



First Reliance Bank Enhances Business Channel Growth with Apiture

Challenge: First Reliance Bank wanted to bolster its commercial business but was limited by its sub-par online and mobile banking solutions. The bank needed to upgrade its digital banking platform to improve its ability to attract and retain customers.

Solution: In 2021, First Reliance Bank converted to the Apiture Digital Banking Platform, signing on for its award-winning Business Banking solution. First Reliance has grown its commercial business tremendously due to its high-touch customer service and the quality and flexibility of Apiture's Business Banking solution.

Results: Since the Apiture conversion, First Reliance has had success attracting larger businesses, including many professional services like medical, legal, and insurance providers. As a result of the increase in commercial customers, wire transfer use has grown 460%.

First Reliance Bank's Story

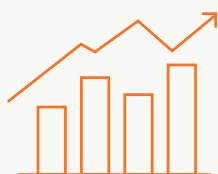
First Reliance Bank is headquartered in Florence, South Carolina, and has been operating for 24 years. With 11 branches in the Carolinas, the bank serves 18,265 households. The bank began in 1999 when its founders recognized that mergers and acquisitions were causing high turnover in bank leadership and negatively affecting customers. The founders wanted to build a new kind of bank—one that operates with the community in mind—to make the lives of its customers better.

Defining the Issue

Three years ago, First Reliance had a sub-par online banking solution and mobile app. The bank could service retail customers sufficiently but didn't have the talent or the technology to attract small businesses to the institution. It was particularly hard to compete with the big banks for business customers with its existing digital tools.

Making a strategy shift, First Reliance decided to focus on building the commercial side of the bank, working to sell commercial lending to larger businesses and develop banking relationships for deposit accounts and treasury and merchant services. The bank also put new emphasis on attracting professional businesses such as medical, legal, and insurance practices that historically had not used their services.

"We recognize that digital banking is the future of banking, and we needed the ability to provide services digital-first and digital-only," said Walter Reese, VP-Digital Banking.



First Reliance experienced

**460%
GROWTH**

in the number of business customers using online wire transfers. In April 2023 alone, the bank's customers sent 612 wires for \$224 million.

Implementing a Solution

As a result of its new strategy, the bank needed to upgrade its online banking solution and mobile app to reach parity with the big banks. With a renewed emphasis on building a digital profile, First Reliance began to grow its digital team and develop a digital transformation strategy.

Because modern digital tools were pivotal to its new strategy, the bank was seeking a flexible, open digital banking solution that would facilitate building interfaces to best-of-breed digital tools. The first step was to identify a better digital banking provider and application by converting to Apiture in 2021.

After implementation, the bank began to put in place best-of-breed, business-focused digital products—including ACH origination, remote deposit capture, online wire transfers, and positive pay—to serve its burgeoning commercial customer base. It also began ramping up its digital offerings, including adding digital wallets, debit card controls, and more recently a digital customer services platform with chat, audio, video, screensharing, and co-browsing. It is preparing to launch a digital support AI chatbot and is scheduled to offer digital account opening for consumers and businesses by the end of the year.

Recognizing Positive Results

Since converting to Apiture, First Reliance has experienced tremendous growth in its commercial business segment, seeing the number of business customers using cash management services grow more than two and a half times. Online wire transfers, in particular, have been a strong performer for the bank. The number of business customers using online wire transfers has grown 460%, from 13 to 73. In April 2023 alone, the bank's customers sent 612 wires for \$224 million.

First Reliance takes a customer-first approach for every interaction, and that extends to wire transactions. If the customer requests an email verification after a wire, the bank accommodates requests for both incoming and outgoing wires, and the bank initiates callbacks for each request to eliminate the possibility of wire fraud. First Reliance also prioritizes listening to customers. When the bank discovered business clients wanted to extend hours for wire transfers, it adjusted its policy.

“Even though we focus on growth with the business segment, it’s not coming at a sacrifice to the amount of effort and energy that we put in with all customers, including consumers. We are a very high-touch bank, and that growth is on top of that,” said Tiffany Kiminski, VP Deposit Operations Manager.



Fostering Business Banking Relationships

The move to Apiture has been a big factor in the bank's success, particularly with business customers. First Reliance found that many larger clients want to conduct all business in one place, and it is important to offer a platform that is competitive to the mega banks. Apiture provides competitive products and services along with the security and fraud protection required in the digital channel.

Reese said the bank's personal touch also helps it retain and acquire larger customers. “Offering business clients the right products and services to meet their needs is important, but deepening the customer relationship is a big factor, as well.”



About Apiture

Apiture delivers award-winning digital banking solutions to banks and credit unions throughout the U.S. Our flexible, highly configurable solutions meet a wide range of financial institutions' needs, from leveling the playing field with larger institutions to supporting growth through innovative data intelligence and embedded banking strategies. With our API-first approach, our clients can maximize the capabilities of their platform while preserving a seamless user experience. Our exclusive focus on digital banking, and a team with hundreds of years of collective experience working at U.S. financial institutions, means we're dedicated to meeting the unique needs of our clients while providing a level of support that's unmatched in the industry. Apiture is headquartered in Wilmington, North Carolina, with offices in Austin, Texas.

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