



## Fast Facts

**FOUNDED:**  
2017

**HEADQUARTERS:**  
Wilmington, NC

**EMPLOYEES:**  
360+

**CLIENTS:**  
250+ 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 supporting growth through innovative data intelligence and embedded banking strategies. 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**. With 200+ fintech integrations, 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'll help you enable the features most important to your user base, providing tailored solutions that will help you stand out in the marketplace. Alternatively, access our developer portal to take control and build a truly unique solution.



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



Digital Account  
Opening



API  
Banking



Data  
Intelligence

40+ CORE INTERFACES

200+ FINTECH PARTNERS

savvymoney

glia

CheckFree

iPayTechnologies

ensenta

MX

zelle

intuit

DEFENSESTORM

NEURAL  
PAYMENTS

ALLOY

monit

Metavante

Alacriti

GREENLIGHT

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:** Enables your financial institution to create a unique user experience through APIs, embedded banking capabilities, and our robust developer portal.

**Data Intelligence:** Helps you glean important insights from user activity, empowering you to act quickly to acquire new account holders, cross-sell products and services, and retain business.

Learn more at [apiture.com](https://apiture.com)

## Notable Awards and Rankings

- FinTech Futures Banking Tech Awards USA 2024 winner – Best Digital Banking System and finalist – Best Business Banking Solution
- FinTech Futures Banking Tech Awards USA 2023 finalist – Best Retail Digital Banking System and Best Business Digital Banking System
- Gold Winner for Embedded Finance Innovation 2023, Platinum Winner for Banking Innovation 2021 and 2022, Juniper Research Future Digital Awards
- Most Effective Bank-FinTech Partnership for engagement with First Reliance Bank, IBS Intelligence FinTech Innovation Awards 2023
- Celent 2022 xCelent Awards Breadth of Functionality Winner and Functionality Standout – Retail 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
- American Banker – Best Places to Work in Fintech – 2024, 2022, 2021, 2020, 2019