



<b>INITIATIVE</b>	Embedded Finance Solution for Walmart Marketplace
<b>AWARD</b>	Celent Model Bank 2026 for <b>Embedded Finance</b>
<b>EXECUTIVE SUMMARY</b>	<p>This case study focuses on J.P. Morgan Payments partnership with Walmart Marketplace, where they have launched an integrated, end-to-end embedded payments solution for U.S.-based third-party sellers.</p> <p>By leveraging J.P. Morgan’s API-first infrastructure, Walmart Marketplace enables sellers from small businesses to global enterprises to onboard in minutes and manage payments end-to-end, including accepting payments, viewing balances, and receiving rapid payouts, directly within the Walmart Marketplace experience. This keeps payments easy, flexible, and secure so sellers can focus on what they care about most: managing their businesses growth on Walmart Marketplace.</p>
<b>KEY BENEFITS</b>	<ul style="list-style-type: none"> <li>• Walmart Marketplace onboarded thousands of sellers in just a few months, enabled by digital first account opening and linking experience</li> <li>• Walmart Marketplace experienced double-digit YoY sales growth</li> <li>• Eliminated complex external sign-ups in the onboarding flow, account linking, and payout experience</li> </ul>
<b>KEY VENDORS</b>	N/A
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