

# Connecting banks and fintechs building great financial products

2020

### Treasury Prime

#### 5M+

API calls per month

#### \$1.3B

in PPP loans processed

#### 4

Bank partnerships

#### \$12M+

in funding

#### FOUNDERS

#### **Chris Dean**

Co-Founder & CEO

Co-founder of Merced Systems CTO Standard Treasury CTO API Banking at Silicon Valley Bank

Facebook

#### **TEAM EXPERIENCE**













**INVESTORS** 







#### **Jim Brusstar**

Co-Founder & President

Founding engineer at Standard Treasury Silicon Valley Bank









### Fintechs & banks struggle to connect



Fintechs need a partner bank to embed banking services.

### Individual partnership & integration is hard

- Complex integrations
- Legacy technologies
- Fractured tech stack
- Cost-prohibitive



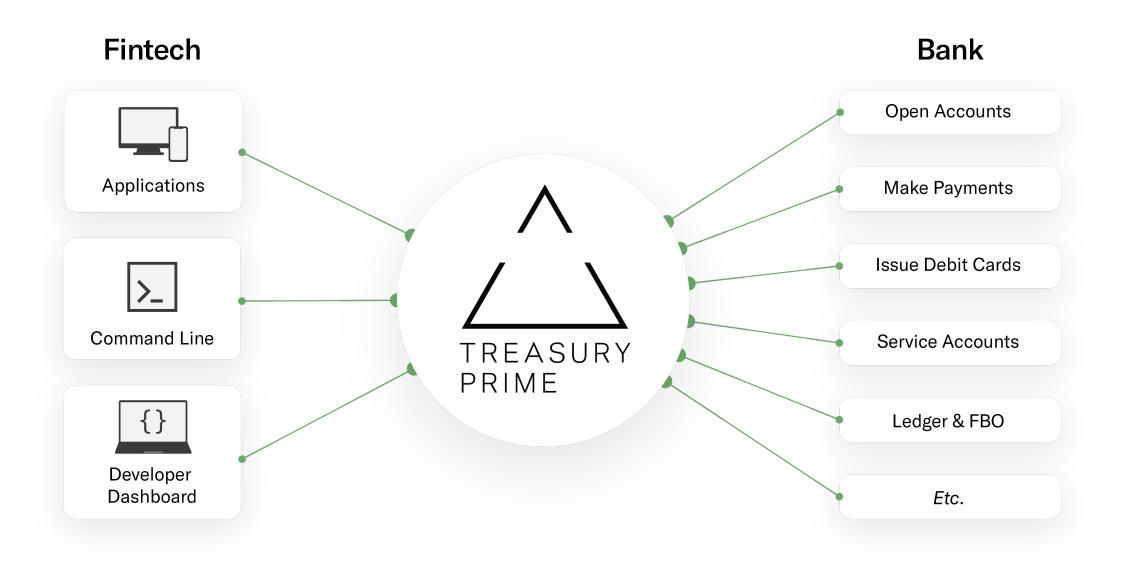
Banks need fintechs as a new channel to grow topline revenue.



## Our API bridges the divide

Get to market in weeks not months or years A complete set of banking services from account opening to payments to cards A direct relationship with your bank

Usage-based pricing that works for your business



### **Bench**<sup>¬</sup>

#### "

Treasury Prime understood how quickly we needed to move, and in just six weeks we went from our first conversation to having our new offering in market.

"

#### **Cameron Frayne** Director, BenchBanking



# Any and every banking service. Period.

Our deep integration into our partners' banking systems lets you do everything a bank can. Everything you need to get started—and lots of room to grow.

#### **Open Accounts**

- Account Opening
- Commercial & Retail
  Account Application UI
- KYC & KYB Integrations
- Connect Accounts with Plaid
- FBO Accounts

#### **\$** Payments

- ACH Transfers
- Wire Transfers
- Bill Pay
- Book Transfers
- Check Deposit
- Debit Card Payments



- Issue Debit Cards
- Debit Card payments

#### 🕅 Audit Trail

- KYC & KYB
- Transaction Fraud Detection
- Multi-Factor Authentication

#### Service Accounts

- Check Balances
- Make Payments & Transfers
  - View Transaction History
- Manage Your Cards
- Deposit Checks
  - Access Bank Statements

#### 🍪 Admin

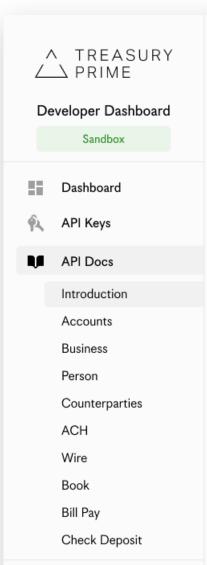
- Developer Dashboard
- Bank Console

∧ TREASURY ∠\_\_\_ PRIME

### **Great Developer Experience**

Treasury Prime Developer Dashboard

Manage your API keys, see account activity, reference API docs **Clear, concise documentation** Docs, code samples & support for all API features Get started in our sandbox in minutes Start using the Treasury Prime API immediately



#### **Treasury Prime API Reference**

Welcome to the official reference documentation for the Treasury Prime APIs. Our APIs are designed to be the best way to automate your company's banking needs.

These APIs are designed to be familiar and easy to work with. They are designed around the principles of REST, meaning that they use HTTP and rely on HTTP's built-in features. They use resource-oriented URLs and HTTP verbs, response codes, and authentication. Request and response bodies are encoded as JSON data.

#### Live and Test Environments

There are both a live (production) environment, and a test (sandbox) environment. Requests made to the sandbox environment will never hit banking networks, meaning they can't affect your account balances or and will never incur costs.

Your developer account will have different API keys for each environment. Each environment has its own URL endpoint to avoid any confusion.

API ENDPOINTS

Production: https://api.treasuryprime.com Sandbox: https://api.sandbox.treasuryprime.com

### first dollar.

#### "

We evaluated a lot of API partners and Treasury Prime's API was the most modern and easy to use. We launched quickly and the Treasury Prime team has been in lockstep with us supporting our business as we grow.

"

### Jason Bornhorst



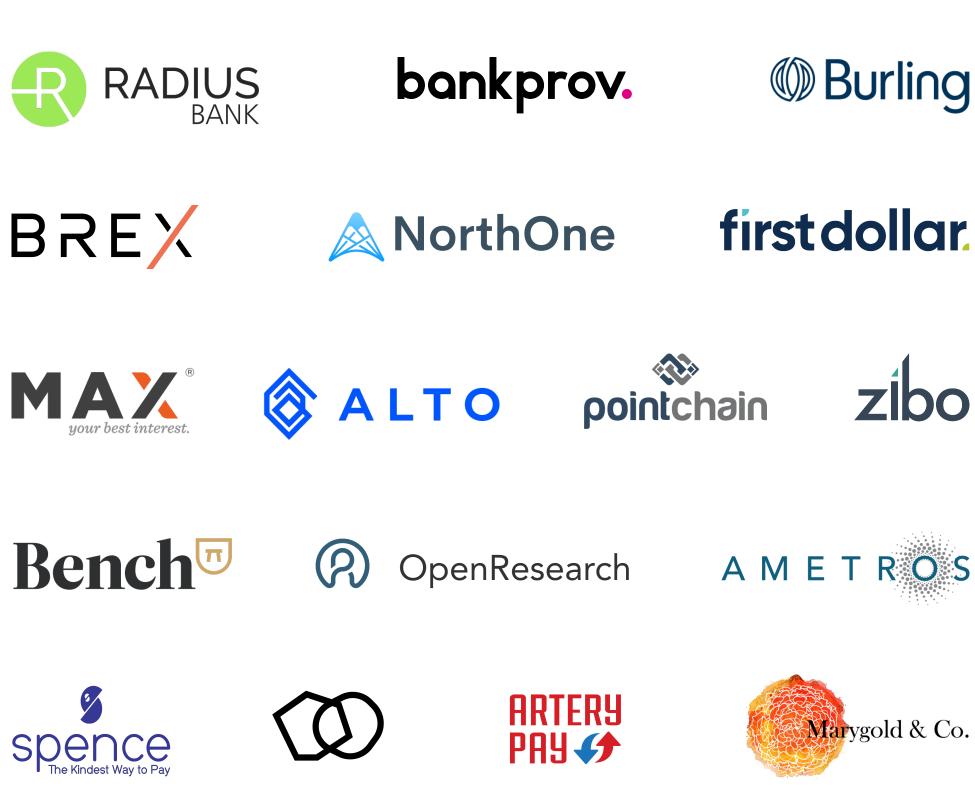
### Our Customers

#### "

Historically, integrations with banks would take months, or even a year, but by working with Treasury Prime, we were able to integrate in just weeks. Treasury Prime has reduced the friction of getting to market and helped Spence Labs scale by allowing us to focus our time and money on the core of our business: sales, customer service and " consumer growth.

#### **Chris Rentner**

Co-Founder & CEO of Spence





### Landscape

	cambr	<b>GALILEO</b>	(O) SYNAPSEFI	∧ TREASURY ∠_> PRIME
Aligned growth incentives	×	×	×	
Developer-first offering	×	•	×	
Supports legacy software	×	×	~	~
Direct relationship with your bank	×	×	×	
Deep experience with banking	•	×	×	~



#### 

Working with Treasury Prime and Radius Bank, we were able to define and launch a new product for our customers and rely on their banking and technology expertise. With Treasury Prime augmenting our inhouse team, we quickly launched our checking product and then were able to easily add a savings product as well. Treasury Prime made the process fast and seamless.

**Gal Zhovnirovsky** VP of Product and Member Experience



# Why Treasury Prime?

#### Strong partnership

We've worked in banks and in startups so we know what it takes to build and scale a fintech business.

#### Fastest time to market

Our API is the easiest to use and the best documented so you can get your offering in market as quickly as possible.

#### **API-centric**

We have the most powerful and best documented API and development tools.

#### Deepest integration with bank systems

We give you access to the full breadth of banking capabilities.

#### Multiple banking relationships

We connect you with the *right* banking partner, not just any bank.

#### Direct relationship with your bank

Because banking services are the foundation of your business, so your bank is the most important relationship.



#### "

With Treasury Prime, we have both great technology and an excellent partnership. Our journey and vision for our offering have evolved, and throughout the process, the Treasury Prime team has been very responsive in supporting us.

**Brad Hughes** 

VP of Product





### Thank you

sales@treasuryprime.com