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Banking as a Service Jason Mikula, 2024-12-03 This book provides a comprehensive look at banking as a service Baas equipping readers with an understanding of the origins evolution future and applications of BaaS and the key differences across global markets BaaS is a game changer in the financial services sector radically transforming both how consumers experience financial products and the business models delivering them Banking as a Service cuts through the hype to provide a measured overview of BaaS helping readers to demystify a complex evolving field and understand its key opportunities challenges and risks It provides a framework for understanding where BaaS came from how BaaS changes the economics and business models of banking products and services its impact on key stakeholders and its key regulatory implications Banking as a Service explains how business and operating models work exploring different models such as interchange deposit gathering loan origination to distribute legacy API first own licence match making and bank service providers and offers a framework for thinking about whether or not they re sustainable It explores how BaaS operating and business models compare in different global territories and is supported by real world examples and cases profiling organizations such as Blue Ridge Bank Unit Synapse Goldman Sachs Railsr Starling Solaris Cacao Paycard QNB OnePipe Airwallex Nium and Pomelo It also explains the differences between BaaS embedded finance and open banking

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Person-to-Person Lending Beverly Harzog, Curtis E. Arnold, 2009-04-07 Forget credit card companies make it personal The Complete Idiot's Guide to Person to Person Lending fills readers in on what they need to know such as how person to person lending works who lends and who borrows and the advantages and disadvantages of Virgin Money Prosper Zopa and Facebook's Lending Club M Loans on Prosper and LendingClub rose to 100 million in 2007 by 2010 the online banking report forecasts 1 billion in person to person loan originations Javelin Strategy Research Dec 2007 predicts that the demand for person to person lending services may grow from 38 billion to 159 billion over the next five years

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