



## Fast Facts

**FOUNDED:**  
2017

**HEADQUARTERS:**  
Wilmington, NC

**EMPLOYEES:**  
300+

**CLIENTS:**  
300+ U.S. banks and  
credit unions

**OUR MISSION:**  
Apiture empowers financial institutions to know and serve their clients with the care of a traditional community institution, at the scale, speed, and efficiency required in today's digital world.



### About Our Name

Our company name originates from the word aperture, which describes the variable opening in a camera lens. The unique spelling reinforces our API-first strategy and use of an open platform. In an industry that has historically been quite closed, Apiture's goal is to open up the banking industry and let in some light.

# Redefining Digital Banking

Apiture delivers innovative digital banking solutions to U.S. banks and credit unions of all sizes, and we proudly give smaller community banks and credit unions just as much attention as our larger clients. Our flexible, highly configurable solutions meet a wide range of needs, from leveling the playing field with larger financial institutions to enabling unique, digital-only brands. Through our API-first strategy, our clients can meet demand for comprehensive online and mobile banking services while preserving a seamless user experience.

We provide:

- **U.S.-based support team** available 24x7x365
- **Around-the-clock monitoring** of our cloud-based platform and all integrations
- An assigned **customer success manager** whose name you know
- **Unparalleled access to our senior leaders**, including our CEO

## Our History

Apiture was formed in 2017 as a joint venture between First Data Corporation and Live Oak Bank with a goal of redefining the digital banking experience. Our unique history gives us the agility of a startup and the operational efficiency of an established company—the best of both worlds.

## Invested In Your Success



We're **exclusively focused** on digital banking—we don't do anything else. That means 100% of our resources and R&D is dedicated to delivering the most modern, innovative solutions to our clients.



We make it easy to **take advantage of today's fintech ecosystem**. We connect to a full range of capabilities that consumers and businesses demand—without sacrificing the user experience.



We have a truly **flexible, client-driven approach**, with development options unlike anyone else in the industry. We work with our clients to enable the features most important to their user base, providing tailored solutions that help them stand out in the marketplace. Alternatively, clients can access our developer portal to take control and build a truly unique solution for their users.



Our **expertise** is born from **experience**. With hundreds of years of collective experience working at financial institutions, our team understands your challenges because we've walked in your shoes. In fact, two-thirds of our staff has worked at banks and credit unions, and our leadership team is comprised of banking veterans.

# The Apiture Digital Banking Platform



**Consumer  
Banking**



**Business  
Banking**



**Account  
Opening**



**API  
Banking**



**Data  
Intelligence**

**40+ CORE INTERFACES**

**200+ FINTECH PARTNERS**

Alacriti

zelle



MX



monit.



savvymoney



intuit.



deluxe.



## The solutions you need to attract and retain users:

**Consumer Banking:** Includes our brandable, turnkey web and mobile user interfaces as well as integrations with hundreds of fintech partners and more than 40 cores—balancing choice and flexibility with speed to market.

**Business Banking:** Provides small and mid-size businesses with a fully featured, purpose-built solution that seamlessly integrates with their retail account.

**Account Opening:** Provides a secure, digital process for consumers and businesses to open and fund new accounts within minutes.

**API Banking:** Offers unprecedented control over the user interface, enabling financial institutions and fintechs to create a truly unique experience with APIs and web components available in our developer portal.

**Data Intelligence:** Brings together previously siloed information to support acquiring new customers, cross selling and retaining business, and managing risk, with a dedicated team of data analysts available to supplement your in-house team or work on your behalf.

## Notable Awards and Rankings

- Celent 2022 xCelent Awards Breadth of Functionality Winner and Functionality Standout – Retail Digital Banking Platforms and Small Business Digital Banking Platforms
- Javelin 2022 Small Business Digital Banking Scorecard – Overall Leader, Category Leader in Functionality & UX, Admin & Portfolio Management, and Strategic Vision & Delivery
- Javelin 2021 Digital Banking Platform Vendor Scorecard – Overall Leader, Leader in Functionality, Leader in Experience and Engagement
- FinTech Futures Banking Tech Awards USA 2023 finalist – Best Retail Digital Banking System and Best Business Digital Banking System
- FinTech Futures Banking Tech Awards USA 2022 winner – Best Business Digital Banking Solutions Provider and finalist – Consumer Digital Banking Solutions Provider
- Gold Winner for Embedded Finance Innovation 2023, Platinum Winner for Banking Innovation 2021 and 2022, Juniper Research Future Digital Awards
- IBS Intelligence FinTech Innovation Awards – Most Innovative API/Open Banking Model: Most Impactful Project for engagement with Live Oak Bank – 2021
- Benzinga 2021 Fintech Awards Finalist – Best API Platform
- Forbes America's Best Startup Employers – 2021, 2020
- American Banker – Best Places to Work in Fintech – 2022, 2021, 2020, 2019