

From Pepperoni to Platforms: What a 90s Pizza Order Got Right About Today's Financial Experience

And why Prestatech is building the infrastructure that keeps it cooking

In 1994, a hungry customer placed what would become a landmark order: a large pizza with pepperoni, mushrooms, and extra cheese from a web browser.

That single online transaction, powered by Pizza Hut's "PizzaNet," went down in history as the **world's first online purchase**.

It might have been about food. But what it really started was something much bigger: the idea that **commerce and digital experiences could be seamless, instant, and embedded**, right where the user already was.

Thirty years later, that pizza has turned into an entire movement: **embedded finance**. And today, Prestatech is helping banks, fintechs, and platforms serve up seamless financial experiences just as effortlessly.

From Pizza Orders to Embedded Lending

What used to be a quirky footnote in internet history is now the standard. Just like that first pizza order didn't require a trip to a restaurant, today's users don't expect to visit a bank to access credit, verify identity, or manage payments.

Instead, they expect finance to be **built-in** in the checkout flow, in the app, in the moment.

That's where Prestatech steps in.

We provide the infrastructure: APIs, KYC, data, decision engines that makes it possible to embed lending, identification, BNPL, and more into digital experiences. Whether you're a platform serving SMEs or a bank modernizing its systems, we make embedded finance your competitive edge.

Consumer Behavior Has Changed Permanently

Let's look at where the market stands:

- **41% of consumers** across major EU markets say they prefer embedded finance because it's more accessible than traditional banks.
- In **Germany**, over **50% have used BNPL**, and the number is growing fast.
- **56% of users** now trust and prefer managing finances via online platforms over bank branches.

People don't just want financial services, they want them when they need them, where they already are. Prestatech helps you meet them there.

Embedded Finance Is More Than Payments

It's easy to think embedded finance is just about faster payments or frictionless checkouts. But the real transformation is deeper it's about intelligence, timing, and trust.

Imagine this:

- A traveler books a vacation and instantly receives a loan offer tailored to their spending habits, powered by real-time open banking data.
- A mobility platform lets a user verify identity in seconds and receive instant credit, all without leaving the app.
- A small business gets a funding decision in minutes, not weeks with document verification, risk scoring, and KYC done in the background.

That's embedded finance at work. And Prestatech builds the tech stack that powers it — securely, compliantly, and fast.

Prestatech's Ingredients for Embedded Success

Think of us like a top-tier pizza kitchen. The front-end experience might be smooth, but it's the **infrastructure behind the scenes** that makes it scalable and reliable.

Here's what we bring to the table:

- **Bankident & KYC Platform:** Instant, regulation-compliant identity verification across Europe
- **Smart Lending APIs:** Support for BNPL, consumer lending, and fronting with customizable flows
- **Real-Time Risk Engines:** Built on enriched datasets and AI-powered decisioning
- **Document Intelligence:** OCR, fraud detection, and automated reconciliation out of the box
- **Open Banking Integration:** Plug into real-time financial data for precise scoring and personalization

The result? A full-stack embedded finance infrastructure that reduces friction, boosts conversion, and future-proofs your business.

From Slices to Systems: Embedded Is the New Normal

Just like no one today thinks twice about ordering dinner from their phone, we're fast approaching a time where **credit decisions, identity checks, and savings accounts** will be just another button in your favorite app.

And while consumers enjoy the simplicity, it's the technology underneath, secure, intelligent, and compliant, that makes it all possible.

At Prestatech, we're not just watching this transformation. We're powering it.

Your Platform. Your Customers. Our Infrastructure.

Want to embed lending, ID verification, or smart credit flows into your user journey without starting from scratch?

Let's build together.

👉 Talk to our team and discover how Prestatech helps you deliver embedded finance that's fast, flexible, and future-ready.