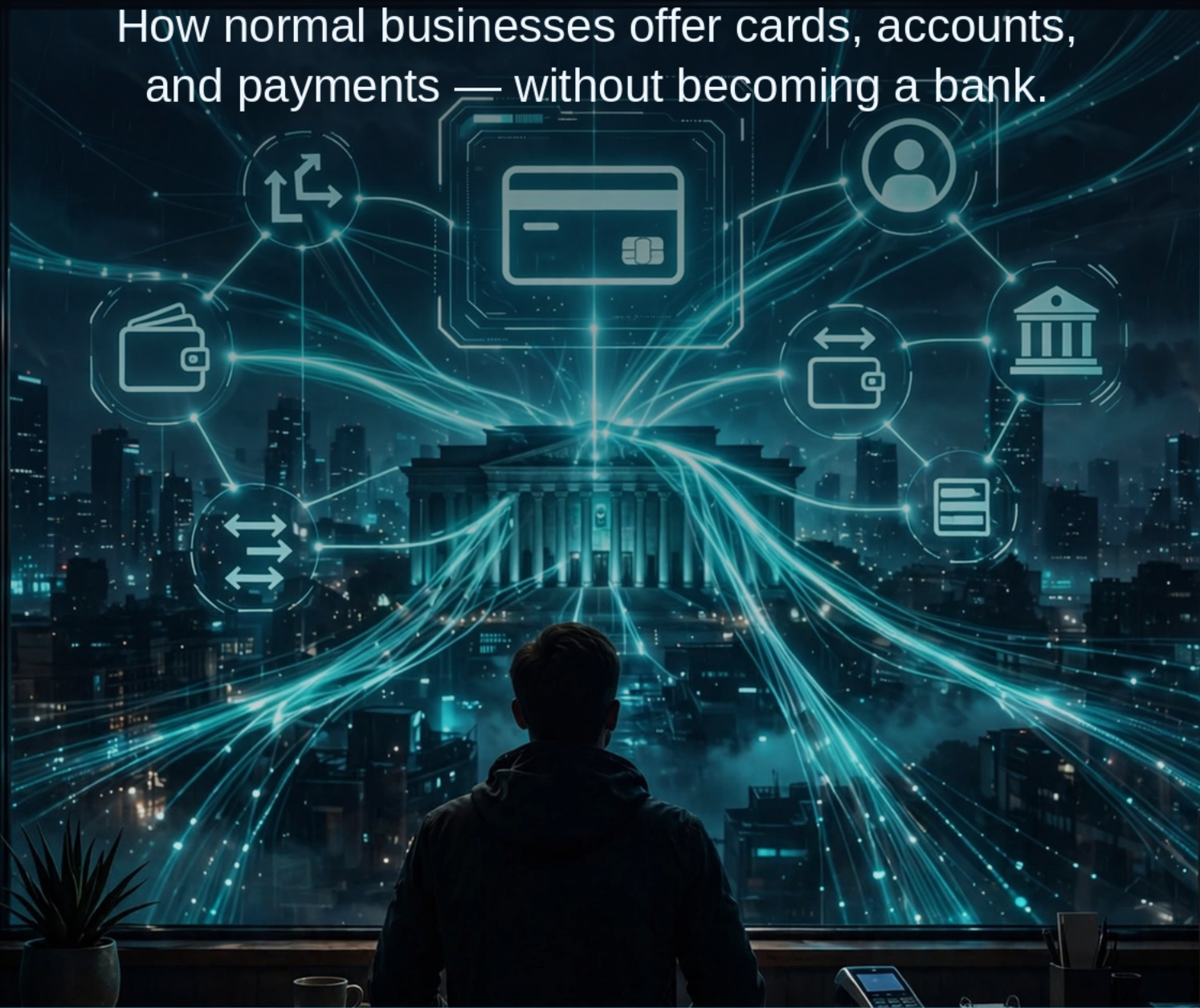


BIZ MASTERMIND 24 · FREE GUIDE

BANKING AS A SERVICE, EXPLAINED.

How normal businesses offer cards, accounts,
and payments — without becoming a bank.



PLAIN ENGLISH. REAL COSTS. NO HYPE.

Madison Hoskins · Biz Mastermind 24

WHAT IS BANKING AS A SERVICE?

For a hundred years, there was exactly one way to offer your customers a bank account, a debit card, or a loan: become a bank. That means a federal or state charter, examiners, capital reserves, and years of paperwork. So banking features stayed locked inside banks — and every business on earth rented its money movement from them, one account at a time.

Banking as a Service — BaaS — flips that. A licensed bank keeps the charter, holds the deposits, and carries the regulatory weight. A technology platform connects to that bank and packages the plumbing into simple software hooks (APIs). Your business plugs into the platform and puts banking features in front of your customers — under YOUR brand, in YOUR app or storefront. The bank never leaves the back room. You never touch the charter.

THE PLAIN-ENGLISH VERSION

You don't build a power plant to run your shop — you plug into the grid and pay the bill. BaaS is the grid for money features: the bank generates, the platform delivers the lines, and your business flips the switch for your customers.

THE 3 LAYERS — WHO DOES WHAT

Layer 1 — The licensed bank. A real, chartered, regulated bank (in the U.S., names like Sutton Bank, Lead Bank, or Evolve show up in these stacks). It holds customer deposits, issues the accounts, and answers to the regulators. This layer never changes: the money always sits at a bank.

Layer 2 — The BaaS platform. The technology middleman. It connects your software to the bank, handles the identity checks (KYC), the compliance plumbing, card production, and the dashboards. Platforms are how a normal company reaches Layer 1 without building bank-grade systems.

Layer 3 — Your business. You design the customer experience and own the relationship: your logo on the card, your name on the account, your offer in your market. Your customers see you. Behind you, Layers 1 and 2 do the banking.

That's the whole trick — and the whole opportunity. The rails already exist. The only question is whether your business plugs into them, or keeps sending its customers to somebody else's.

WHAT A NORMAL BUSINESS CAN ACTUALLY OFFER

Not theory — these are the products real businesses run on rented rails today:

Branded cards. Debit or prepaid cards with your logo, for customers or for your own crew — spending controls, instant issuance, your name in their wallet every single day.

Accounts & wallets. Real account-and-routing-number accounts (held at the partner bank) inside your product: customer balances, business sub-accounts, savings pockets, early direct-deposit access.

Payments & payouts. ACH money in and out, bill pay, and fast payouts to contractors, drivers, sellers, or affiliates — the money features marketplaces and service businesses are built on.

Embedded credit at the counter. Point-of-sale financing and charge-card programs run with lending partners — offered under strict partner rules, because it's still real credit with real underwriting.

What you can NOT do: you can't lend on your own terms, set your own underwriting, hold deposits yourself, or call yourself a bank. And before you market any account, ask exactly how FDIC pass-through coverage works in that program — it's real only when the records are structured right.

REAL NAMES — AND ONE WARNING

U.S. routes business owners actually encounter: Marqeta (card issuing), Stripe Issuing and Stripe Treasury (cards and financial accounts, application-gated), Unit and Treasury Prime (full BaaS platforms), Galileo (infrastructure behind many fintech apps). Big names like Solaris, Treezor, and Railsbank are mostly Europe/UK — a U.S. business generally can't use them as its banking route, whatever a viral video implies.

WHY DUE DILIGENCE IS THE WHOLE BALLGAME

Synapse — once a headline BaaS platform — collapsed in 2024. Customer funds were frozen, and millions were reported missing in the fallout. The rails model works; a sloppy platform can still wreck the businesses on top of it. Vet the platform AND the bank behind it before a single customer dollar moves.

THE REAL COSTS AND GATES (NO HYPE)

There are three doors into this world, and they cost very different amounts. Anyone who tells you otherwise is selling you something.

DOOR 1 — PLUG-IN MONEY TOOLS (START HERE)

Payment processing, payment links, invoicing, and checkout from providers like Stripe — tools a normal business can open today at standard processing fees, no banking program required. This is not BaaS yet. It IS the on-ramp: clean processing history and tidy books are what later applications get judged on.

DOOR 2 — APPLICATION-GATED PROGRAMS

Stripe Issuing (your own cards) and Stripe Treasury (financial accounts for your users) don't carry white-label price tags — but they are approval-based. Expect a real review: your business model, your entity, identity verification (KYC/KYB) for you and your users, and a supported use case. Timelines run weeks to months, capacity is limited, and plenty of legitimate businesses get told 'not yet.' A 'no' here is normal, not fatal — Door 1 keeps running while you build the track record.

DOOR 3 — FULL WHITE-LABEL PROGRAMS

Your own branded banking product through a platform like Unit or Treasury Prime: typically \$25,000–\$100,000+ in setup before launch, monthly minimums that commonly run into the thousands, your own compliance program and audits, and a 6–12 month runway is normal. This is a funded-company move — real business, real gates, real money.

THE HONEST BOTTOM LINE

If somebody offers you 'your own bank next week, no money down,' walk away. Real programs have gates because there's a real bank and real customer money underneath. The gates are the proof it's real — and they're exactly why the businesses already inside have so little competition.

TURN CREDIT INTO THE BANK

One more map — the one that funds all the others. Banks look rich because they lend money that isn't theirs: deposits come in, loans go out, and the spread in between is the business. A small operator can assemble a version of that same machine out of CREDIT — business credit lines and 0% APR card windows, stacked on purpose. Done right, your business stops begging banks for capital and starts acting like one.

THE FIVE MOVES — THE MAP

Move 1 — Clean the personal profile first. Business underwriting leans on the owner behind the business. Utilization down, errors fixed, inquiries aged — before a single application goes in.

Move 2 — Stack business credit, in a planned order. Several banks, one deliberate sequence. Each approval adds a line, and together the lines form a real capital base instead of a pile of plastic.

Move 3 — Treat 0% APR windows as float, not free money. The cheapest capital a small business will ever touch — borrowed time that works only when the exit is planned before the window closes.

Move 4 — Deploy deliberately, never on consumables. The stack funds only what pays it back: inventory that turns, deals with a clear exit, moves that produce revenue.

Move 5 — Recycle: pay down, re-borrow, grow the lines. Every clean payoff frees the line back up and makes the next, bigger line easier to win. The compounding trust is the real asset.

That's the map. The execution — the exact stacking order, how to run the 0% float without getting burned, the deployment rules, and the paperwork and licensing guardrails that keep the whole play legal — is the paid playbook:

THE COMPLETE PLAYBOOK — TURN CREDIT INTO THE BANK

All five moves in executable detail: the stacking sequence, 0% APR float management, deployment rules, and the guardrails to read twice. The map is free — the turn-by-turn is the playbook. Instant download, \$19.99:

GET THE PLAYBOOK — \$19.99

3 WAYS TO START

You don't have to clear Door 3 to begin. Start where you stand:

WAY 1 — LEARN THE MAP (FREE)

THE FULL LIBRARY — FREE GUIDES & EVERYTHING IN ONE PLACE

This guide is one page of a bigger map. The library page holds the free guides, the Playbook, and every current project — start there and go deeper free.

WAY 2 — GET YOUR BUSINESS FUNDABLE

BUSINESS FUNDING ROUTES — VIA LOANABLE (REFERRAL)

Banking features get approved for businesses that look fundable: entity in order, revenue documented, credit lines established. These application routes are through Loanable, a separate funding company — approval and terms are theirs, not mine.

Syndicated line of credit: <https://www.loanableusa.com/apply-syndicated-loc?ref=CPPPGK>

REAL-ESTATE FUNDING ROUTE — VIA LOANABLE (REFERRAL)

For operators buying or holding property, this is the real-estate application route through the same referral relationship.

Real-estate application: https://www.loanableusa.com/apply-v3?type=real_estate&ref=CPPPGK

WAY 3 — PLUG IN WITH HELP

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I help business owners understand the modern money rails and plug into them in the right order: payments first, funding readiness second, banking features when the gates make sense. Education and systems — I am not a bank, and I do not offer banking services. Banking features, when a business qualifies, come from licensed partner banks through their platforms.

EVERYTHING LIVES ON ONE PAGE:

<https://privatemoneyrightsplaybook.xyz/links.html>

*“You don't need to be a bank. You need to know where the rails are — and plug in.” —
Madison Hoskins*

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