

Embedded Intelligence: The Rise of AI-Driven Banking Within ERP Systems

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Context

The financial world is moving from batch-based to real-time operations. In the DACH region, new infrastructures and regulations are making instant payments the standard — but many companies still operate legacy systems not built for real-time data and 24/7 treasury.

The Shift

- Europe is finishing its real-time rollout.

Switzerland – SIC (Instant Payment)

- Launched: **August 2024**
- Instant CHF payments <10 sec.
- 24/7/365 availability
- Mandatory for 70 major banks, full rollout by 2026

Other EU countries – SEPA Instant Payments

- Driven by EU Regulation 2024/886
- Mandatory by 2025–2026
- 70% of PSPs now connected
- 70% of accounts reachable

Current Barriers

Legacy Systems

- Outdated ERP and banking interfaces hinder 24/7 API adoption.

Fragmented Standards

- Different API formats per bank; costly multi-integration.

Regulatory Uncertainty

- PSD2, PSD3 and Data Acts evolve faster than implementations.

(Sources: EU Commission 2025; McKinsey 2025; Deloitte 2024)

Connectivity Evolution

Traditional channels move files - APIs move events.

Intelligent, ERP-embedded finance needs events.

| Channel | Description | Real-Time? |
|---------|---|------------------|
| H2H | File-based ERP - Bank transfer | ✘ |
| EBICS | Secure corporate standard (DE/AT/CH) | ⚠ Partial |
| SWIFT | Global messaging network | ⚠ Messaging only |
| APIs | Event-driven, fine-grained data streams | ✔ Yes |

API Real-Time Banking

Definition:

API-first connectivity embedding payments, balances, and alerts directly in ERP workflows.

Drivers:

- Supply: SIC IP + EU Reg 2024/886 → mandatory ≤ 10 s settlement, 24 / 7 / 365.
- Demand: CFOs seek automation, liquidity visibility, cost reduction.

API + ERP + AI = Embedded Intelligence — contextual, proactive finance.

Business Benefits

Speed & Working Capital

- Instant settlement

Automation & Efficiency

- 20–30 % less manual work.

Risk Reduction

- Irrevocable 10 seconds settlement.

Regulatory Tailwind

- EU law makes real-time mandatory by 2026.

Use Cases

A

Instant Order Release

ERP fulfillment in seconds.

B

Virtual Accounts for Automatic Matching

Cutting reconciliation time by 70%.

C

Real-Time Fraud Prevention

Real-time beneficiary validation before execution.

D

AI-Driven Liquidity Control

AI forecasts cash and balances continuously.

BANQR

From Vision to Reality – BANQR

BANQR Digital Solutions GmbH integrates real-time banking directly into ERP-Systems.

- **Cash 365:** Instant payments, balances, virtual accounts, standing orders.
- **Fraud Prevention 365:** Real-time beneficiary validation via bank APIs.
- **Connectivity:** Through FinAPI, SIX and Deutsche Bank APIs → 9000 + banks 24/7.

“Real-time banking requires real-time intelligence – and that’s what we build at BANQR.”

For more information visit: www.banqr.io

