CONSUMER FINTECH HIGH GROWTH RAPID ITERATION

TREASURY PRIME | CREDIT BUILDING AT SCALE

CASE STUDY

# The biggest opportunity in consumer finance is the customer every other card program rejects

Thin files. No credit history. Locked out by a score that doesn't tell the whole story. Treasury Prime gives consumer fintechs the rails, identity infrastructure, and account structures to reach those customers — with a 2-minute onboarding flow, cash-flow underwriting, and a platform built to grow as fast as your ambitions do.

**One of our consumer card programs went from zero to 2.35 million accounts in under 60 days. Here's the infrastructure that made it possible.**

# This is what credit building at scale looks like in production.

This platform didn't just build a great product — they built it fast, scaled it hard, and put the infrastructure to work from day one.

## 60 days

FROM PROJECT START
TO LIVE PRODUCT

## 2.35M accounts

ACCOUNTS SERVED ON A SINGLE
INFRASTRUCTURE LAYER

## $59.7M deposits

TOTAL DEPOSITS
UNDER MANAGEMENT

## 40%+

OF ALL PLATFORM ACTIVITY IS
ACCOUNT AND ACH OPERATIONS

# You're building for customers the traditional system ignored. Your infrastructure should be built the same way — from the ground up, for what you actually need.

Legacy underwriting excludes your best applicants. Slow identity checks bleed users out of your onboarding funnel. And every time your product team wants to ship something new, they're waiting on a vendor integration that takes months.

## TREASURY PRIME IS THE STACK THAT GETS OUT OF YOUR WAY.

**FBO account issuance —** deposit structures built for the features your customers actually want: early pay, automated savings, secured limits

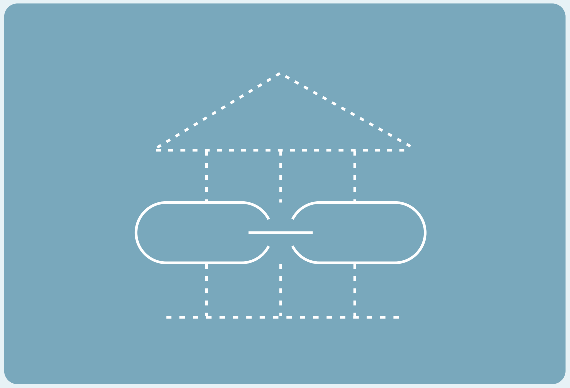
**ACH origination —** pull-based rails for autopay and subscription collection that just work at scale. In production, account and ACH operations account for 40%+ of total platform activity — these aren't edge cases, they're the core of the product

**RTP / FedNow pathway —** instant credits and faster funds availability without rebuilding your core infrastructure

**KYC/KYB integrations —** a compliance layer that approves more customers faster, without cutting corners on fraud or BSA/AML

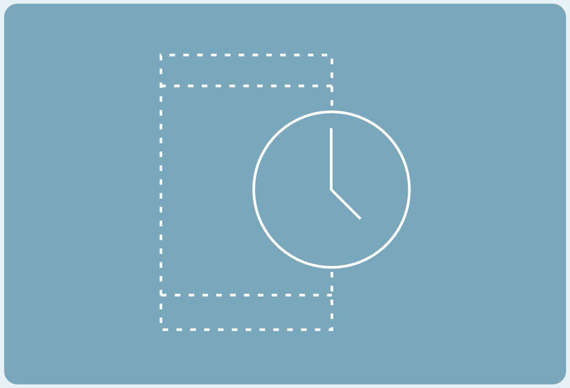
# The data to approve your customers already exists. It just isn't in a credit bureau.

Linked bank account data tells a richer, more accurate story than a three-digit score — and Treasury Prime is built to act on it.



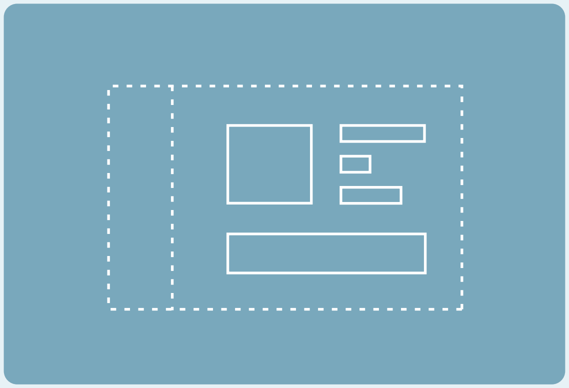
### CASH-FLOW UNDERWRITING

Linked bank account data replaces credit scores with a signal that actually reflects your customers' financial reality



### 2-MINUTE MOBILE APPLICATION

Instant approval decision, no back-and-forth, no drop-off at the identity step



### STABLE INFRASTRUCTURE, FREE PRODUCT TEAM

Iterate on UX, ship new features, and experiment freely without ever touching the rails underneath. Serving 1.27 million accounts on a single cohesive infrastructure layer — proof that stable rails and rapid product iteration aren't a tradeoff.

# Your program doesn't have to launch with everything. It just has to be built to get there.

## FOUNDATION

**GET TO MARKET FAST**

↓

**FBO ACCOUNTS + ACH RAILS**

The foundation. Deposit structures, autopay, and instant KYC that get your first customers through the door and funded without friction. Atlas proved it: launch in weeks, not quarters — 60 days from kickoff to live product.

## ENGAGEMENT

**DEEPEN THE RELATIONSHIP**

↓

**TRANSACTION DATA APIS**

Once customers are in, keep them engaged. Spend analytics, categorization, and budgeting features that turn a card into a financial tool — and a one-time signup into a long-term habit.

## DIFFERENTIATION

**PULL AHEAD OF THE COMPETITION**

↓

**RTP / FEDNOW**

Instant credits. Faster funds availability. The kind of real-time experience that turns users into advocates and gives your growth team something worth shouting about.

# The customers you're approving today are only the beginning.

Find out how much further your program can go with the right infrastructure underneath it.

Email us to start the conversation:
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TREASURY PRIME