

# Cardiff.<sup>®</sup>

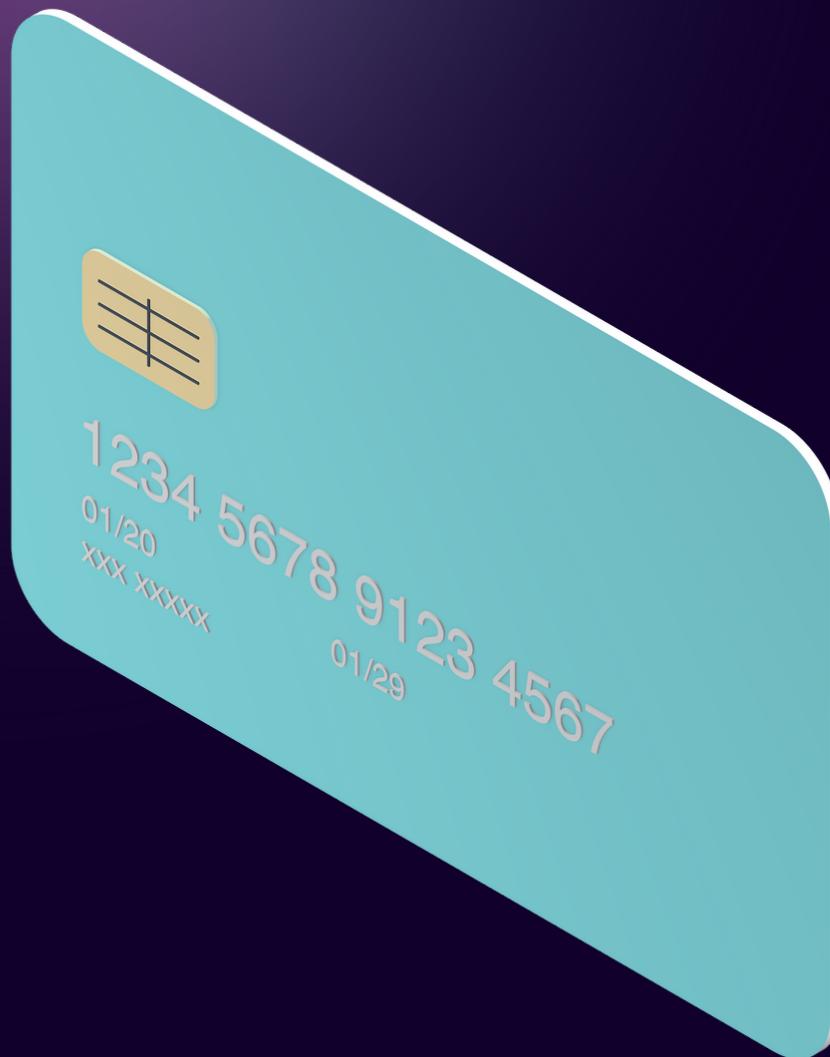
by Goldman Sachs<sup>®</sup>

Card-as-a-Service Infrastructure & Platform  
for Non-Banking Companies





# Market Background



The rapid growth of the “embedded finance” industry did not come unhindered, as jurisdictions around the world are now in the process of creating **complex regulatory frameworks to manage what non-banking companies** can or cannot do.

In one of the largest global economies, the Reserve Bank of India (RBI) recently formalized the **prohibition of non-banking financial companies from credit card issuance** without prior approval, marking a new precedent for further legal setbacks.



# Our Solution

A new opportunities arise as banks can strategically provide

## Card-as-a-Service (CaaS) Infrastructure

as part of their financial cloud to non-banking companies interested in debit or credit card issuance.

**\$116.17Bn**

2027 Value Projection

**11.7% CAGR**

2021-2027 Projection



# Cardiff.

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## Features

### B2B CaaS Management Platform

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Analytics Dashboard

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Card Creation Management

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Transaction Histories

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Rewards Management

Debit/Credit Card  
Dashboard  
Embedding API

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Card Overview

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Spending Analytics

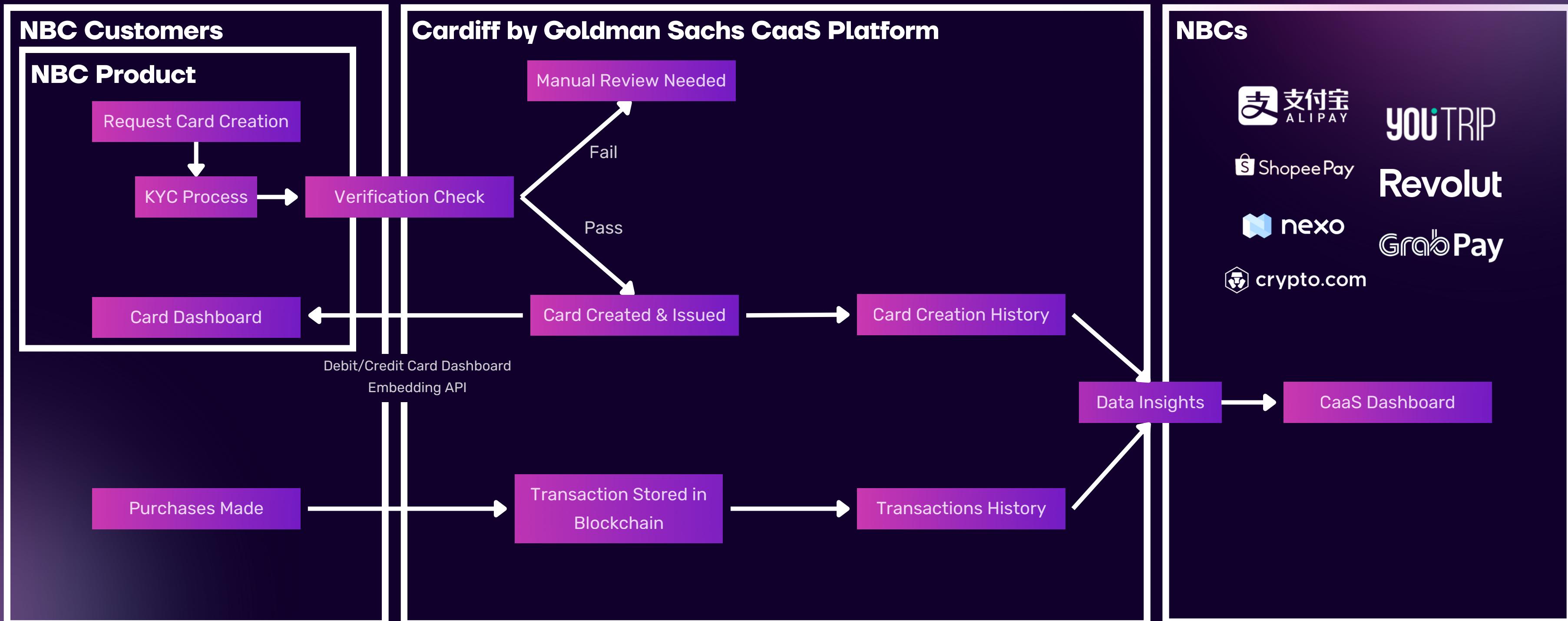
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Invoices & Transactions

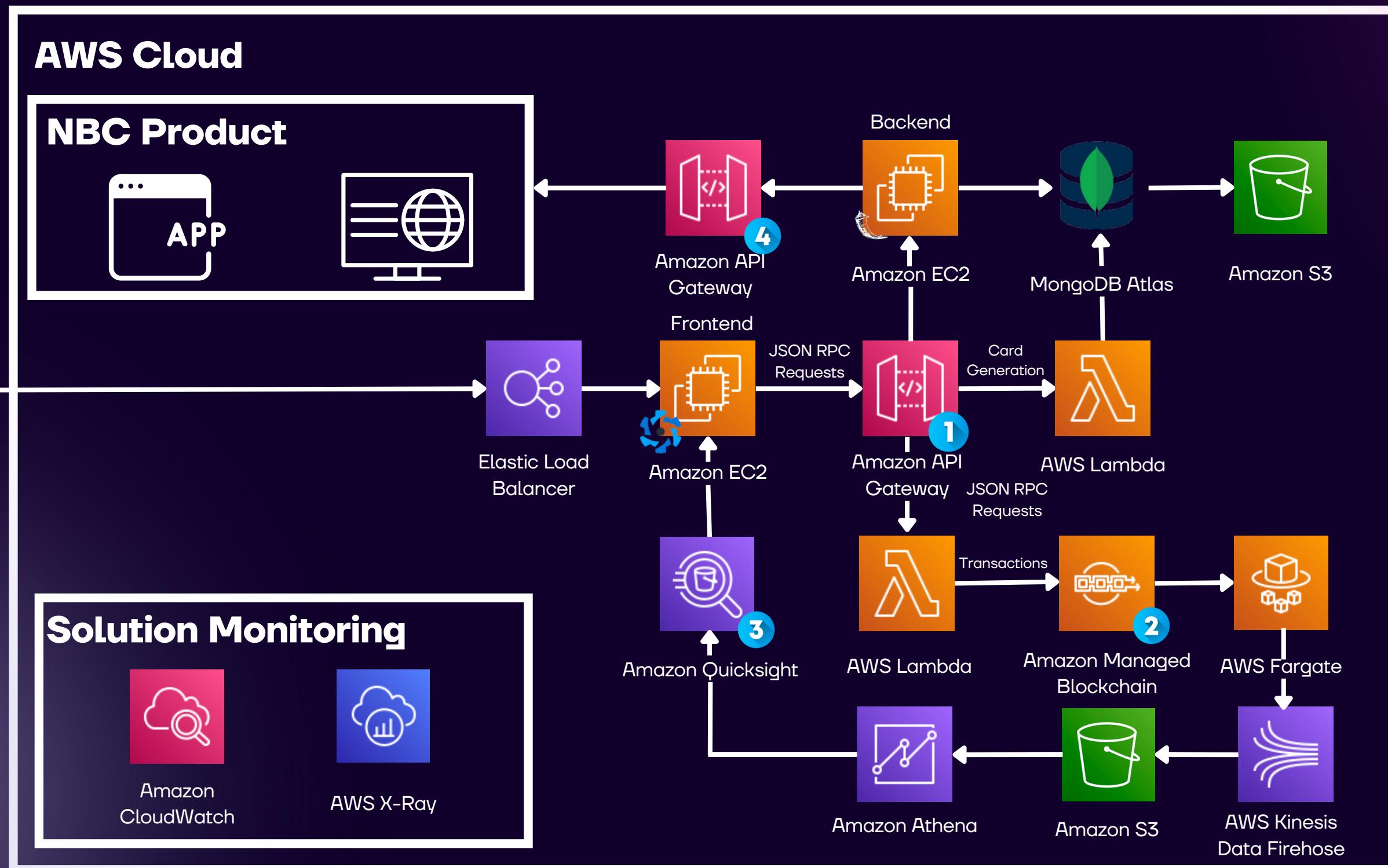
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Rewards Progress

# Business Use Case



# Solution Architecture



- Overview**
- 1 In our microservices architecture, Amazon API Gateway will be the main ingress for all service requests.
  - 2 With integration with Goldman Sach's underlying clearing & settlement processes, financial transactions are recorded in a private blockchain.
  - 3 The data insights on blockchain can be queried and exposed as an embedded Amazon Quicksight dashboard.
  - 4 For consumer-facing card spending dashboards, the data is integrated into NBC products through embedding APIs.



# Live Demo