

PRESIDENT'S MESSAGE

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EWF Indiana

Dear EWF Members and Friends,

What a year it has been! As we approach the end of 2024, I want to take a moment to reflect on the incredible progress we've made together as a community of female finance executives.

Our membership has been active this year, collaborating and executing on multiple fronts.

Our third year of the Mentorship Program is underway, with new mentors and mentees paired this fall. This nine-month program continues to foster meaningful connections and professional growth.

Our Nominating Committee successfully submitted nominations for several prestigious awards and multiple EWF members have been selected as finalists. We will be excited to share more details and celebrate the success of these talented ladies in the near future.

The University Outreach Committee has been diligently working with local higher education teams to connect with talented female finance students. We are proud to offer an EWF membership scholarship to IU Indianapolis student Jessica Stone for the upcoming calendar year. Please join me in welcoming Jessica at one of our future events!

On the topic of events, 2024 continues to provide our membership with diverse educational opportunities. The recent "Women in Sports" panel was both informative and entertaining, with practical reminders to hit pause when you need a break or otherwise keep a spare outfit in the car! The personal safety event in September equipped us with useful self-defense tactics, while the Book Club engaged in a thought-provoking discussion of "Burn Book: A Tech Love Story" at RH Indianapolis. The Moms' Group has been active, planning unique outings around Indianapolis, and the Volunteer Committee is currently organizing a panel for a future Girls, Inc. event. Plus, our upcoming "Be Well at Work" event in November promises to be a refreshing break amid the busy fourth quarter.

We have also partnered with several outside organizations, including the CFA Society for its Women's History Month event, the Indiana CPA Society for its Women's Leadership Forum, and the Indiana Bankers Association for its



Continued on page 2...

WELCOME NEW MEMBERS

President's Message Continued

Banking on Women conference. These partnerships provide valuable networking opportunities and enriching content for our members.

Both our Membership and Development committees achieved goal numbers in both membership and sponsorships for 2024. This milestone reflects our collective commitment to showing up, networking, and fostering engaging events that promote a diverse and inclusive finance community.

Each of you plays a vital role in this success. Your dedication, insights, and leadership have not only strengthened our organization but have also inspired others to join our mission.

As we look ahead to the new year, let's continue to support one another, share our experiences, and build on the momentum we've created within EWF. Here's to a successful conclusion of 2024 and an even more impactful 2025!

Best wishes,
Niki Finelli, 2024 EWF President
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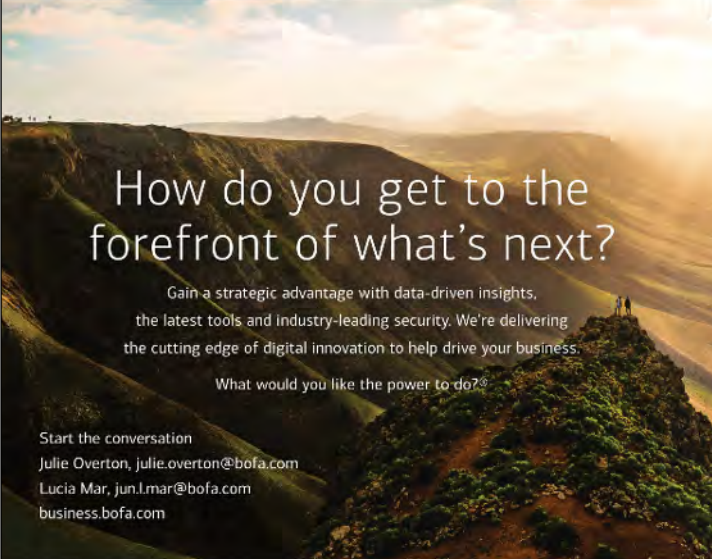
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Summer Social at Sun King

On August 20th, the Executive Women in Finance Indiana Chapter gathered at Sun King Carmel for a lively End of Summer Social. Attendees enjoyed an evening of networking while sipping drinks from the tasting room and indulging in a spread of delicious appetizers. The highlight of the event was a fun “Get to Know You” bingo, where women had the opportunity to learn more about each other in a relaxed and engaging atmosphere. It was a fantastic way to unwind, connect, and celebrate the end of summer. Fun was had by all, and the event truly reflected the strong sense of camaraderie and support within this inspiring group of women.

EWI Members Self Defense Strategies at Workshop

On September 17th, members and guests of the Executive Women in Finance organization gathered at the KSM Conference Center for an empowering self-defense workshop led by Officer Broc Larrison of the Westfield Police Department. Officer Larrison, a seasoned instructor with a deep passion for women’s self-defense, began the session by emphasizing the importance of maintaining the right mindset for personal safety. He advised attendees to trust their instincts and remove themselves from potentially dangerous situations if something feels off.

The workshop included practical self-protection techniques, such as how to break free from various holds. The highlight of the session was the enthusiastic participation, with many attendees successfully tossing the 6’4” Officer Larrison over their shoulders!

Following the hands-on training, participants enjoyed snacks and beverages provided by KSM while networking and engaging in further discussions with Officer Larrison. The event was a resounding success, leaving everyone feeling more confident and prepared to protect themselves.

Women in Sports Event Provides Entertains Attendees

On October 3rd, 2024, the Executive Women in Finance Indiana Chapter hosted an inspiring “Women in Sports” event at Pacers Square. The evening featured engaging discussions led by panelists MK Huse, President and GM of Indy Ignite, Mel Raines, CEO of Pacers Sports and Entertainment, and Allison Melangton, Senior Vice President at Penske Entertainment. Moderator Erin Shaw, CFP®, facilitated the session, where key themes included leadership, mentorship, and seizing opportunities in a male-dominated industry. The event was an empowering exchange of experiences and valuable insights.

Key takeaways included the importance of maintaining a work-life balance, where one might be 80% focused on family and 120% on work one month, and it may flip the next. Mel emphasized the need for filtering commitments and aligning them with personal and professional values, only saying yes when they fit her priorities. She also shared a personal anecdote about shoveling snow in formal attire to lead by example.

Allison stressed the power of silence in meetings, giving space for others and improving listening skills. The panelists highlighted how their most impactful mentors were those who chose them due to their hard work and dedication, encouraging vulnerability and growth.

The panelists all agreed that Indianapolis offers unique opportunities for women in sports, with MK, Mel and Allison spearheading groundbreaking roles in the industry.



KSM's Shared Success Through Employee Ownership

At KSM (Katz, Sapper & Miller), we believe our people are at the heart of everything we do. We also think it's important they have the option to invest in our future. That's why we formed our ESOP (employee stock ownership plan) in 2001, so all employees have an ownership stake in the firm. This ownership structure provides our people with a direct connection between their hard work and the firm's success, which creates a unique culture of accountability and pride.

Aligning Employee Ownership With Our Culture

KSM's ESOP aligns seamlessly with our firm culture. Our firm has always emphasized teamwork, innovation, and a commitment to excellence, and the ESOP model strengthens these values. As employee-owners, we are motivated to take initiative, think creatively, and invest in the long-term success of the firm. This ownership mentality has helped shape a firm culture where employees feel empowered to make decisions and take on leadership roles that help KSM thrive.

A Culture of Shared Success

At KSM, success isn't just measured by our bottom line – it's about how we support and uplift each other. Employee ownership fosters an environment where everyone is invested in the firm's future. It allows us to share in the rewards of our hard work, creating a sense of unity and shared purpose. When KSM succeeds, every employee succeeds, and that's something we're incredibly proud of.

Our ESOP also plays a vital role in attracting top talent to the firm. People who come to work at KSM aren't just looking for a paycheck – they're looking for a place where they can contribute meaningfully and be part of a workplace that values their input and growth. Being an ESOP gives employees a sense of belonging and purpose, helping to retain talented individuals who are motivated to grow with the firm.

Helping To Build Employee-Owned Companies

In 2012, we began to share our employee ownership experience with our clients [to help them create their own ESOPs. It's a unique exit strategy for a company owner who is looking to protect employees' jobs and perpetuate the company's culture and its legacy in its community.](#) We also serve as business, tax, accounting, consulting, and valuation advisors to employee-owned companies across a variety of industries providing a wide range of professional services, from ESOP consideration (feasibility studies) to the closing of the transaction. Our in-depth knowledge, experience, and resources help manage an ESOP's many moving parts, protect assets, and provide innovative ideas and guidance to navigate this complex plan structure.

Looking Ahead

At KSM, we're proud to be 100% employee-owned, and as a member of Certified Employee-Owned (Certified EO), we stand alongside other forward-thinking companies dedicated to employee ownership. Certified EO is the leading certification program for employee-owned companies in the U.S., and our inclusion highlights our strong commitment to this business model. With more than 700 employee-owners, we continue to build on our ESOP foundation, creating a workplace culture where ownership, accountability, and shared success are at the heart of everything we do. Looking ahead, we're focused on empowering our people, fostering collaboration, and driving growth for both our team and our clients.

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Celebrating Hispanic and Latino Leaders at Old National

Hispanic Heritage Month (Sept. 15-Oct. 15) is an opportunity to honor Hispanic and Latino leaders at Old National who share and celebrate the rich tapestry of Hispanic/Latino identity.

The month begins in the middle of September as it coincides with the independence days of several Latin American countries: Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua (Sept. 15); Mexico (Sept. 16); Chile (Sept. 18) and Belize (Sept. 21).

Touching on her leadership journey, Old National Sr. DEI Program Manager Janice Glavtcheff, whose mother is Guatemalan, said, "Speaking up, sharing my ideas, and embracing my true self fostered genuine connections and opened doors. Effective leaders helped me recognize when I was holding myself back and encouraged me to push past culturally-imposed limitations. Intentional leaders help reshape norms and create inclusive environments where everyone feels empowered to speak up."

Ana Perez, an Old National Banking Center Manager in Maple Grove, Minn., says leadership and inclusion means making sure that everyone, no matter where they come from, "feels that they are valued, and that they belong just like everyone else."

"Inclusion is about opening doors to diverse perspectives, leading to better ideas and stronger communities," she says. "I believe that's a power we all have. It creates a sense of belonging that makes people want to do their best. I also feel it's important for organizations to reflect the diversity of the communities we serve, because that's just how we build trust and stay relevant in a constantly changing world."

Through mid-October, Old National continues to celebrate the resilience and success, past and present, of Hispanic and Latino leaders, and the great wealth of cultural diversity they bring to Old National and their communities. "Let's continue pushing boundaries, embracing new experiences, and honoring our unique journeys," Glavtcheff says.

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How JPMorgan Chase is Helping Fuel Women's Ambitions and Advance Financial Equity

Running a business is no easy task – and growing that business can be even more challenging. That's why Chase is committed to helping entrepreneurs along their business journey through its [Coaching for Impact](#) program.

Launched in 2020, Coaching for Impact is a complimentary consulting program for established businesses, providing guidance and tools to help entrepreneurs in historically underserved neighborhoods manage and grow their businesses.

The program helps match small business owners with a Chase Senior Business Consultant, a financial services industry veteran. There are 74 Senior Business Consultants in 35 U.S. cities. Recently, Shellie Vernon joined the team as Chase's Indianapolis Senior Business Consultant, bringing with her 12 years of experience in the financial industry.

Question: To start off, tell us a little about you. What brought you to Indianapolis?

Shellie Vernon: I'm a Hoosier at heart. Since I was three years old, I've lived in Indianapolis on the westside. Being a Senior Business Consultant in the place I call home inspires me to bring my best every day to serve those in my community. I've seen firsthand how Indianapolis has transformed and I'm committed to helping our small businesses grow with it.

Question: How would you describe your role as a Chase Senior Business Consultant?

Shellie Vernon: As a Chase Senior Business Consultant, my job is to build trust and deepen relationships with local business owners. I do this by meeting with them one-on-one to get a sense of their goals and any obstacles they're facing over 2-4 months. Together, we come up with a plan to tackle specific issues like access to capital, customers, networks and other resources needed to grow and scale. I'm here to help businesses at any stage because we know when our local businesses succeed, we all succeed. I'm so proud to serve Indianapolis entrepreneurs.

Question: Who is eligible for the program and where can business owners go to get more information?

Shellie Vernon: There is no cost or formal criteria to participate in the Chase Coaching for Impact program – you don't even have to be a Chase customer! While the program focuses on working with established businesses who have been in business for 2+ years, entrepreneurs at every stage can learn more about the program at Chase.com/CoachingforImpact.

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At JPMorgan Chase we strive to help women across the country realize their full potential and develop a solid foundation for professional and economic growth. We're committed to the empowerment and advancement of women, both inside and outside of our firm.

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The Wild West of Artificial Intelligence Regulations

Just as artificial intelligence is rapidly evolving, so is the legislative landscape. As with most new technologies, the establishment of any regulatory framework has lagged far behind the rise of artificial intelligence. But over the past few months, the momentum for regulating artificial intelligence has reached an all-time high and legislators show no signs of slowing down. In the 2024 legislative session, at least 40 states, Puerto Rico, the Virgin Islands and Washington, D.C., introduced AI bills.

On May 17, Colorado became the first state in the country to pass a comprehensive regulatory framework for artificial intelligence. Just four days later, the European Union voted to endorse the AI Act, the world's first comprehensive regulation for providers of AI systems. Both regulations adopted a risk-based approach to address "high-risk" AI systems and their potential to cause "algorithmic discrimination."

The European Union's Regulatory Framework

The AI Act designates Artificial Intelligence systems into four categories: Unacceptable Risk, High Risk, Limited Risk, and Minimal Risk. The higher the risk designation, the more restrictive the regulation. For example, "unacceptable" uses, such as using AI to assess the risk of an individual committing criminal offenses, are strictly prohibited while minimal risk uses, such as an email provider's spam filter, are unregulated.

Under the European Union's regulatory framework, "high risk" uses include any AI system that impacts: the health, safety, or fundamental rights of a natural person, critical infrastructure, education, employment, migration, democracy, elections, the rule of law, and the environment. The requirements set forth under the AI Act offer a strong preview of what can be expected for future federal or state legislation.

Colorado's Regulatory Framework

Borrowing from the European Union's sweeping AI Act, Colorado's legislation targets developers of "high-risk" artificial intelligence systems, imposing a duty on such developers to exercise reasonable care to protect consumers from any "known or reasonably foreseeable" risks of algorithmic discrimination. With limited exceptions, a high-risk artificial intelligence system is "any artificial intelligence system that, when deployed, makes, or is a substantial factor in making, a consequential decision." The act categorizes eight high-risk uses for which algorithmic discrimination is actionable, one of which is legal services. Other "high-risk" uses include essential government services, financial or lending services, education, employment, health care, housing, and insurance. The new law does not go into effect until February 1, 2026.

Indiana's Measured Approach to Artificial Intelligence

Indiana has taken a more calculated approach to artificial intelligence. On March 13, 2024, Senate Bill 150 for Artificial Intelligence and Cybersecurity was signed by Governor Holcomb. The Act establishes an AI Task Force to study and assess the use of AI technology by state agencies. The Task Force began work in July and will conclude in December 2027.

Takeaways for Indiana

We are in the early days of artificial intelligence regulation. There is currently no federal comprehensive legislation that regulates or restricts the development and use of AI. But at least twenty bills have been introduced in Congress regarding artificial intelligence this summer alone. Half of all states have artificial

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Continued on page 11...

Wild West Continued

intelligence legislation under consideration, with roughly a third of states having enacted at least one law regarding the technology.

And in the absence of comprehensive federal legislation on artificial intelligence, the patchwork of artificial intelligence regulation will continue to grow.

The finance sector needs to stay apprised of the developments in artificial intelligence—both for ourselves, as well as for our clients.

Jayna Cacioppo is a litigation partner at Taft and co-chair of the firm's Innovation Tools and Technology Committee. Reach her at jcacioppo@taftlaw.com. Christine Walsh is a litigation associate at Taft. Reach her at cwalsh@taftlaw.com.

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Intellectual Property in the Age of Privacy Laws and AI

By Brian McGinnis

At the center of the rapidly evolving intersection of the law and technology, the field of intellectual property is undergoing significant transformations.

Laws regarding privacy, data protection, and cybersecurity are evolving, and artificial intelligence is challenging established norms of IP creation, protection, and enforcement.

Privacy laws

The last several years have brought a dramatic shift to the privacy legal landscape in the United States and the regulation of the collection, use, and sharing of personal information.

The legal frameworks governing privacy in this country have become increasingly pertinent to the practice of IP law, highlighted by the enactment of privacy regulations such as Europe's General Data Protection Regulation; state laws like the California Consumer Privacy Act and its update, the California Privacy Rights Act; and an increased focus on the protection of individuals' data at the federal level by regulators, including the Federal Trade Commission.

Indiana Consumer Data Protection Act

Indiana has continued to position itself at the forefront of consumer data privacy protections, becoming the seventh state to pass a comprehensive privacy law last April.

The Indiana Consumer Data Protection Act, set to take effect Jan. 1, 2026, targets entities that control or process personal data on 100,000 consumers or derive 50% of revenue from selling the data of more than 25,000 consumers. The Indiana law introduces rights similar to those found in the Europe and other state laws, such as the rights to access, correction, deletion of personal data, and the right to opt-out of certain data processing activities.

The law also mandates data protection impact evaluations, encompasses stipulations for handling de-identified or pseudonymized data, provides for user opt-outs regarding targeted advertising and the sale of data, and includes a provision for a 30-day remediation period.

These mandates will further demand IP professionals—especially those with clients collecting personally identifying information about Indiana individuals—be familiar with the new law's requirements and how development of new IP, such as that associated with technology and software, is effected by these forthcoming privacy obligations.

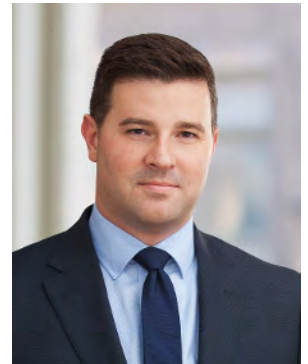
This necessitates a strategic assessment of IP management practices ahead of the law's effective date to ensure those entities not only comply with these privacy laws, but also protect and leverage IP assets effectively.

AI regulation and intellectual property

The advent of artificial intelligence has brought about transformative changes in the realm of IP, challenging traditional notions of IP creation, protection, and enforcement.

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AI Continued

AI's application across various domains, from generating music and literature to assisting in legal analyses and identifying potential IP infringements, underscores a growing influence that is only set to increase. This technological evolution prompts critical questions regarding the ownership of IP related to AI-generated works.

A key debate centers on whether a creator of an AI algorithm should be recognized as an author, or if the AI itself could hold such a status, especially in cases like AI-generated novels or songs.

The U.S. Patent and Trademark Office has asserted that both patents and copyrights are reserved for human creators, explicitly excluding AI systems from being recognized as inventors on patent applications and from qualifying for copyright protection on AI-generated works without human creative contribution. These considerations highlight the intricate issues surrounding IP ownership in the age of AI-generated content.

In response to these challenges, AI regulations are emerging as critical tools.

By categorizing AI systems based on risk levels, mandating transparency, and emphasizing human oversight, this new law aims to promote trustworthy AI while fostering innovation. Additionally, the legislation supports small and medium-sized enterprises through regulatory sandboxes and real-world trials, positioning itself as a leading and advanced regulation in the field of AI governance.

In the United States, federal and state initiatives continue to evolve. Much like the development of privacy laws, the U.S. AI legal landscape reflects a patchwork of regulations addressing various aspects of AI development. Recent efforts emphasize the need for comprehensive guidelines covering privacy, transparency, and accountability in AI applications.

President Biden's executive orders on AI underscore the strategic importance of maintaining American leadership in AI by advocating for a balanced approach that safeguards intellectual property rights while fostering innovation and technological progress.

As regulations continue to evolve, staying informed and adaptable is crucial for effectively navigating the intersection of AI and IP, ensuring that creators can protect and leverage their innovations in this new era.

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theindianalawyer.com*

Brian J. McGinnis is a partner with Barnes & Thornburg, where he is a founding member and co-chair of the firm's data security and privacy law practice group and a member of the intellectual property department and internet and technology practice.

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EWf Upcoming Events

November 20, 2024

Fourth Quarter Luncheon

11:00 AM - 1:00 PM

December 10th & 11th

Dine Arounds

Happy Hour (12/10) - Upland - Fountain Square

Happy Hour (12/10) - District Tap

Breakfast (12/11)- Patachou at Stutz Bldg

Breakfast (12/11) - Patachou on Hazel Dell

For details and to register, [visit our website!](#)

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When a community is strong, it's more than a collection of streets and buildings. It's a place that nurtures and helps its residents thrive. That's what happens when people share the commitment to make things better together. That's why we're proud to sponsor Executive Women in Finance.

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Tax Update: Planning for the Election & the Year to Come

In Brief: A Year in Review

The 2024 tax environment was shaped by a conglomeration of mixed majorities in Congress, in the composition of the U.S. Supreme Court, and a heightened activity from the IRS. All of it was performed in advance of an election year, amplifying the consequences of these actions.

The year began with a bipartisan effort to provide tax breaks to businesses and families alike in the form of the Tax Relief for American Families and Workers Act, but halted months later due to legislative actions.

The U.S. Supreme Court issued significant decisions this year regarding taxation of unrealized income and overturning law-forming deference provided to federal agencies. Meanwhile, the IRS put new funding provided by the Inflation Reduction Act (IRA) to work, with a focus on high-income tax evasion. This year, the IRS identified three additional reportable transactions involving basket contracts, basis shifting, and certain charitable remainder annuity trust transactions while also rolling out proposed and final regulations on the clean energy incentives of the IRA. Here is a deeper look into what happened this year.

<https://www.forvismazars.us/forsights/2024/09/tax-update-planning-for-the-election-the-year-to-come>

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Navigating Borrowing Costs in Private Banking: What Clients Should Expect

In the realm of private banking, where tailored financial solutions meet personalized service, understanding borrowing costs is crucial for making informed decisions. Whether you are considering a mortgage, a line of credit, or financing for investments, the current economic landscape and future expectations play a pivotal role. Here's a comprehensive look at what private banking clients should know about borrowing costs in today's market.

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Current Interest Rate Environment

Interest rates are a cornerstone of borrowing costs, directly impacting the expense of loans and credit facilities. Over the years, central banks globally have adjusted rates in response to economic conditions, aiming to balance growth with inflation. In times of economic expansion, rates may rise to cool down inflationary pressures, while during economic downturns, rates typically decrease to stimulate spending and investment.



Throughout the course of the past year, interest rates have been increased in unprecedented fashion in response to stubbornly elevated inflationary concerns. Private banking clients should stay informed about these trends as they directly influence the rates offered by financial institutions.

Factors Influencing Borrowing Costs

Beyond central bank rates, several factors influence borrowing costs in private banking:

Creditworthiness: Your personal financial profile, including credit score, income stability, and balance sheet composition, significantly influences the interest rate you are offered. Private banks often provide tailored rates based on these factors, aiming to reflect your credit risk accurately.

Loan Type and Term: Different types of loans (e.g., mortgages, personal loans, or margin financing) and their respective terms (fixed vs. variable rates, short-term vs. long-term) carry varying interest rates. Variable rates are a prevalent option for many private banking clients as borrowing needs most often bridge funding gaps between liquidity events. These financing vehicles are structured as lines of credit as a mechanism to uniquely leverage the strength of a personal balance sheet without the need to liquidate assets. Establishing personal lines of credit are highly recommended to maintain in place as a part of your overall balance sheet management.

Market Conditions: The broader economic environment, including inflation expectations, geopolitical events, and market sentiment, can impact borrowing costs. For instance, periods of economic uncertainty may result in higher rates to account for increased risk.

Expectations Moving Forward

Looking ahead, private banking clients should consider the following expectations regarding borrowing costs:

Potential Rate Changes: Anticipate fluctuations in interest rates as central banks adjust policies in response to economic indicators. Stay informed through your private banker or financial advisor about how these changes might impact your borrowing costs.

Customized Solutions: Private banks excel in offering customized financial solutions tailored to individual client needs. This includes not only competitive rates but also flexibility in structuring loans and credit lines to optimize financial strategies.

Continued on page 19...

First Merchants Continued

Risk Management Strategies: Given the dynamic nature of financial markets, implementing risk management strategies is crucial. This may involve diversifying your borrowing across different types of loans, incorporating a strategy of floating or fixed rate options to maximize an interest rate environment or hedge against potential rate increases.

Conclusion

In conclusion, understanding borrowing costs is fundamental for private banking clients seeking to optimize their financial strategies. By keeping abreast of current interest rate trends, factors influencing borrowing costs, and future expectations, clients can make informed decisions that align with their long-term financial goals. Leveraging the expertise and personalized service of your private banker ensures you navigate borrowing costs effectively in a rapidly evolving economic landscape.

Navigating the realm of borrowing costs in private banking requires vigilance, but with the right knowledge and guidance, clients can seize opportunities and mitigate risks effectively.



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How Banks and FinTech Firms Reshape Embedded Financial Experiences

From branded credit cards to the ever-present "buy now, pay later" buttons on retailer websites, financial services are increasingly embedded in every aspect of people's lives, often in realms that have nothing explicitly to do with payments, lending, or any other financial vertical.

Dubbed embedded finance, this transition toward financial offerings placed at the point of need has been steady and unrelenting, redefining how customers interact with financial services.

Small- and medium-sized businesses (SMBs) in the U.S., in particular, are increasingly relying on digital solutions to manage their operations and accept payments, opening up a whole new universe of opportunities around payment methods, point-of-sale loans, and other tools. The benefits are clear, with [88% of companies that implement embedded finance reporting](#) increased engagement with their customers and a further 85% reporting that such offerings improved customer acquisition.

But unlocking the latent demand within embedded finance has only been possible through the rise of fintech infrastructure and deepened partnerships between fintechs and banks.

As an example, Fifth Third Bank is developing APIs that allow companies to embed wire transfers, ACH, and other payments directly into their platforms, providing direct access to the underlying rails without layers of expensive middleware. Through Fifth Third, software builders can develop innovative, customer-centric embedded products with the security, stability, and scalability of one of the largest banks in the U.S.

The Future of Embedded Finance

While wide-reaching, the embedded finance movement is still in its infancy. Embedded finance, as a whole, is expected to grow by 100% despite the current macroeconomic volatility and near-term recession risk.

While payments will continue to be the largest segment of embedded finance, analysts predict that long-term success largely lies with companies that leverage a full suite of financial products. Lending, insurance, tax, and accounting are just a few of the adjacent value-added services that embedded finance is poised to disrupt.

To help platforms, marketplaces, and other businesses capture this growing opportunity, Fifth Third recently launched [Newline](#), a platform that combines the capabilities and operating expertise of a leading regional bank with the engineering quality and innovation that clients demand in today's technology environment. "Newline lets clients embed payment, deposit, and lending solutions simply and at scale," said Tom Bianco, General Manager of Newline by Fifth Third. "We're helping clients build the best products and deliver an optimal user experience, whether that's in an app to order food or a business operations platform that tracks inventory."

Embedded finance is growing both in terms of volume and use cases, helping virtually every type of business streamline operations, better engage their customers, and improve their bottom line. Embedded finance is now a fundamental part of digital product journeys, reshaping how companies interact with their customers.

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