

# Business Banking & Deposits

A close-up photograph of a woman's hand pointing at a document. The hand is in the foreground, with a ring on the ring finger. The background is blurred, showing other people in a meeting setting. The lighting is warm and focused on the hand and document.

# Introduction: Modern banking solutions for a rapidly evolving business landscape

In today's rapidly evolving business landscape, banks and financial institutions face mounting pressure to deliver digital-first, secure, and value-driven deposit solutions that meet the unique cash flow demands of SMEs and business customers. With SMEs representing 90% of companies and over 50% of employment globally, their financial health significantly impacts economies worldwide.

# The challenge: The market shift and growth opportunity

There is a clear opportunity for banks to capture growth by offering digital deposit products that cater specifically to SME needs, enhancing liquidity management, optimising returns, and fostering stronger relationships.

With Mambu, financial institutions can meet SME expectations for agility, fairness, and seamless digital banking – unlocking new growth avenues and bridging longstanding service gaps in business banking.



## Rising demand for digital services

According to a recent OECD survey, 47% of SMEs report increased domestic sales and 41% expanded customer reach after adopting digital tools, highlighting growing demand for seamless, data-rich financial solutions. (Source: [OECD](#), 2024)

## SME lending stall and deposit security

In Europe, SME lending declined by €460 million in Q4 2024, with repayments outpacing new lending, a reflection of tightening credit conditions. Meanwhile, insured deposit growth remains modest, with an annual rise of just 0.5% in the U.S. (Source: [Central Bank of Ireland](#), 2025)

## Market disparities in deposit products

Challenger banks now represent 60% of SME lending in the UK, yet many traditional banks continue to under-serve businesses. One report cites SMEs missing out on £7.5 billion annually due to poor interest rates on account balances. (Source: [The Times](#), 2024)

**Mambu's vision:** Mambu's true SaaS banking platform and composable approach is your solution to deploy tailored deposit products for businesses and SMEs rapidly and efficiently.



### **Speed & agility**

Launch customisable current accounts, savings products, overdrafts, and term deposits within weeks, helping you close the service gap quickly.

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### **Embedded intelligence & integration**

Advanced payments infrastructure, open APIs, and real-time data, support instant payments, seamless ecosystem integration, and richer customer insights.

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### **Smart liquidity tools**

Feature-rich products, including overdraft-enabled current accounts and tiered interest savings, to help businesses manage cashflow and optimise costly idle balances.

**By partnering with Mambu, banks, fintechs, credit unions, and non-financial institutions can navigate the challenges of the modern business landscape, maintain profitability, and secure a competitive edge in the market.**

# Value proposition: Why choose Mambu for Deposits?

## You need faster time to market with solutions that streamline operations and reduce costs

### Faster implementation

95% of Mambu clients launch products before traditional players. Using our low-code approach, **products launch in 6-12 weeks**, compared to over 100 weeks with legacy systems.

### Cost reduction

Eliminate reliance on legacy IT systems with our cloud-native platform that can **reduce core banking costs by up to 50%**.

## You need technology upgrades to innovate faster and meet customer expectations

### Agility and flexibility

Our true SaaS banking platform and composable approach allow banks to **tailor solutions to specific market needs**. Supported by a curated global partner ecosystem giving you ultimate flexibility to compose the exact solutions you need.

### Innovation at speed

With Mambu's API first architecture, you can **configure new products in less than 30 minutes** compared with legacy systems that take more than 4 to 6 weeks. We provide the foundational building blocks for modern deposits seamlessly integrated with our payments hub to orchestrate money movement.

## You need to simplify regulatory compliance and manage security

### Regulatory compliance

Our true SaaS foundation removes technical complexity and ensures compliance **with both existing and emerging regulations**.

### Security and stability

With a 99.99% uptime and ISO 27001 certification, Mambu's platform is designed to **meet the highest security and data standards**.

# Product capabilities: What Mambu's deposits solutions offer

Banks, fintechs, credit unions, and financial institutions can use Mambu to rapidly introduce multiple deposit products, such as overdraft-enabled current accounts, tiered savings, term deposits, stored-value digital wallets, and prepaid cards, tailored to business use cases.

Integration with Mambu Payments allows for automated fund transfers, direct debits, and reconciliation, simplifying operations across the product lifecycle.

## *Solution highlights*

### **Customisable deposit products**

Easily configure and modify a wide range of bank accounts, including transactional banking, current accounts, savings accounts, savings plans, term deposits, demand deposits, and stored value accounts. Tailor them to meet the unique requirements of your SME and business customers.

### **Interest and fee management**

Implement flexible interest rates, charges, and tiered structures, allowing for tailored financial products that align with your strategic objectives.

### **Overdraft facility**

Offer overdraft options on current accounts, enabling customers to withdraw funds beyond their account balance up to a predefined limit. This helps business customers manage their cashflow and enhances account utility.

### **Optional debit card integration**

Seamlessly integrate with leading card issuing and processing platforms to provide customers with comprehensive card services. These integrations facilitate real-time account funding and transaction processing, enhancing the overall banking experience.

# Multi-currency Automation Connection BaaS Payments

## Multi-currency and global readiness

Support accounts in various currencies, including cryptocurrencies, to cater to a diverse clientele across multiple regions. This feature ensures compliance with local regulations and meets the needs of a global customer base.

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## Automated workflows

Streamline processes such as account opening, compliance checks, and reporting through automation, reducing operational costs and improving efficiency.

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## Seamless connection to loan accounts

Link deposit accounts to loan accounts for efficient fund disbursement and repayment processes, providing a cohesive banking experience for customers.

## Embedded finance & Banking-as-a-Service (BaaS)

Empower fintechs, neobanks, and traditional institutions to embed financial services into their offerings, enabling innovative customer solutions and new revenue streams.

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## Advanced payments capabilities

Use Mambu's fully managed payments infrastructure to connect with partner banks, access various payment schemes, and automate payment operations, ensuring swift and secure transactions fully compliant with regulations.

# Creating a new Deposit Product

**Business Banking Accounts** ^

- Personal Deposit
- Business Deposit
- Daily Banking Accounts
- ✓ Business Banking Accounts
- Stored Value Accounts
- Uncategorized

**Product Type** ^

- ✓ Current Account
- Savings Account
- Fixed Deposit
- Savings Plan

**YOUR BANK** Create View  My Account

Dashboard Users Clients Groups Loans Deposits Loan Transactions Deposit Transactions Activities Line of Credit ...

### Creating a new Deposit Product

Product  ID

Product Category  Product Type

Status  Active

- ▶ Product Description
- ▶ Product Availability
- ▶ New Account Settings
- ▶ Currencies
- ▶ Interest Rate
- ▶ Deposits and Withdrawals
- ▶ Overdraft Conditions

**Interest Rate**

- ✓ Interest paid into account

Interest Rate Terms

How is the interest rate charged?

Interest Rate Source

**Overdraft Conditions**

- ✓ Allow Overdrafts
- Allow Technical Overdrafts

Interest Rate Terms

How is the interest rate charged?

Interest Rate Source

# **Use cases** supported by Mambu's composable banking platform

# Business Banking & Deposits

## The problem?

Businesses demand robust, cash flow-friendly banking solutions to manage daily operations and optimise liquidity. Traditional business banking products often lack customisation and automation, making it difficult to cater to different business needs.

## The opportunity

Mambu enables financial institutions to support businesses with transactional and savings products that provide flexibility, scalability, and seamless cash flow management.



## Key benefits for financial institutions

### Business banking innovation

Offer digital-first solutions that cater to SMEs and businesses.

### Optimised liquidity management

Enable businesses to earn passive interest while keeping funds accessible.

### Scalable infrastructure

Support high-growth businesses with future-proof deposit solutions.

**Business Banking Accounts:** Transactional accounts designed for everyday business transactions, with typical banking capabilities, and optional overdrafts and debit card integration.

### Use case: Current Account

Business Banking & Deposits	
<div style="display: flex; justify-content: space-around; align-items: center;"> <span>Business Banking Accounts</span> <span style="border: 1px solid white; padding: 2px 5px; border-radius: 5px;">Current Account</span> </div>	
<b>Description</b>	A business-ready transactional banking account allowing overdrafts, ensuring organisations have financial flexibility when managing expenses.
<b>Feature highlights</b>	<ul style="list-style-type: none"> <li>• <b>Overdraft support:</b> Support for overdraft capability, ensuring users can spend beyond their balance within a defined limit.</li> <li>• Optional <b>debit card support</b>.</li> </ul>
<b>Typical uses</b>	<ul style="list-style-type: none"> <li>• Managing <b>payroll and supplier payments</b>.</li> <li>• <b>Business expense tracking</b> with debit card access.</li> <li>• <b>Overdraft protection</b> for operational liquidity.</li> </ul>

**Business Deposit:** Savings and term deposit solutions for business and SME banking.

### Use case: Savings Account

Business Banking & Deposits	
<div style="display: flex; justify-content: space-around; align-items: center;"> <span>Business Deposit</span> <span style="border: 1px solid white; padding: 2px 5px; border-radius: 5px;">Savings Account</span> </div>	
<b>Description</b>	An account that allows businesses to earn interest on idle funds, while maintaining liquidity for expenses.
<b>Feature highlights</b>	<ul style="list-style-type: none"> <li>• Flexible interest bearing account for every day use.</li> <li>• Allows businesses to earn interest on idle funds.</li> <li>• Deposits and withdrawals are allowed at any time.</li> <li>• Overdrafts are <b>NOT</b> supported.</li> </ul>
<b>Typical uses</b>	<ul style="list-style-type: none"> <li>• Short-term surplus cash management.</li> <li>• Reserve fund for future investments or expansion.</li> </ul>

## Use case: Savings Plan

Business Banking & Deposits	
	<div style="display: flex; justify-content: space-around; align-items: center;"> <span style="border: 1px solid white; border-radius: 10px; padding: 2px 10px;">Business Deposit</span> <span style="border: 1px solid white; border-radius: 10px; padding: 2px 10px; background-color: #28a745; color: white;">Savings Plan</span> </div>
<b>Description</b>	A goal-based savings solution with a defined maturity period, ideal for business expansion plans or capital reserves.
<b>Feature highlights</b>	<ul style="list-style-type: none"> <li>• A structured savings product with a defined maturity period.</li> <li>• Deposits into the account are possible during the defined term while preventing new contributions after maturity.</li> <li>• Overdrafts are <b>NOT</b> supported.</li> </ul>
<b>Typical uses</b>	<ul style="list-style-type: none"> <li>• Setting aside funds for tax payments, bonuses, or dividends.</li> <li>• Planning for business upgrades or capital investments.</li> </ul>

## Use case: Fixed Deposit

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	<div style="display: flex; justify-content: space-around; align-items: center;"> <span style="border: 1px solid white; border-radius: 10px; padding: 2px 10px;">Business Deposit</span> <span style="border: 1px solid white; border-radius: 10px; padding: 2px 10px; background-color: #28a745; color: white;">Fixed Deposit</span> </div>
<b>Description</b>	A secured high-interest deposit solution offering stable returns with a locked-in maturity period.
<b>Feature highlights</b>	<ul style="list-style-type: none"> <li>• High interest savings accounts.</li> <li>• Deposits are allowed before the maturity period until the opening balance has been reached.</li> <li>• The maturity period begins and is locked after the minimum balance is reached.</li> <li>• After the maturity period is reached, additional deposits are no longer allowed but funds can be withdrawn if necessary.</li> <li>• Overdrafts are <b>NOT</b> supported.</li> </ul>
<b>Typical uses</b>	<ul style="list-style-type: none"> <li>• Long-term savings with high returns (e.g., retirement fund, lump-sum investment).</li> <li>• Low-risk capital preservation for wealth accumulation.</li> </ul>

# Customer success stories

Mambu is the global leader in composable core banking trusted by 260+ institutions in 65+ markets.

No matter where you are in your transformation journey, Mambu gives you the flexibility to launch faster, integrate with best-in-class partners, and scale with confidence.

We bring your vision to life with speed and flexibility.



## 14 months to launch SME banking

### Wio Bank

Powering the business lending portfolio of the UAE's first platform bank regulated by the Emirati Central Bank. [Learn more](#)



## 1st neobank in Colombia

### IRIS

Colombia's first fully digital bank for SMEs, launched on Mambu in under 12 months and now serves over 3,000 businesses with scalable, tailored financial services. [Learn more](#)



## 13 months to complete full migration

### Marginalen Bank

Stockholm-based digital bank that migrated from its legacy core to Mambu, achieving rapid time to market for its modernised business deposits offering. [Learn more](#)



## Multi-award wins for commercial bank deposits and savings

### Bank INA

Bank INA, part of Indonesia's Salim Group, is leveraging Mambu's cloud-native core to launch new digital banking services and empower micro and SME customers with agile, secure customer experiences. [Learn more](#)

# Technology and security



## Cloud-native advantage

Launch and scale deposit products with agility with our API-first, cloud-native platform. Dedicated instances are available for enhanced control and seamless integrations with fintech ecosystems, ensuring future-proof digital banking experiences.

## Security & compliance

Mambu meets the highest banking security standards with ISO 27001 certification, SOC 1 & SOC 2 compliance, and bi-annual penetration testing. Security is embedded throughout the software lifecycle, with PSD2-ready APIs for regulatory compliance and secure third-party integrations.

## High availability & reliability

With 99.99% uptime, automated failover, continuous 30-day backups, and real-time performance monitoring, Mambu ensures uninterrupted service for deposit accounts. A dedicated priority support team and robust disaster recovery protocols guarantee business continuity.



## Ready to get started?

With Mambu, you have a partner that provides the technology to bring your vision to life. Our composable platform offers the flexibility, speed, and reliability you need to succeed.

## Book a demo

Contact our experts to see our solution in action with a free live demo.

[SIGN-UP FOR THE DEMO](#)

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## Contact us

Let us know how we can help.

[GET IN TOUCH WITH OUR TEAM](#)

