

Stored Value Accounts



Introduction: Powering a cashless future with digitally enabled stored value products



The global financial services industry is in the midst of a transformation. Consumers and businesses are shifting rapidly toward digital, real-time, and embedded financial experiences. In this evolving landscape, stored value accounts, such as digital wallets, prepaid and virtual cards, have emerged as foundational tools for everyday money movement, inclusion, and innovation.

The challenge: Legacy systems and a digitally enabled cashless economy

Despite rising demand, traditional banks and fintechs often lack the agility, flexibility, and cost-efficiency to launch scalable stored value products. Outdated core systems cannot support real-time settlement, custom wallet structures, or integrations with modern payment schemes. This limits innovation, increases operational complexity, and leaves gaps in service for underbanked and digitally savvy segments alike.



Widespread adoption

In 2024, over 4.3 billion people, more than half the global population, used a digital wallet, accounting for 53% of global online transactions. (Source: [Finder](#), 2024).

Market momentum

The global stored value and prepaid card market is projected to surpass \$1.06 trillion by 2029, driven by demand for contactless payments, government disbursement programs, gig economy payroll, and corporate expense solutions. (Source: [GlobeNewswire](#), 2024).

Embedded finance surge

The embedded finance market is projected to reach US \$31.9 billion in global revenue by 2029, at a 32.9% CAGR since 2023, with embedded payments leading adoption, especially in North America and Asia-Pacific. This surge reflects a strategic pivot by banks and fintechs to integrate financial services directly into platforms, enhancing customer engagement and opening new revenue streams. (Source: [FintechFutures](#), 2024)

Mambu's vision: A modern, composable approach to stored value solutions



Our platform supports everything from digital wallets and virtual cards to prepaid products and embedded finance for both consumer and business use cases. With Mambu you can:

Launch quickly

Bring new prepaid card and digital wallet products to market in weeks, not months.

Innovate without limits

Build product experiences tailored to your customers, whether for youth banking, salary advance wallets, or e-commerce stored value cards.

Operate with confidence

Rely on enterprise-grade security, regulatory readiness, and 99.99% uptime SLAs.

Mambu's true SaaS, API-first banking and payments platform enables institutions to design, launch, and scale stored value accounts and digital wallet products faster, safer, and at lower cost.

Value proposition: Why Mambu for Stored Value Accounts?

You need to launch new products faster while reducing complexity and cost

Accelerated time to market

Mambu's cloud-native, composable platform enables financial institutions to launch stored value products (e.g. digital wallets, prepaid cards) in 6–12 weeks, compared to 100+ weeks on legacy systems.

Lower total cost of ownership

Mambu's true SaaS delivery removes infrastructure overhead and enables banks to **reduce core system costs by up to 50%**, freeing up resources for innovation.

You need to deliver secure, modern experiences that meet digital-first 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 scale confidently across markets with compliance, control, and insight

Regulatory compliance

Support for multi-currency, multi-entity, and localisation makes Mambu ideal for multi-market rollouts. ISO 27001, SOC 1 & 2, and PSD2 compliance ensures bank-grade security helping you meet the highest expectations for data protection and regulatory compliance.

Reliable performance, built for scale

Mambu ensures your digital wallet and stored value products are always on, always secure, with up to 99.99% uptime, real-time monitoring, and seamless failover. You can launch in new markets with confidence, knowing your platform is resilient by design.

Product capabilities: Built for agility, designed for growth

Mambu gives institutions the tools to design, launch, and manage stored value products with unmatched speed, control, and flexibility.

Whether you're issuing a digital wallet, prepaid card, or embedded payment account, Mambu offers powerful, modular capabilities to support your full product lifecycle.

Solution highlights

Configurable stored value products

Mambu enables the creation of wallet-based products, prepaid accounts, and digital stored value solutions for a wide range of use cases, including youth banking, travel wallets, and gig economy disbursements. Institutions can define product attributes such as balance limits, ID generation patterns, and top-up rules, and choose whether to issue physical or virtual cards, all within a flexible, low-code environment.

Flexible fees and limits management

Stored value products can be configured with tailored pricing strategies, including transaction fees, and usage-based charges. Institutions can apply dynamic rules, define balance thresholds, and manage transaction limits, supporting both customer-centric design and revenue optimisation.

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

Mambu supports multi-currency accounts and localisation capabilities, enabling financial institutions to operate across borders with ease. Whether launching travel wallets, FX accounts, or regional prepaid solutions, institutions can configure currency rules, fees, and usage conditions to comply with local regulatory and operational requirements.

Automated workflows

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

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.

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 Stored Value Product

The screenshot shows the Mambu system interface for creating a new Stored Value Product. The interface includes a top navigation bar with 'YOUR COMPANY' and buttons for 'Create' and 'View'. Below the navigation bar is a menu with various options: Dashboard, Users, Clients, Groups, Loans, Deposits, Loan Transactions, Deposit Transactions, Activities, and Line of Credit. The main content area is titled 'Creating a new Stored Value Product' and contains several form fields and sections.

Stored Value 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 COMPANY Create View

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

Creating a new Stored Value Product

Product ID

Product Category Product Type

Status ☐ Active A transactional account which support digital wallets, prepaid or stored value cards.

► Product Description

► Product Availability

► New Account Settings

► Currencies

► Interest Rate

► Deposits and Withdrawals

► Overdraft Conditions

▼ Currencies

Currency

- ✓ United States dollar (USD)
- United Arab Emirates dirham (AED)
- Armenian dram (AMD)
- Netherlands Antillean guilder (ANG)
- Aruban florin (AWG)
- Bangladeshi taka (BDT)
- Bulgarian lev (BGN)
- Euro (EUR)
- Hungarian forint (HUF)

▼ Deposits and Withdrawals

Recommended Deposit Amount

Maximum Withdrawal Amount

Use cases supported by Mambu's composable banking platform

Stored Value Accounts

The problem?

The rise of digital wallets, prepaid cards, and embedded finance demands a new approach to banking. Traditional banking infrastructure struggles to support real-time, low-cost, and scalable stored value solutions.

The opportunity

Mambu empowers financial institutions, fintechs, and embedded finance providers with stored value accounts that integrate seamlessly into digital ecosystems.



Key benefits for institutions

Expand market reach

Tap into new digital finance models like wallets and prepaid banking.

Enhance payment experiences

Enable seamless, low-cost digital transactions.

Future-proof banking

Support fintech-driven innovations with scalable, API-first technology.

Stored Value Accounts: Transactional accounts which support digital wallets, prepaid or stored value cards.

Use case: Current Account

Stored Value Accounts	
Current Account	
Description	A dynamic, API-driven stored value solution based on a transactional banking account that can support digital wallets, prepaid cards, and embedded finance applications.
Feature highlights	<ul style="list-style-type: none">• Multi-currency support including cryptocurrencies.• Built in payment capabilities including SEPA and UK instant payments.• Optional debit card support.
Typical uses	<ul style="list-style-type: none">• Prepaid accounts support digital banking customers with secure, reloadable accounts that offer real-time access and spending controls.• Digital wallets enable seamless everyday spending, transfers, rewards, or travel with mobile-first wallets integrated into consumer or partner platforms.• Stored value cards issue physical or virtual cards for travel, corporate spend, or loyalty use cases, linked to prepaid balances and managed through a single platform.



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.



Expanded to the United States, Brazil and 6 countries in Europe

Western Union

The global leader in cross-border, cross-currency money movement and payments integrated Mambu into their multi-currency digital wallet and banking platform. [Learn more](#)



4.2+ million customers

MACHBANK

Powered by Mambu, MACHBANK was the first neobank to provide digital bank accounts in Chile, going live in just 12 months and becoming the country's second largest bank 3 years later.

[Learn more](#)



>80% market share of Lebanese electronic money transfers

OMT

Lebanon's leading financial services provider, partnered with Mambu to launch its digital wallet in five months, onboarding 35,000 customers in the first month and processing 100 million in monthly transactions. [Learn more](#)



2 months implementation period

Ualá

The Argentinian fintech unicorn rapidly implemented Mambu's cloud-native core to launch in Argentina within 15 months and expand across LATAM. [Learn more](#)



46 supported currencies

Outpayce

The eMoney institution with a license in Spain partnered with Mambu to launch its multi-currency digital wallet offering for travel agencies simplifying the end-to-end payments experience. [Learn more](#)

Technology & 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.

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.

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.



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](#)

Contact us

Let us know how we can help.

[GET IN TOUCH WITH OUR TEAM](#)

