

# The Modern, Embedded Payments Platform Built for Growth

Seamlessly embed scalable payment, deposit, and lending solutions into your products and platforms.

Get in Touch

Developer Docs



## Future-Proof Your Business

Use our modern, composable embedded payments platform, or bring your own. With no vendor lock-in, we're here to help you build the best product, whether that's on our stack or yours.



## Engineered for Ambitious Builders

Our developer-friendly REST APIs and cloud infrastructure are designed for unthrottled calls, superfast response times, industry-leading uptime, and bank-grade security.

Move money

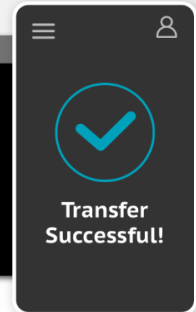
Create accounts

Issue cards

### Move money

Initiate real-time payments, ACHs, and wires across networks with one API.

```
1. {
2.   "external_uid": "partner-generated-id",
3.   "source_synthetic_account_uid": "4XklnsfHsuqrmeX",
4.   "destination_synthetic_account_uid": "exMDShw6yM3NHLYV",
5.   "initiating_customer_uid": "h9MzupcjtA3LPW2e",
6.   "usd_transfer_amount": "200"
7. }
```



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## Direct Bank Relationship for Control and Efficiency

With Newline, you get direct access to the financial infrastructure without layers of unnecessary and expensive middleware providers. Develop banking products directly from our platform with security, stability and scalability built in from day one.



## Purpose-built for Scale

#8 ACH Originator<sup>1</sup>

\$16 trillion processed<sup>2</sup>

Millions of end users<sup>3</sup>

225% growth<sup>4</sup>



## Designed to Support Innovators Across Industries

Our dedicated team is solely focused on embedded payments and has been powering the industry since its inception. From Fortune 100 firms to hyper-growth startups, we can help you every step of the way.

### Fintechs

Industry disruptors creating novel approaches to banking.

### ERPs

Platforms looking to simplify banking operations by integrating directly with clients.

### Vertical SaaS

Software platforms looking to integrate financial products to augment their value prop and increase LTV.

### Payment Processors

Large-scale payment originators and merchant acquirers with complex sponsorship needs.

## Meet Our Experts

Building, launching and scaling financial products is complex. We've been there, and we're here to help conceptualize, deploy and support your embedded payments experience.

Find out how our scale, technology and expertise can be the catalyst for your business growth.

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### Notices and Disclosures



Credit products are subject to credit approval and mutually acceptable documentation. Deposit and credit products offered by Fifth Third Bank, National Association. Member FDIC.

1. Source: [www.nacha.org/news/nacha-releases-top-50-financial-institution-ach-originators-and-receivers-2022](http://www.nacha.org/news/nacha-releases-top-50-financial-institution-ach-originators-and-receivers-2022)
2. Equivalent to 65% of US GDP
3. Supporting US businesses and individuals
4. In real-time payment volume year-over-year



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