

APITURE[®]

now part of **CSI**

Together, Let's Build Your Digital Story

At Apiture, we're proud to deliver industry-leading digital banking solutions to banks and credit unions throughout the United States. What makes us different? We proudly give our smaller community institutions just as much attention as our larger clients. With our modern, API-based consumer, business, account opening, and embedded banking strategies, as well as intuitive data and marketing solutions, we help you innovate at the speed required in today's competitive environment.

Apiture combines a commitment to service excellence with a partnership-driven mindset and an unwavering focus on client relationships that other technology providers simply can't match. We know that every client is different, and we strive to deliver tailored digital banking solutions that support your unique community. Work with a partner who truly cares about your happily ever after.

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. In 2025, we took the next step in our journey as we became part of CSI, a leading provider of end-to-end financial software and technology. Our unique history gives us the agility of a startup and the operational efficiency of an established company—the best of both worlds.



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.

Invested In Your Success



We're **exclusively focused** on serving community and regional banks and credit unions, helping you compete with the nation's largest financial institutions.



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.

The Apiture Digital Banking Platform



Consumer
Banking



Business
Banking



Digital Account
Opening



API
Banking



Data
Intelligence

40+ CORE INTERFACES

200+ FINTECH PARTNERS

savvymoney

glia

Footprint

OHC3
MAKE A STATEMENT

meridianlink

OMNICOMMANDER
CONTROL THE FUTURE

MX

zelle

enacomm

intuit

opn

pendo

NP NEURAL
PAYMENTS

ALLOY

monit

DEFENSESTORM

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.

Digital 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

Notable Awards and Rankings

- Javelin 2025 Small Business Digital Banking Vendor Scorecard – Market Leader
- XCelent Awards 2025 – Breadth of Functionality Winner and Functionality Standout, Small Business Digital Banking
- XCelent Awards 2025 – Functionality Standout, Retail Digital Banking
- Datos Insights 2025 – Market Leader, Digital Small Business Banking
- 2025 Finovate Awards – Winner: Best SMB/SME Banking Solution
- Banking Tech Awards USA 2025 – Highly Commended, Best Personalization Solution, and Finalist, Best Digital Banking System, Community Banks/ Credit Unions
- IBS Intelligence Global FinTech Innovation Awards 2024 – Most Effective Bank-FinTech Partnership, Newtek Bank and Apiture
- FinTech Futures Banking Tech Awards USA 2024 – Winner, Best Digital Banking System, and Finalist, Best Business Banking Solution
- American Banker Best Places to Work in Fintech – 2024, 2022, 2021, 2020, 2019