Get Control, Start Scaling

The builders playbook for unified embedded payments

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Embedded finance should accelerate innovation, not restrict it. This playbook shows how to regain control, eliminate inefficiency, and build the kind of scalable, self-driving infrastructure that powers the next generation of payments, credit, and money movement, all from a single unified platform.

Building self-driving scalability

When we're talking to potential partners who have launched a finance offering elsewhere, there's often something not quite right – but they often can't put their finger on what. Embedded finance, even at its most simple, is an amazing thing, but these CTOs, CPOs or Product VPs – we mainly just call them builders – tend to feel like they've already outgrown their offering. They can provide their customers with embedded payments, cards, credit, or wallets, but they're thinking: "this is great, but I want to go further."

They want to innovate and scale, to iterate and experiment. But more often than not, that's not possible without product bolt-ons that add more work and complexity. This leaves builders in a bind: they need to be incredibly hands-on, but they are unable to get a grip on things.

If that resonates, the diagnosis is pretty straightforward: you're not in control of your finance products.

We created this playbook to show builders that another way is possible. Total control that also feels hands off. The self-driving car of embedded finance.

We'll cover the signs that you're not in control and why that matters, how the right partner gives you control and what the future looks like once control is restored. We'll showcase the best approach to building an embedded finance program that is industry leading, both at launch and in decades' time.

Of course, our preferred outcome is that you decide Highnote is the provider to help you take back control. However, we ultimately believe that the information in this playbook is useful regardless of which provider you choose.

Happy reading.

Three signs you're not in control

1. You can't innovate the way you want to

If you envision your business building everything from sophisticated credit programs and personalized reward schemes through to instant payments and flexible funding models, but your provider can't facilitate that or requires you to seek out other vendors – **that means you're not in control.**

Upon release, the first group of embedded finance platforms triggered a gear change for the entire financial services industry. But today, many of those platforms now lack the front-end innovation required to build products beyond processing transactions via cards and wallets.

That's a problem in a world where transaction processing comes as standard and customers expect an exciting and evolving range of products such as loans, saving and rewards – 55% of global consumers used cashback or loyalty points to save or invest in 2024, while 59% used goal-based saving such as "pots", according to an additiv survey. These are products that consumers switch providers for, with one 2024 survey from McKinsey finding that in the US, around a quarter of consumers factor the ability to collect points and discounts into their choice of payments.

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Your partner shouldn't dictate your strategy based on their limitations. They should open up possibilities and help you grow in the direction you choose. Requests for new products should be greeted enthusiastically, not seen as a burden.

You should feel free to build products that are flexible and futuristic and scalable – building a network of networks, making your platform the primary hub for customers' financial interactions. **That's control.**

2 . You're wasting time and money on inefficiencies and busy work

The business of striking deals with card networks and payment rails is vitally important work. But you shouldn't be doing any of it, your provider should. **If you are – that means you're not in control.**

Likewise if you're having to discuss additional products with multiple vendors, bolting on further static products will just mean more operational complexity and increased costs in the future. In the short-term, it's also a huge drag on your team's time, especially developers. Nearly 70% of developers lose at least eight hours a week due to inefficiencies such as technical debt, insufficient documentation and poor build processes, according to Atlassian.

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This much wasted time also comes with a huge opportunity cost: features delayed, markets untested, suboptimal reinvestment, slower iteration cycles.

Any existing product your provider offers should be ready to go before launch, with all the pieces in place, while new products should arrive the same way and be available within the same unified platform. That's control.

3 . You’re concerned about compliance

Different vendors and patchwork solutions increase compliance risk, adding complexity to everything from KYC and AML to local tax and payment regulations. If your team is spending lots of time ensuring all your financial products are compliant – **that means you’re not in control.**

In fact, 38% of fintech firms cite compliance and regulatory change as one of the top three risks blocking product launches and geographic expansion, according to a 2025 survey from My Compliance Centre.

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The stakes are high for those that get it wrong. Global regulators issued over $23 million in fines during Q1 2025 alone.

Financial regulation is constantly evolving and growing. Your partner should be taking care of all that, with compliance baked into the platform and able to cope as the sophistication of your own financial offering increases.

If compliance feels like a competitive advantage, that’s control.

Key Takeaways

- Your partner should be supporting you to innovate above and beyond standard payments or cards.
- Time should be spent focussing on your core business, not on finance-related busy work.
- Compliance should be simple and act as a competitive advantage.

Regaining control through a unified payments platform

Moving to a unified payments platform should immediately hand control back to your business. It should allow you to innovate and scale as you want, while knowing that everything is running smoothly in the background. That's what we mean when we talk about the self-driving car of embedded finance.

Here's how it looks with Highnote.

Own your roadmap via API-first, real-time control

Your roadmap runs entirely on your schedule because every capability is built on API-first architecture.

That means product and engineering teams can push configuration changes – from adjusting spend rules and updating reward logic, or fine-tuning transaction conditions — directly into production in real time. You don't wait on vendor release windows or submit multi-month change requests. Instead, features like merchant category controls, instant payouts, or loyalty reward structures are immediately accessible through well-documented APIs, giving you the ability to test and deploy quickly.

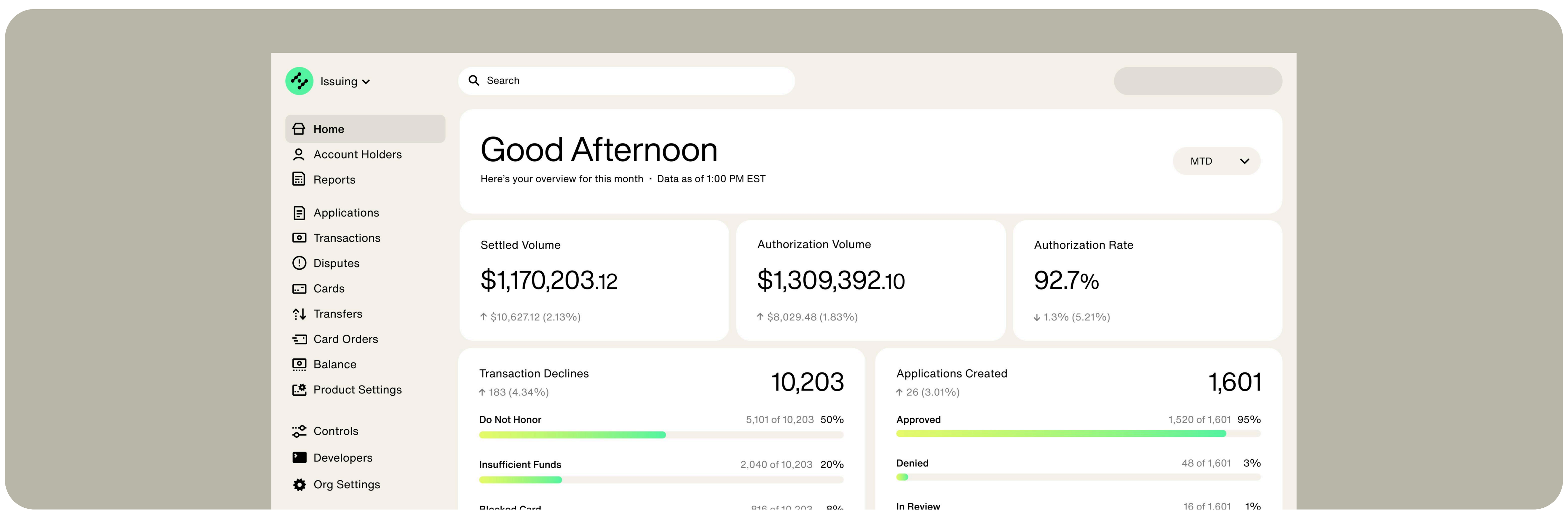
This approach ensures that every product innovation you launch is native to your own roadmap, not dependent on a vendor's backlog.

```
mutation CreateCardProduct($input: CreateCardProductInput!) {
  createCardProduct(input: $input) {
    __typename
    ... on CardProduct {
      id
      name
      usage
      vertical
    }
    ... on UserError {
      errors {
        errorPath
        code
        description
      }
    }
  }
}
```

Scale from a purpose-built ledger core

The ledger serves as the single source of truth for all funds movement so there are no hand-offs, mismatches, or reconciliations across disparate systems.

Every new capability runs on the same core infrastructure, reducing operational complexity and eliminating the need for separate vendor contracts for each function. As a result, new product lines don’t have to be stitched together through integrations; they are simply switched on within the same ledger environment, giving you both speed and confidence in the integrity of your financial data.

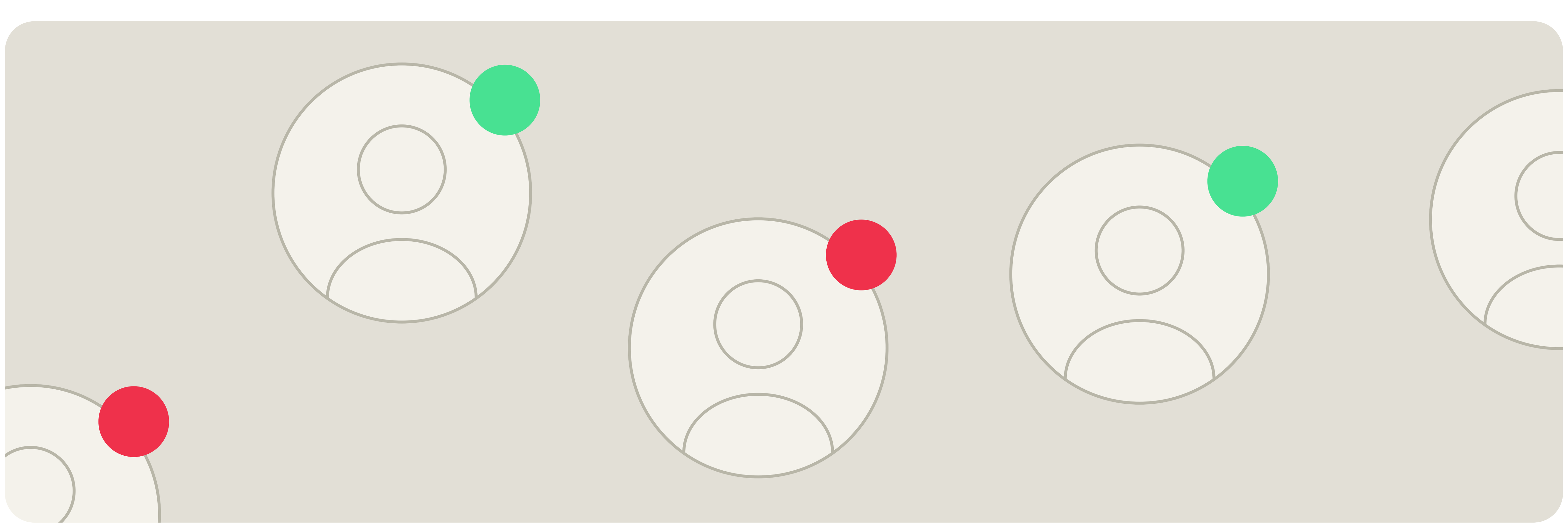


Background compliance built in

KYC, KYB, AML, PCI, and network certifications are built directly into the platform so that your team can focus on oversight instead of implementation.

When regulations shift, those changes are absorbed at the platform level, without forcing your developers to rebuild flows or chase audit trails across fragmented systems.

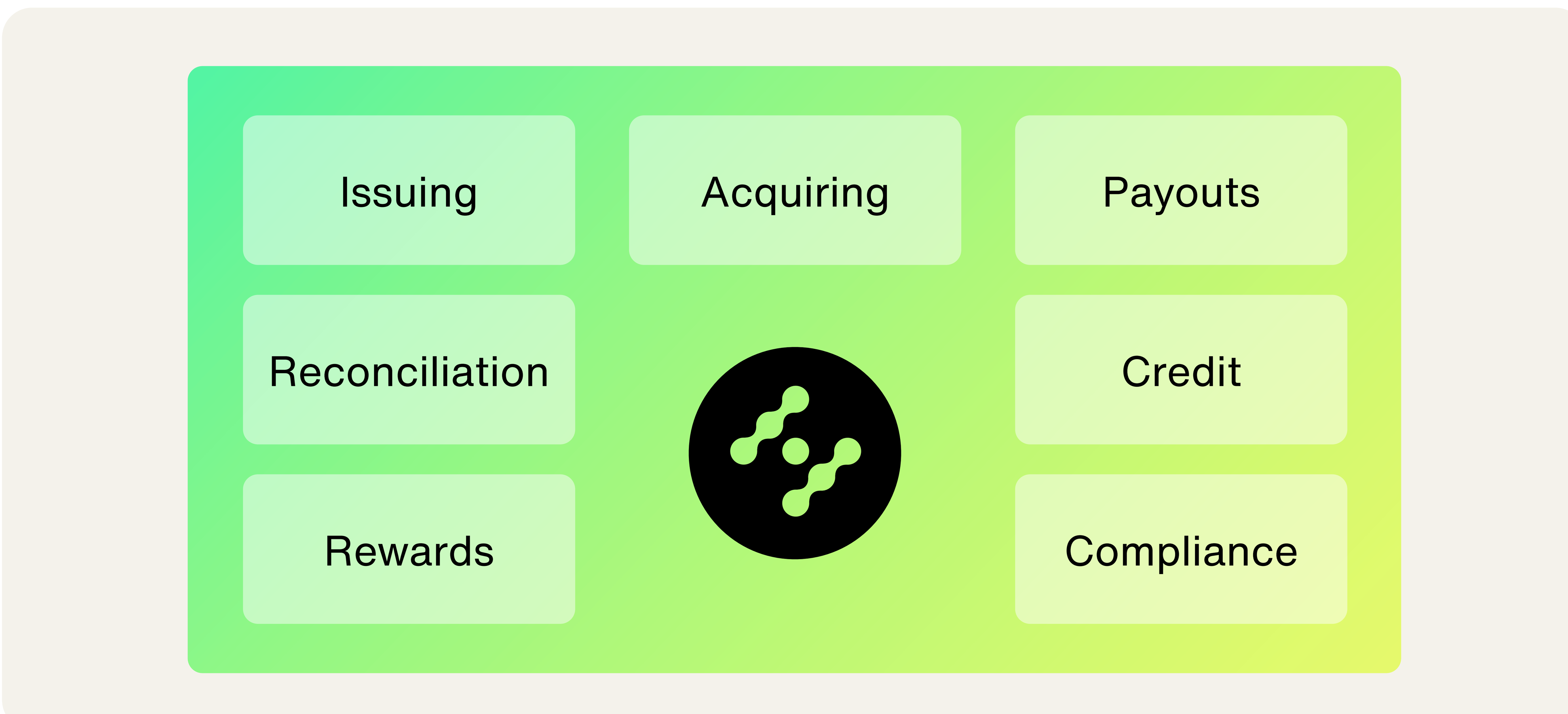
Reporting, monitoring, and suspicious activity workflows are unified, reducing both operational risk and engineering overhead. What is often a barrier becomes a source of control.



Scale without limits through single-stack architecture

Single-stack architecture means you can scale without worrying about infrastructure bottlenecks or vendor sprawl. Issuing, acquiring, payouts, reconciliation, rewards, credit, and compliance all live within the same technology stack, so increasing transaction volumes or adding new product lines doesn't require new integrations or duplicative contracts.

The architecture is cloud-native and designed for high throughput, giving you real-time responsiveness at scale. As your business grows, expand seamlessly—whether that means supporting multiple BINs, launching fleet programs, or embedding credit—without re-architecting your payments infrastructure.



Key Takeaways

- Control means your platform sets the vision while your partner removes operational and compliance obstacles.

- Scalability means adding products and features, without adding complexity.

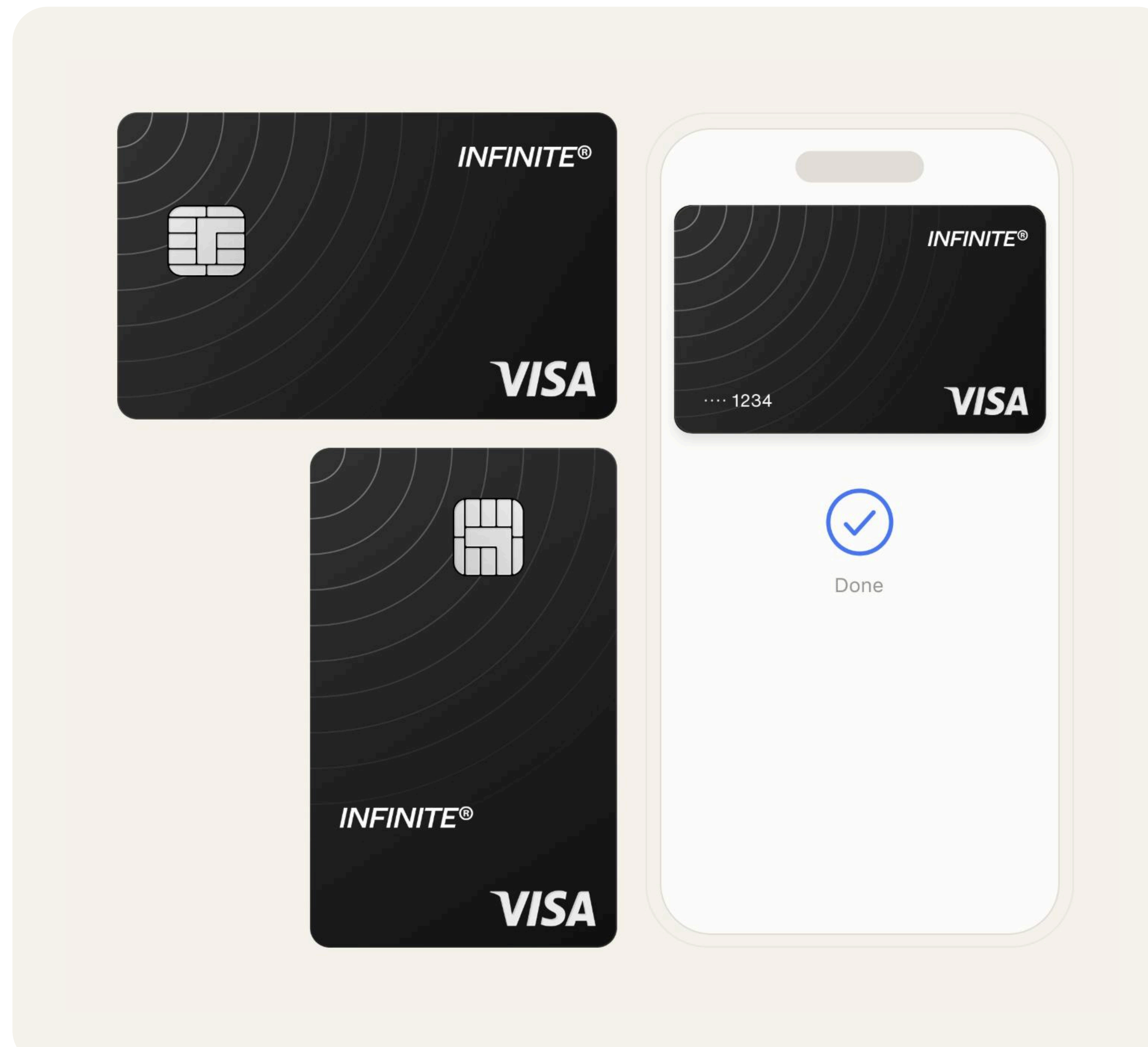
- The right partner puts a single, unified, API-first platform in your hands — restoring control and future-proofing your roadmap.

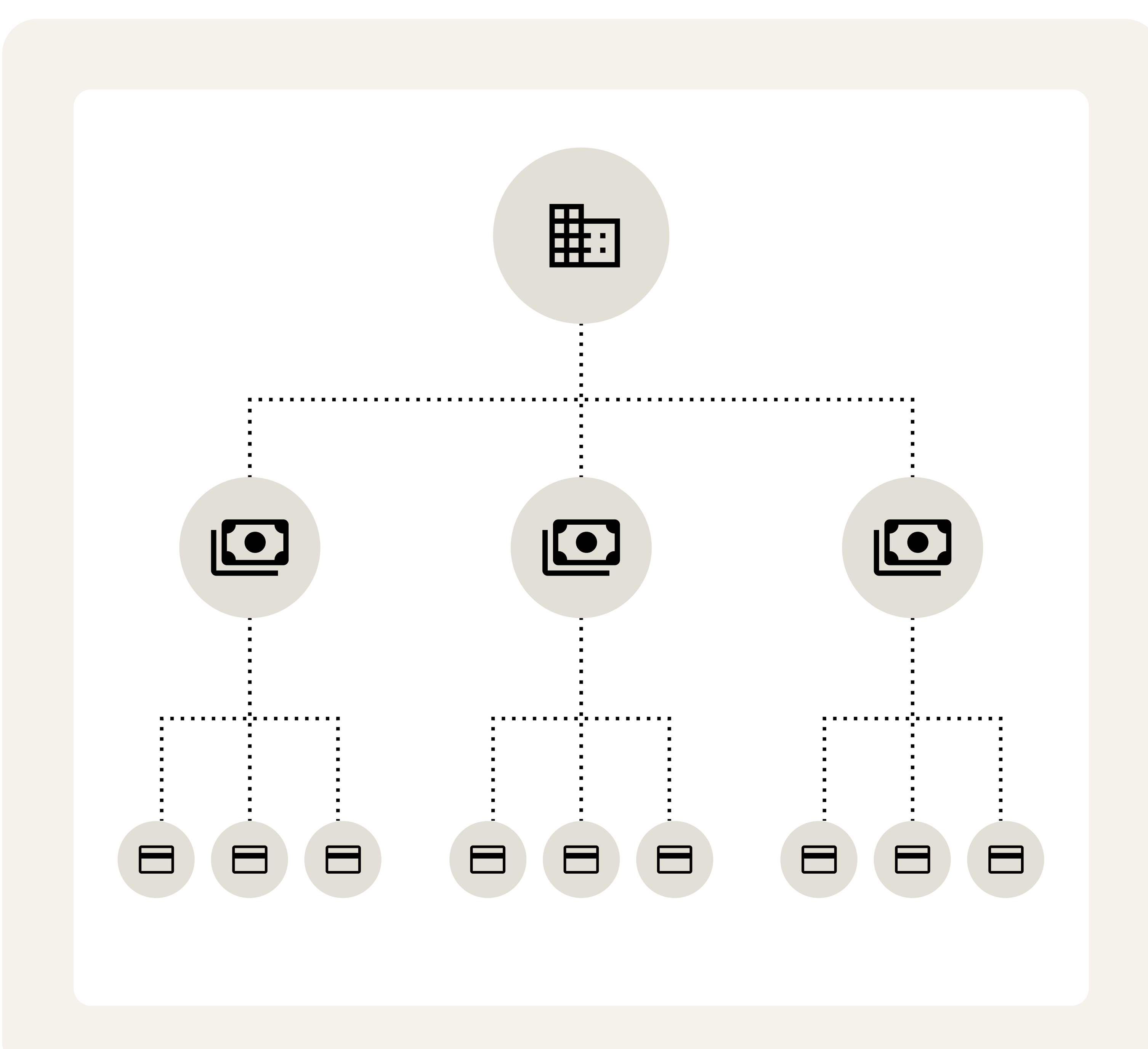
Scaling, differentiating, succeeding

When the foundations are laid, the real innovation can begin. Here's how a unified platform allows you to innovate once you're back in control and no longer constrained by legacy limits. All of the below and more are possible with Highnote.

Create customizable card products

Use your new platform to launch and iterate card programs in real time. Dynamically adjust rewards, spend limits, or fee structures based on user behavior and roll out tailored versions for different markets or customer segments, A/B testing new product propositions live with controlled user groups.





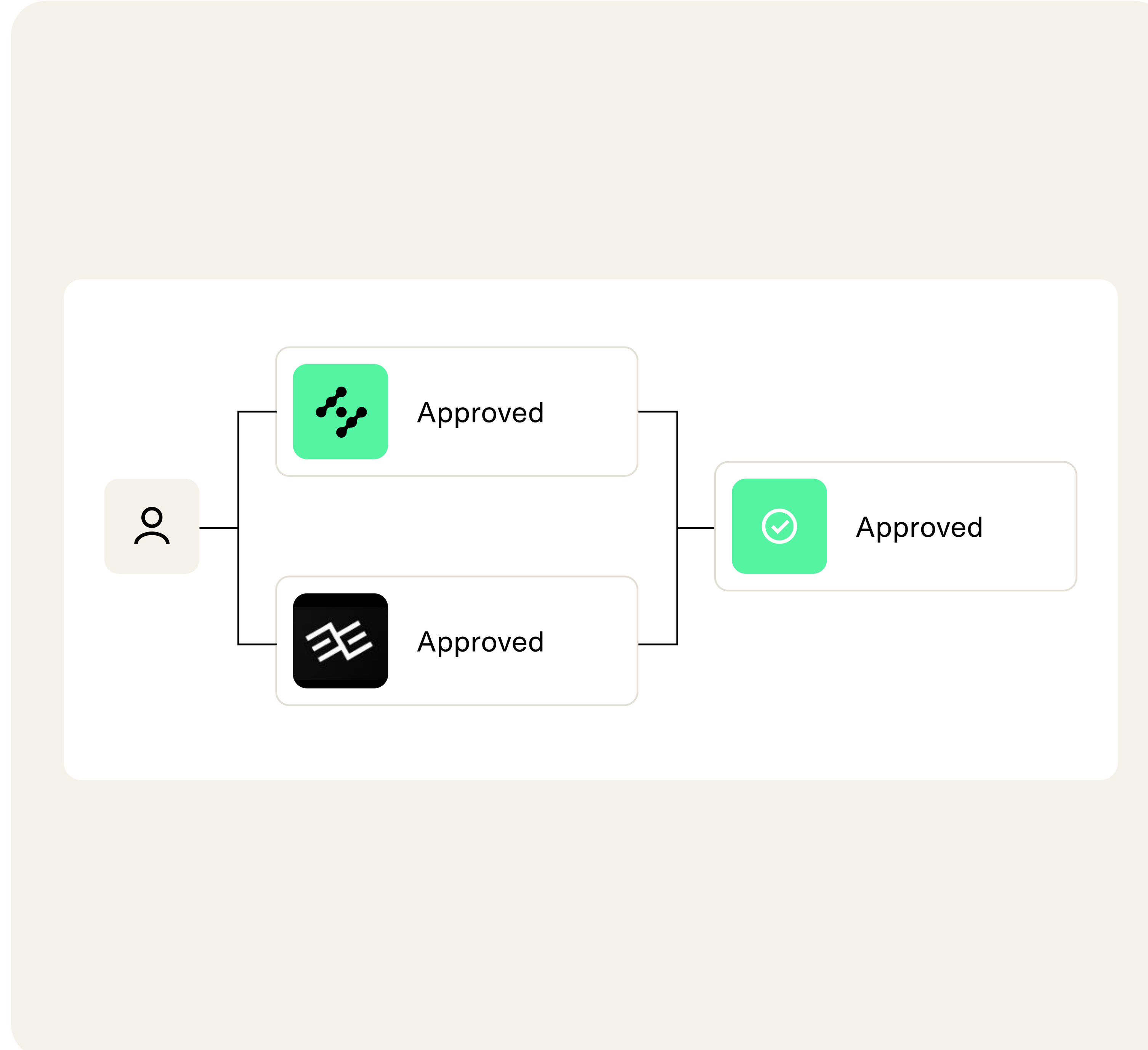
Program money movement

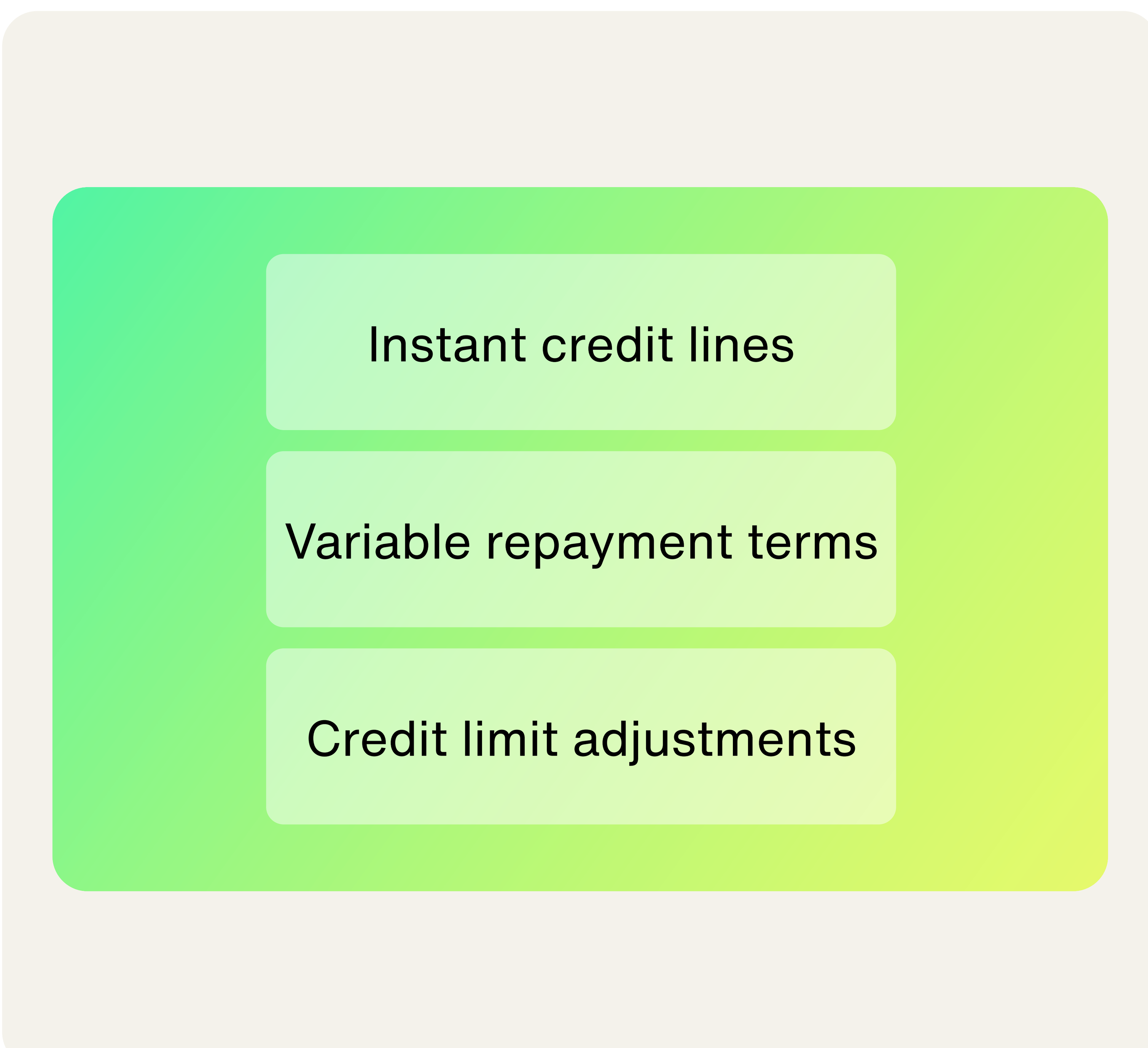
Whether it's used for gig worker wages, employee tips, insurance reimbursements, merchant settlements, or customer refunds, you can send funds in near real-time. Give recipients fast, flexible access to their funds, with no detours, no added middleware, and no waiting.

Everything runs through a single API, dynamically optimized based on cost, speed, and destination, and configured by you or intelligently routed by your provider.

Build your own network of networks

Route transactions intelligently from within your new payments infrastructure, settling internally and reducing dependence on external networks. As it's interoperable, you can orchestrate between multiple card networks, payment rails, and alternative payment methods for cost optimization. Position your platform as the primary hub for customers' financial interactions, increasing stickiness and lifetime value.





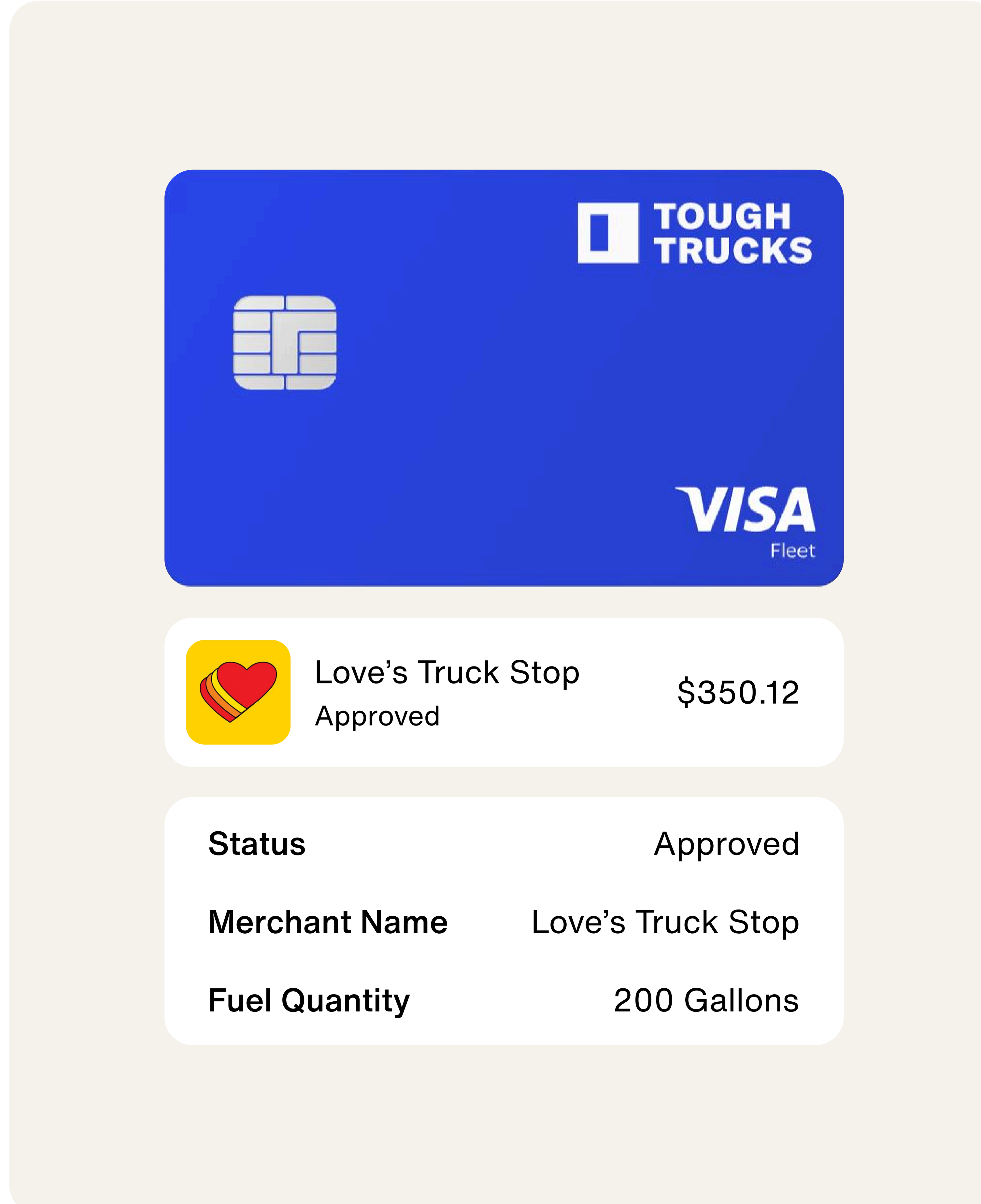
Embed real-time credit experiences

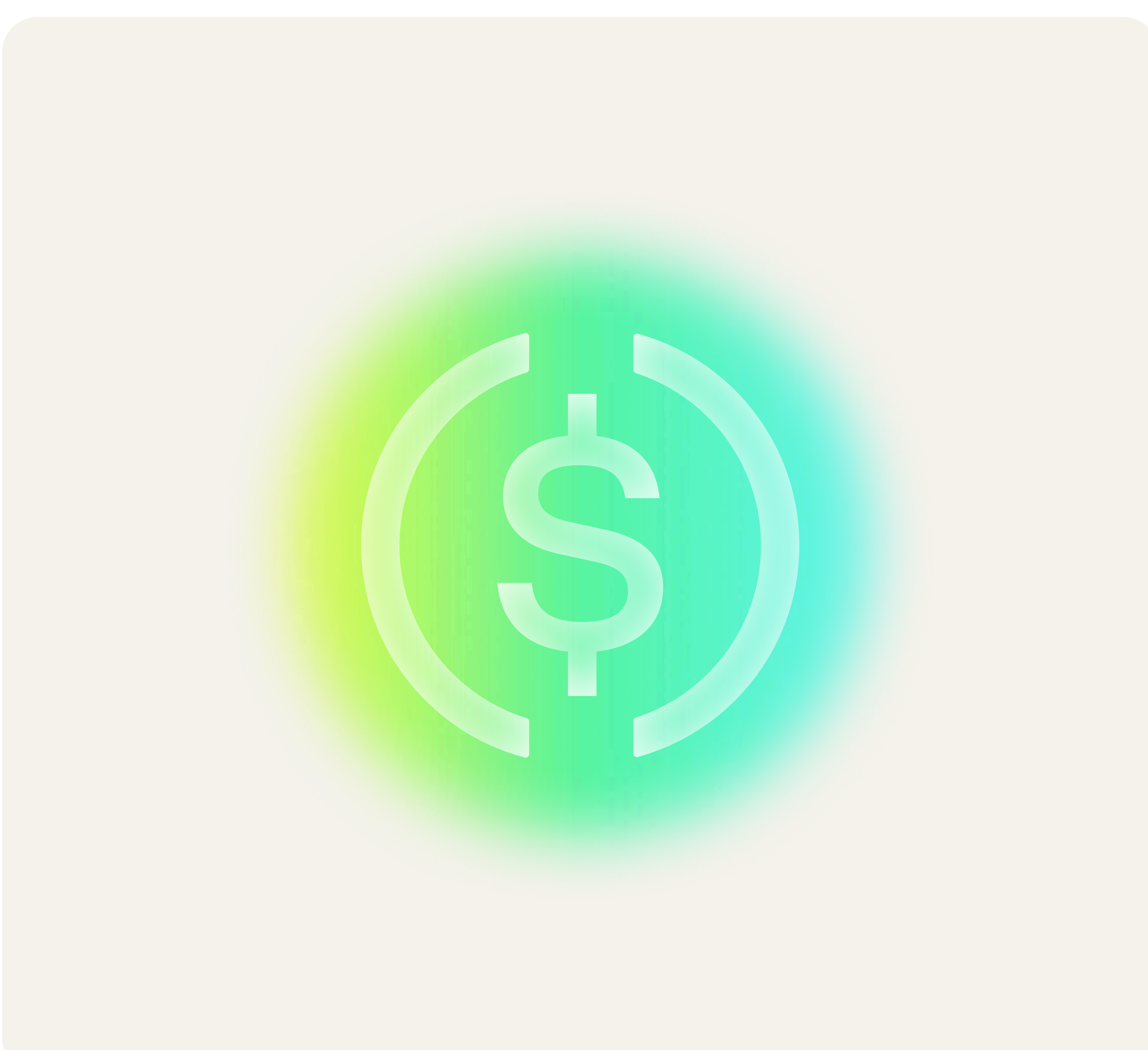
Offer credit that feels native to your platform's ecosystem, with instant credit lines at the point of need and variable repayment terms tied to customer activity or revenue cycles. You can even provide on-the-fly credit limit adjustments based on real-time transaction data.

Launch vertical-specific solutions

There are nuances when building payment infrastructure for different sectors. Fleet platforms need to facilitate payments fueling up, paying tolls, charging an EV, or covering maintenance, all while offering powerful visibility and helping organizations track ESG metrics, reconcile costs, and uncover operational efficiencies. Whereas payroll providers need to be able to provide same-day tip access and wage payment solutions that integrate with a client's point-of-sale and human capital management software, all while ensuring tax compliance.

A best-in-class payments platform has the tailored append controls to accommodate and adapt to those nuances.





Embrace stablecoins

Move beyond the boundaries of fiat currency by issuing cards linked directly to stablecoin wallets and settling transactions in stablecoins — no conversion required. That means 24/7 instant settlement across borders, bypassing SWIFT, ACH, and wire delays, and avoiding fiat conversion costs and forex slippage.

Position your platform as a first mover in a space most U.S. banks haven't even entered yet.

Key Takeaways

- With the right infrastructure, your platform can innovate far beyond standard payment and card offerings.

- Issuing and settling in stablecoins enables instant, low-cost global transactions and positions your platform ahead of competitors still bound to fiat systems.

- Programmatically customizable products, real-time credit, and rapid market entry become routine capabilities.

- Building your own “network of networks” reduces reliance on third parties, optimizes costs, and deepens customer relationships.

Take back control, scale infinitely

In this industry, differentiation really matters. But it's hard to stand out when you can't create and innovate. When you don't have control. We hope this playbook has shown you that another way is possible.

We understand, however, that once you've started down one path it can feel overwhelming to change course. That's sunk-cost fallacy 101. Embedded finance is a new technology and yet most of it is already out of date. The proliferation of technologies like AI and stablecoins is only going to accelerate that. Control is how you thrive in that new world. A gateway for the next decade of embedded finance. A seat in the self-driving car.

Don't wait until inefficiencies become roadblocks. Take back control today. Talk to Highnote today to learn more: https://highnote.com/contact.

Contact Us →