concerns about risk and regulation grow. Financial institutions must adopt robust governance to protect customers. To prioritise compliance in 2025 and beyond, they must also leverage platforms aligned with compliance goals. Our cloud banking platform, built with safety and compliance in mind, ensures personal data protection. With the EU AI Act and Digital Operational Resilience Act imminent, the time to act is now.

Bauke Sprenger
Partner, Financial Services Consulting
PwC Netherlands

Besides the AI and GenAI revolution, 2025 is expected to be the dawn of a new era for financial services in Europe.

pwc.nl/fida

The FIDA regulation will profoundly impact the industry as it will drive the transition to Open Finance. Where PSD2 did not bring much tumult, we have reasons to believe this time will be different as FIDA encompasses more than just the basic sharing of payment information. FIDA also includes customer data on financial products such as loans, mortgages, and insurance, as well as pension rights.

Beyond compliance, this regulation will fuel the race to own primary customer relationships and new business models, and will reshape financial experiences. Players which have PSD2 (and soon PSD3/PSR) ingrained in their organisation with customers accustomed to sharing their data will have the competitive edge to leverage the additional data for cross-selling, enabling new products and services, and strategising on opportunities like personalised offerings and aggregated advice.

There is substantial risk in doing nothing, as FIDA will create price pressure and the need to explore new channels and partners. Envision (Gen) AI utilising FIDA data; things could get quite intriguing.

Embedded Finance

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Embedded Finance

"Embedded Finance seamlessly integrates digital banking with non-bank institutions, transforming industries and enhancing customer experiences."

Irena Pauls
Senior Manager, Strategic Projects
Mambu

Embedded Finance integrates digital banking with non-bank institutions, redefining operations. It enhances customer loyalty, opens new revenue streams, and simplifies transactions. With the market growing at double-digit rates according to McKinsey, it's transforming industries and consumer experiences. High consumer interest in app-based services and cashier-less stores underscores its potential. However, businesses must not rush in without the right foundation. To benefit in 2025, they should adopt cloud-based platforms for agility, scalability, and long-term success. And imagine combining Embedded Finance with the power of AI - this will create customer journeys beyond what consumers experience today.

Charith Mendis
Head of Worldwide Banking Industry
Amazon Web Services (AWS)

The coalescing trends of alternative lending, Embedded Finance, AI/ML and Generative AI are now driving greater contextualisation of finance.

aws.amazon.com

Ecosystem-based offerings are placing banking services at the point of need, integrated with other services (such as in the POS or ERP), as we've seen with Banco Inter, Biz2Credit and others.

This results in data-informed financing decisions and the ability to understand purchasing patterns for SMBs to track outstanding accounts receivable or forward-looking appointments/reservations. The data not only aids alternative credit decisioning, as we've seen with Affirm and Klarna, but it is also used to personalise services and enhance customer experiences.

The ability to process the data and build alternative decisioning logic relies largely on the use of AI/ML. We continue to see banks invest strategically in AI/ML capabilities to support credit decisioning, and personalisation, such as Bank United and nCino's recent use of Generative AI has supported commercial banking activities using Amazon Bedrock, through to how organisations such as NatWest and KBC leverage AI/ML and Generative AI on AWS to drive personalised customer experiences.

This trend of ecosystem banking, which drives cross-industry collaboration, is key to personalised and contextualised customer experiences.

Natalia Bortoletto Cruz
Head of Open Finance
Sensedia

Embedded Finance, once mainly focused on neobanks that served underbanked, higher-risk consumers, is now transforming numerous industries including the retail sector, airlines and supply chains that deliver financial services.

It is evolving beyond simple use cases to handle much higher transaction volumes and offer similar levels of lending to those traditionally managed by legacy banks.

The success of credit unions such as Sicredi and Unicred in Brazil has shown how Open Finance can be leveraged to bring new products and services to market, while also going beyond regulatory compliance to unlock new growth opportunities. As demand rises, Embedded Finance, along with AI and open banking regulations, is becoming the backbone of the digital economy, driving financial customers closer towards fully automated financial journeys that require zero manual intervention.

The evolution in both depository institutions (banks, credit unions) and non-depository players (fintechs, retailers) partnering in these efforts is exciting to see. We know API-driven solutions are key to staying competitive, and we're excited to help build powerful partnerships for lasting success.

sensedia

sensedia.com

Tyler Pichach
Head of Banking Strategy,
Worldwide Financial Services
Microsoft

Embedded Finance is rapidly emerging as a key part of the financial services value chain, driven by the global open banking trend and the rise of Banking as a Service (BaaS) technology providers.

Microsoft

azuremarketplace.
microsoft.com

Financial services are increasingly being integrated into non-traditional finance platforms looking to gain a competitive edge, offering more personalised and efficient services to their customers.

As demand for seamless customer experiences continues to grow, Embedded Finance will become a fundamental component of digital ecosystems.

Over the next two to three years, we can expect significant advancements in the integration of financial services into various platforms, leading to enhanced customer engagement and new revenue streams opening up for businesses. This may be accelerated by the advancement of Generative AI, where conversational commerce may be embedded across our daily lives and work activities.

Alpesh Tailor
Executive Director
GFT

We are transitioning to a world where financial services are invisibly woven into everyday experiences, eliminating friction for customers and creating endless opportunities for innovation.

GFT

gft.com

Whether automating payments, offering real-time credit, or revolutionising supply chains, Embedded Finance is putting control in the hands of non-financial players.

Embedded banking is redefining how banks and businesses operate and Juniper research predicts it will surpass $228bn by 2028, signalling a 148% rise in market growth over the next four years.

Those who embrace this shift will unlock new revenue streams, strengthen customer loyalty, and create seamless digital ecosystems. Embedded Finance does not just support transactions – it powers entire business models.

The question for banks isn't whether they *should* adopt Embedded Finance, but rather how *quickly* they can adapt to this financial revolution to expand their distribution of services with relatively low operating costs. Those who act now will lead the charge; those who hesitate may struggle to keep up.

Ryan Stankovic
Director of Quality
Mitchell, Stankovic & Associates

mitchellstankovic.com

Embedded financing is the next evolutionary step of the debt-riddled culture of America.

It will continue to take a huge chunk of business from the traditional financial institution ecosystem. However, companies with non-financial platforms are often not prepared for the accumulation of bad debt and there will be failures due to poor management of consumer accounts. These companies are vertically integrating a financial sector into their business portfolio, deviating from their core competencies, creating a new risk.

From the consumer standpoint, I predict a spike in overleveraged individuals with a slew of small loans, at variable rates, fast-tracking themselves towards financial failure. Trusted traditional financial institutions, especially credit unions, will have an opportunity to provide essential consumer education through lending retention programmes and financial counselling, enhancing consumer value in the process. There will be a significant need for debt consolidation and traditional lenders will find success, securing lifelong consumer relationships.

Marcin Glogowski
SVP, Managing Director Europe & CEO UK
Marqeta

marqeta.com

In 2025, I predict there will be a surge in demand for hyper-personalised, embedded financial services.

We have witnessed a steady year-on-year increase in non-financial providers offering financial services, and within the next twelve months we anticipate this trend will accelerate as consumers increasingly demand hyper-personalised financial products from the brands they love.

Trusted brands are in a unique position to harness multitudes of data about each shopper and spin up cards offering personalised rewards, incentives and contextualised, price competitive credit, while ensuring customer lifetime value is increased at the same time.

What's more, these new branded cards will increasingly be stored and accessed on seamless, digital wallets. Digital financial services adoption is already soaring and will receive a further boost in 2025. As more cards are uploaded to digital systems, data will be used to select the best card and deal specifically for that individual at the time of purchase.

Alternative Lending

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Alternative Lending

“Alternative lending is transforming finance. Economic turbulence and fintech growth have increased demand and service expectations beyond traditional models.”

Perminder Grewal
Director, Solutions Engineering
Mambu

Alternative lending is reshaping the finance sector. Economic turbulence and the rise of fintechs have intensified demand beyond traditional lending models, increasing competition. Business leaders must offer services that attract borrowers, making a robust core banking platform essential. Our platform enables straight through processing access to data, and pay-as-you-grow pricing – the recipe for success in alternative lending. Mambu has helped lenders grow loan portfolios by 13 times and active customers by 19 times. Now is the time to adopt a robust core banking platform to realise seamless, personalised experiences.

Sayantan Choudhury
Partner, FS Technology Consulting
EY Consulting Vietnam Joint Stock Company

Emerging markets in ASEAN (Association of Southeast Asian Nations) are likely to undergo a significant transformation in the lending landscape.

The digital lending market in Vietnam is poised to be the next frontier for fintech-led growth. Digital lending models are yet to mature, due to the delayed adoption of e-kyc, end to end digital onboarding, and availability of digital footprints for credit assessment and decisioning. However, recent developments driven by the State Bank of Vietnam (SBV) will only spearhead digital lending.

This will have a significant impact on small and medium enterprise (SME) lending. SMEs have always had a challenge gaining access to credit, and we expect a rise of digital lending fintechs who can bridge the credit gap.

With consumer lending, new products like Buy Now Pay Later (BNPL) are yet to make their mark, but given the younger population, we expect new digital lending models to get more traction soon.

Vietnam has made great advances in domestic payments, and with digital lending expected to be the driving force, we can expect the digital economy to get a boost.

Increased Adoption of AI

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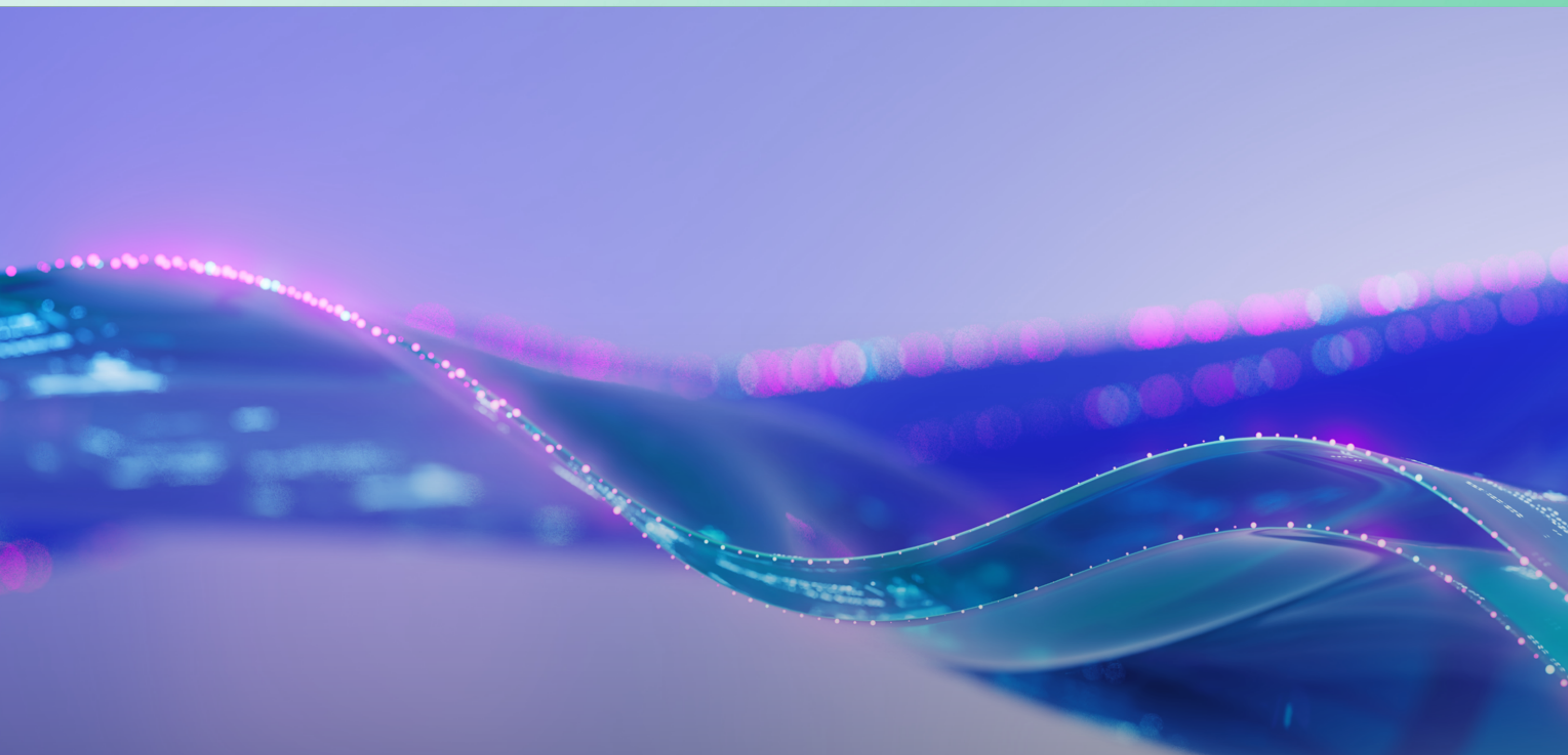
Increased adoption of AI

"Generative AI is revolutionising customer services in finance, making conversational commerce integral to daily life."

Kamalesh Rangasayee
Director, Security Engineering & Operations
Mambu

AI is transforming financial services, offering financial institutions predictive insights into consumer spending patterns, improving fraud detection and enforcing AML guidelines. However, it is imperative to promote the responsible use of AI by implementing privacy by design and security by design principles into the product and if done correctly, it greatly enhances efficiency by enabling proactive data-driven decisions - key to meeting future customer needs.

We've seen these benefits by partnering with others to support financial institutions on their AI journeys. Combining Mambu's API framework with partners' expertise, we enhance customer experiences, detect money laundering, and ensure compliance - the possibilities are endless.



Miguel Cunha Amaro
Partner
Deloitte

Deloitte.

Deloitte + Mambu alliance

Artificial intelligence (AI) is reshaping the financial services industry, bringing several transformative trends that are enhancing efficiency, security, and customer experiences.

Fraud detection remains a top priority, with AI algorithms analysing large amounts of transaction data to identify patterns and anomalies in real time. This capability strengthens security, while also reducing false positives, enabling institutions to better combat evolving threats.

Additionally, AI-powered chatbots are revolutionising customer support. These tools provide instant assistance and personalised responses, continuously learning from interactions to improve services. As natural language processing technology advances, chatbots are becoming increasingly adept at delivering accurate and context-aware support, enhancing customer satisfaction.

Another rising AI trend is the rise of risk assessment; where AI models can evaluate credit risk more accurately, helping institutions make better lending decisions. Moreover, robo-advisors are providing automated, algorithm-driven financial planning services, making investment management more accessible.

Together, these AI innovations are driving efficiency, security, and improved customer experiences across the financial services sector, positioning institutions for a more dynamic future.

Anil Saboo
Director, Industry ISV Partnerships
Google Cloud

In 2025, the impact of AI in financial services will accelerate, driven by machine learning advancements and the increasing availability of financial data.

Google Cloud

cloud.google.com/marketplace

AI-powered solutions are set to transform customer experiences, streamline operations, and reshape finance - with Fortune Business Insights projecting that AI's role in fintech will drive market growth to $1,152.06 billion by 2032.

We will see personalised financial services, with AI-driven robo-advisors providing tailored investment advice, and AI-powered chatbots offering instant customer support and personalised financial guidance. We'll also see improved fraud detection as AI algorithms analyse real-time transaction data to mitigate fraud. Additionally, deploying AI for risk management will increase, especially for use cases like lending.

Automated customer support will become more prevalent, with AI-powered chatbots handling routine customer inquiries and freeing up human agents to focus on more nuanced issues. These advancements will allow financial institutions to improve customer experiences, enhance operations, and increase their NPS.

William Burks
Financial Services – Banking
Accenture UK

accenture

accenture.com/gb-en

Generative AI (GenAI) will change banking – but banking itself will not change

GenAI will continue to transform how work is completed and prove to be a critical accelerator for more ‘traditional’ areas like mortgages, reducing operational costs whilst improving customer and colleague experiences.

We are seeing this wave of GenAI change embedding in mortgage journeys throughout the product lifecycle, supporting both pre and post origination interactions, underwriting and end of term events. Alongside this, human-like interactions combined with deep analysis capabilities are increasingly answering customer servicing questions directly.

GenAI looks set to continue supporting the human workforce, performing manual tasks with far greater efficiency and, through data driven insights, customers will be pre-emptively engaged with greater specificity across the lifecycle of all products.

With modern, thin, cloud-based cores, providing a foundation for complementary composable architectures and access to the real time data, GenAI can support these in supercharging banking technology estates.

Anthony Morris
Chief Industry Innovation Officer
nCino

ncino

ncino.com

It’s clear that AI-powered solutions have the opportunity to become the heartbeat of the next generation of unprecedented banking operations, experiences and compliance.

Finally...financial institutions will be able to capitalise on the oceans of internal and external data at their fingertips - it’s just a matter of how, not IF or WHEN.

Through advanced machine learning (AML), Generative AI, and all related services, FIs have the ability to leverage insights where they matter, drive untold productivity, reduce cost and gain a competitive advantage across customer journeys and credit risk management.

In 2024 and beyond, AI will not just be seen as a nice-to-have technological advancement but a must-have differentiation at every stage of the banking lifecycle. Our AI vision is to transform the way financial institutions interact with data, shifting from a traditional model where you work for the data, to an innovative framework where the data works for you.

Emily Baum
Partnerships Director
Enfuce

enfuce.com

In 2025, the use case for AI (beyond chatbots) in financial services will start to become more real as the technology breaks new ground.

Advancements in investment and savings strategies will drive forward many innovative consumer interest business cases, however these will be offset by an ongoing debate when it comes to how far consumers will allow AI to make financial decisions on their behalf.

The many positives that come with leveraging AI's capabilities to achieve better financial returns and meet savings goals will have to be balanced with consumer willingness to hand over financial decision-making to AI. The balance between maintaining manual financial control and embracing the power of AI is likely to be a hot topic that will run throughout the coming year.

Utilising AI for fraud, transaction monitoring and compliance functions will expand, but with more of a focus on bad decisioning potential and consequences. 2025 will be a year of significant innovation and investigation in this space as we dive into potential risks.

Peter-Jan Van de Venn
VP, Global Digital Banking
Hexaware

hexaware.com

AI, and particularly Generative AI (GenAI), has seen a rapid acceleration in adoption over the past year.

We've already observed early implementations at more conservative banks, where GenAI is supporting a customer service role, while also maintaining a layer of human protection.

On the other hand, neo-banks like Bunq have introduced fully GenAI-powered virtual assistants, capable of helping customers with queries by leveraging financial transaction data, such as "Have all my friends paid me back?" or "How much did I spend on pizza?"

Looking ahead to 2025, this momentum will only continue to grow and evolve. We anticipate that traditional banks will increasingly rely on GenAI, directly exposing their customers to these engines without any protective human layer.

In our own practice, we also see clients preparing for AI-driven financial advice, which represents the next significant step for the technology to touch upon areas of risk and regulation. Discussions are already underway with regulators regarding these developments.

Persistent

persistent.com

Jaideep Dhok
SVP & GM, BFSI
Persistent Systems

As we approach 2025, the role of AI in banking, financial services and insurance (BFSI) is set to expand significantly.

With this comes the potential to broaden financial access and literacy improving overall financial inclusion. AI will enhance both end customer and employee experiences and, by meaningfully processing vast amounts of seemingly unrelated data, it will bring a new edge to personalisation, leading to enticing new products and services.

Enhanced Customer360 technology is expected to support personalisation, the delivery of advisory services and bolster overall customer engagement. However, the challenge of meeting ever-changing compliance needs will remain front-of-mind throughout 2025, as will AI's place within the financial ecosystem, especially when it comes to boosting both employee and partner productivity.

Responsible AI adoption will also remain crucial and we can expect to see a focus on the technology's fair use to prevent biases, security for end-to-end data protection and transparency to make AI understandable and accessible to all.

<epam>

epam.com

Dennis Joosten
Head of Banking Practice
EPAM

In 2025, GenAI will transition from experimental stages to a strategic, phased implementation across banking operations.

Banks will focus on carefully integrating GenAI into support roles to enhance operational efficiency, while maintaining high levels of compliance and security. This practical evolution will enable personalised customer interactions and more proactive service through AI-augmented support agents.

While GenAI's use in direct customer interaction will remain limited, the industry will see significant back-office improvements, particularly in fraud detection and regulatory compliance. To fully capitalise on GenAI, banks must balance innovation with trust, ensuring AI tools meet the stringent requirements for data privacy and security. This balance will be key as banks navigate both rising consumer expectations for seamless services and the increasing regulatory scrutiny facing financial institutions.

Chris Shayan
Head of AI
Backbase

backbase.com

Banks are increasingly leveraging AI to deliver personalised financial services, significantly enhancing customer engagement through tailored solutions that meet individual needs. This trend is not only set to continue, but will evolve into a key differentiator for customers when choosing a banking partner. The time to act is now.

The impact of AI is particularly evident in fraud detection, where advanced security measures are essential for safeguarding sensitive information from sophisticated threats. Moreover, incorporating AI into customer support via AI agents streamlines operations and provides efficient, contextual responses that lower time to resolution.

By establishing the right foundations – integrating data, prioritising AI orchestration, and adopting flexible, scalable platforms – banks can unlock the transformative power of GenAI. The ability to harness AI and unified data will empower banks to drive growth through intelligent orchestration that enhances efficiency, improves risk management, and orchestrates contextual, personalised customer experiences at scale.

Alix Melchy
VP of AI
Jumio

jumio.com

In 2025, responsible AI (RAI) will become a key differentiator, especially in sectors where trust and high-stakes decisions are crucial, like healthcare and finance.

As businesses move beyond viewing RAI as a compliance requirement and recognise its potential to drive long-term value, they will invest heavily in responsible AI practices. By integrating RAI into their AI development processes, companies will build more robust, trustworthy systems that not only solve business problems, but also address ethical challenges, giving them a competitive edge in markets where customer trust is paramount.

As companies balance the push for innovation with the need for responsible AI, those that successfully implement RAI will be positioned to lead in both areas. While RAI introduces short-term tensions – like data constraints and explainability challenges – it will ultimately drive more innovation as businesses develop new techniques to navigate these hurdles.

Real-Time Payments & Blockchain

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Real-time payments (RTP) & blockchain

“Blockchain and real-time payments are transforming global finance, enabling instant, secure cross-border transactions, but challenges remain.”

Sukul Jain
Regional Manager, Solutions Engineering
Mambu

Blockchain and real-time payments (RTP) are transforming cross-border finance, enabling instant, secure transactions worldwide. While RTPs offer immediate transfers and blockchain provides efficiency and transparency, challenges like compliance, infrastructure, and complex regulations persist. Different payment systems across countries cause interoperability issues. Partnering with experts like Mambu helps navigate these hurdles to ensure seamless cross-border payments. Beyond transactions, blockchain enhances sectors like mortgages with transparency and efficiency.

Harsha Maloo
Head of Payments
Synthesis

The growing demand for real-time payments (RTP) and instant settlements now extends beyond domestic needs to include cross-border transactions.

Achieving this will require a co-operative approach and interoperability between banks, fintechs, and payment networks in order to deliver a seamless experience across geographies and meet the demands of different regulatory frameworks.

This vision is set to be driven by the utilisation of real-time payment ecosystems by central banks, drawing on foundational RTP networks, alongside cross-border payment linkages: systems like Singapore's PayNow and Thailand's PromptPay are now enabling near-instant transfers between national systems. A promising new development is also the direct connect between the payment systems of Brazil, Russia, India, China and South Africa (BRICS).

In the coming year, we will see a rise in modernised, real-time gross settlement (RTGS) systems that operate 24/7. We will also see the development of secure, asset backed Regulated Liability Networks (RLNs) for instant payments and settlements, as well as an increasing use of Central Bank Digital Currencies (CBDCs) to enable stable, efficient and real-time transactions.

synthesis

synthesis.co.za

Pramod Kamath
Senior Director, Product Management
Publicis Sapient

In 2025, use cases powered by real-time payments and instant settlements are set to take centre stage, redefining the way transactions are done.

Advanced infrastructure will enable transactions to move across networks around the clock, satisfying the demand for immediate access to funds. Small and medium enterprises (SMEs) stand to benefit, as faster settlements free up cash flow and reduce working capital strain.

ISO 20022's introduction promises an inflection point for backend efficiency, delivering data-rich exchanges that streamline interoperability between banks. Combined with AI's recent rapid advancements, this will overhaul backend payment processing and reconciliation – tasks that once required armies of staff to manage.

With Central Bank Digital Currencies (CBDCs) and Regulated Liability Networks, real-time payments will gain an unprecedented level of security and trust, reducing counterparty risk, slashing costs and unleashing several use cases that will help transform banking.

Mobile payments, linked to real-time settlement, will scale to handle increasing volumes and meet consumers' expectations for instant confirmation.

In this high-speed environment, real-time payments in 2025 won't just be convenient – they'll be essential.

publicis sapient

publicissapient.com

Tomas Golding Fernandez
Digital Banking Solutions & Payments Lead
VASS

The future success of real-time payments (RTP) will be largely reliant on how this technology manages to successfully transform payments locally and internationally.

This is particularly relevant with the Third Payment Services Directive (PSD3) framework which promotes greater security and transparency. With RTP systems expected to grow significantly at a compound annual growth rate (CAGR) of over 30% by 2027, account-to-account payments will bring many exciting opportunities but also a host of sizable challenges such as scalability, processing speed, and real-time system integration.

Globally, the rapid adoption of schemes such as UPI in India, SEPA Inst in Europe, PIX in Brazil, and Colombia's SPI framework all highlight the growing demand for faster payments but also the challenges with cross-border transactions, compliance, and 24/7 availability.

Core banking platforms such as Mambu excel in addressing these challenges, with modular, cloud-based architecture that ensures efficient scalability and supports both local and cross-border RTP with the fluidity required to meet the needs of a fast-evolving landscape.

VASS
vasscompany.com

Stephen Bowe
Chief Product Officer
Paymentology

paymentology
paymentology.com

In 2025, tokenisation's role in Click to Pay will create an ecosystem where consumers have more payment options.

These options are not only secure, but also aligned with the convenience of in-store experiences, reinforcing the future of digital payments.

Tokenisation has witnessed huge growth in recent years, which in turn has further established Click to Pay as a secure and convenient checkout option for online and in-app transactions. Tokenisation, which replaces sensitive payment data like card numbers with unique, non-sensitive tokens, has already doubled within Visa's ecosystem from 2022 to 2024, indicating its rising adoption and impact on secure digital transactions.

As tokenised transactions increase, the protection of sensitive card details becomes more robust, reducing the risk of data breaches and fraud attempts. This is reshaping e-commerce and transforming consumer expectations for online payments.

Driven by new mandates that encourage remote commerce, more merchants and issuers will adopt Click to Pay, making it a standard checkout option across platforms over the course of 2025.

Prashant Gala
Vice President – BFSI Consulting
Indium

indium
Make Technology Work
indiumsoft.com

Cross-border payments stand to be revolutionised by the implementation of Central Bank Digital Currencies (CBDCs) on blockchain technology by 2025.

Blockchain's secure, decentralised infrastructure offers a direct, seamless way for central banks to conduct international transactions, reducing dependency on the SWIFT network. With CBDCs, countries could potentially bypass traditional financial systems, allowing peer-to-peer transactions between nations and eliminating the time lags and inflated costs associated with cross-border payments today.

This development could also enable some countries to sidestep economic sanctions by transacting outside of established financial oversight. While CBDCs promise enhanced efficiency and economic sovereignty, their success hinges on achieving widespread adoption.

Achieving interoperability among national systems and navigating the complexities of international regulatory compliance are two big challenges that must be overcome before CBDCs can usher in a new era of efficient, resilient global transactions, combining blockchain's transparency with central bank oversight.

2025 takeaways

A hugely exciting future awaits for financial services - one that is rapidly being driven forward by technological innovation.

Never before has the financial sector been so intertwined with customers' daily lives: the meteoric rise of AI and Embedded Finance is now bringing to life the previously unimaginable.

The future is there for the taking, yet many businesses are still in need of reassurance when it comes to the security and capability of these fast-evolving trends. 2025 looks set to be the year when both corporate confidence and consumer adoption of these exciting tech developments takes a huge leap forward.

At Mambu, we are passionate about unleashing true, positive change within financial services. We're committed to building the modern banking and financial experiences that customers want and need, and we are incredibly proud of our network of technology partners, system integrators, business consultants and cloud service providers globally who share this vision. Together, a very bright future can be realised in the years to come.

To find out more or apply to become a member of our global partner ecosystem, you can visit our partner finder and receive timely insight on how to remain two steps ahead of the innovation curve.

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