




Use Case

# Embedded finance

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An example project that brings to life how we work  
and what's possible with the 10x platform.



It all starts with a conversation

Together, transformation is faster and easier.  
Reach out to our team to learn how.

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10x

# Introduction

This use case is based on live projects, conversations with banks, and ideas scoped with technology partners. It gives you an idea of the problems we solve at 10x. In this case: how a non-financial company can launch embedded finance to create a new revenue stream.

## Challenge

A media business is looking to extend its revenue streams by offering financial products to its loyal customer base. They have tested offering co-branded credit cards at various points in their broadband, mobile phone, and TV user journeys. They have found high click through rates but a high drop-off before sales were completed.

## 10x brief

Bring together a popular media brand, a trusted bank, and a proven BaaS platform in partnership. 10x will provide the scalable banking platform, the banking partner provides the regulatory change management, and the media brand provides a connected customer experience and seamless embedded finance journey.

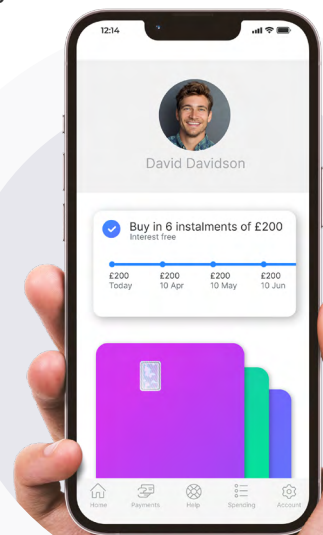
## Customer proposition

The X-brand credit card will offer 0% on purchases for 24 months, offering customers the ability to turn any purchase above \$200 into an instalment plan.

Offer: virtual card is made immediately available upon approval. Customers get cashback on purchases made at the media brand's tech stores, with an additional cashback reward up to \$50 per month when broadband, mobile, or TV bills are paid via the credit card.

## Customer Service

The media brand will take care of frontline customer service via 10x's easy to use, fast to deploy, and customized servicing platform. Complex queries are triaged to the banking partner.



# Powered by SuperCore: 10x's reliable, scalable core banking platform

- A multi-tenanted banking platform, **powered by 10x, hosted on AWS**, is delivered for the media brand by the bank, who act as the parent tenant. The bank holds the contracts for all related suppliers, so the media brand is free to use the platform as a fully managed service.
- The media brand's data is stored within its child tenant. The **data is kept safe and secure** from any other party through data partitioning. All queries are validated by the media brand's tenant ID with Mutual Transport Layer Security (mTLS) checks providing an additional layer of validation. Data is encrypted in transit and at rest.
- SuperCore, 10x's core banking platform, can process **over 10k transactions per second**, easily facilitating the needs of the media brand, with plenty of scope for the bank to add additional tenants in future. The 10x ledger connects into the banking partner's general ledgers and accountancy packages. Events are created in real time, offering a seamless experience for employees and customers.
- **Interest and fees are calculated in real time** with the 10x interest calculator – creating a transparent and traceable daily accrual process.
- Delivered as a single instance in the public cloud, banks get **flexible autoscaling, resilience, refresh, and security** as part of their SaaS deployment to minimize overheads.
- 10x's **API-first architecture** enables real time connectivity to your preferred providers and front end, making our core a seamless extension of the bank.

## Building products at speed

Using Bank Manager, 10x's no-code product builder, creating, updating, and launching banking products takes minutes.

Once the products and features are agreed between the bank and brand, an entire banking portfolio can be built on the 10x platform in one day. Upon completion, each product gets sent for sign-off via Bank Manager's auditable workflow.

At the same time, Bank X's Product team learn how to configure products, pricing, rewards, and rates with Bank Manager. They can iterate and innovate their products based on customer needs without writing a line of code.

# The 10x Managed Service

10x offer a fully resourced and needs-based client team for the project's duration, reducing the need for the bank to create new operating procedures, training support, and system updates.

Additionally, based on client needs, the managed service team includes Principal Engineers, Security Engineers, Client Solution Managers, and Site Reliability Engineers. The managed service team is coordinated by a Client Success Lead and a Delivery Manager. Co-location and (where necessary) daily contact lead to faster delivery of the embedded finance partnership.

New features, security, and platform updates are delivered monthly. All 10x clients benefit from iterative updates as new requirements and requests go live.

10x also provide a developer portal containing all available APIs, including Open Banking and B2B, and associated documentation. In addition, content on our architecture, design patterns, Kafka topics, data dictionary, data model, and more are provided.

## About 10x

10x Banking's (10x) mission is to make banking 10x better for customers, banks, and society.

Founded in 2016, the company's next-generation core banking platform, SuperCore®, enables banks to launch products and customer experiences faster and more cost-effectively, powered by real time data.

The platform supports retail, SME, and corporate banking across current and savings accounts, credit cards, payments, and lending.

Available as a SaaS platform hosted in the public cloud, SuperCore is fully managed by 10x to ensure local and regional compliance, robust security, always-on performance, and operational resilience.

Today, 10x powers some of the world's leading banks, supporting greenfield projects, core migrations, and banking as a service initiatives.

**Making banking 10x better**

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