



PRIORITY
COMMERCE

| Sila



Scaling Fintech with Confidence: How Sila *Accelerated Growth* with Priority Commerce

< OVERVIEW >

Key takeaways

- **Rapid scale, zero disruption:** With Priority Commerce's infrastructure, Sila opened hundreds of thousands of accounts in days, without sacrificing platform stability or compliance.
- **Accelerated time to market:** Priority Commerce enabled faster onboarding and delivery of services, helping Sila meet rising customer demands with speed and confidence.
- **True strategic partnership:** Priority Commerce delivered more than just technology, offering hands-on support, deep banking expertise, and a shared commitment to solving challenges.
- **Enhanced operational efficiency:** From onboarding to compliance and customer support, Priority Commerce improved internal workflows and boosted sales velocity across the funnel.

“
In our industry, speed to market, product availability and security are vital to a successful customer relationship. Priority Commerce has overdelivered on all fronts.”



Shamir Karkal

Co-founder & Chief Strategy Officer

< CHALLENGE >

The hidden obstacles to scaling fintech

In this fast-evolving market, speed, security, and compliance are essential for operating at full capacity. Sila, a leading fintech infrastructure platform, was at a pivotal stage of rapid scale. As the company began signing customers in hyper-growth mode, many demanded more robust, enterprise-grade banking relationships. Their existing banking partner lacked the regulatory credibility and scale to support this shift.

“Speed to market remained an important milestone for our customers so we needed a partner that would help us achieve both goals: quality and speed.”

- **Mike Fitzpatrick**, CEO

While Sila's API-first approach with ACHNow utilizing RTP, FedNow and ACH had already positioned them as an innovative market leader, their banking partnerships had not scaled at the same pace. This gap ultimately limited Sila's ability to fully realize its potential.

“The need to diversify our business via multiple bank partners was a key driver in seeking a new solution.”

- **Brian Maher**, Chief Compliance Officer & VP of Operations

“

Passport provides products including ACH, wires, virtual accounts and a mature CIP program that our Tier 1 bank customers are looking for. Combined with Sila's ACHNow functionality, we knew the offering was sure to address the needs of the market.”



Derek Zumsteg,
Senior Director of Product

〈 SOLUTION 〉

The solution to scaling fintech

To overcome operational bottlenecks and meet rising customer expectations, Sila partnered with Priority Commerce and adopted the Passport platform. After an extensive evaluation of alternative partners, Sila found that Priority Commerce provided the right blend of value, security, and partnership. This gave Sila access to multiple banking partners and built-in redundancies for processing, enabling the team to continue operations seamlessly, even in the event of downtime or disruption.

From day one, Priority Commerce demonstrated a deep understanding of the fintech ecosystem and Sila's specific operational demands. The team didn't just offer a product, they offered a strategic relationship. With Priority Commerce, Sila gained access to enterprise-grade payment processing and adaptable integration support, while also benefiting from a

responsive partner capable of guiding them through customer migrations, compliance workflows, and scale-up efforts.

Priority Commerce's infrastructure enabled Sila to move faster and scale with confidence. Beyond offering ACH and transfer capabilities, Priority Commerce's operational capacity allows for the rapid creation of hundreds of thousands of accounts, supporting hyper-growth fintech use cases without compromising stability or compliance.

“Priority Commerce has deep banking expertise; they understand the market and the needs of our customers. They approach challenges with an open mind and willingness to find a solution.”

- Brendan Cohen, VP of Sales & Partnerships

〈 RESULTS 〉

How Priority Commerce accelerated Sila's journey in scaling fintech

Partnering with Priority Commerce has enabled Sila to rapidly scale operations, opening hundreds of thousands of accounts within days, while significantly improving platform stability and reliability. Since onboarding Priority Commerce, Sila has seen measurable gains across the business, this includes:

- **Faster time to market for new customers and services**
- **Increased sales confidence and velocity, driven by a responsive and dependable banking partner**
- **Greater operational efficiency, with improved onboarding, compliance, and customer support processes**
- **Accelerated growth, from pipeline to production, with more consistent delivery of customer expectations**

“Passport by Priority Commerce has accelerated all parts of our business. We have stronger relationships with customers – from the sales funnel to going live, as a direct result of our ability to continually exceed expectations in terms of quality and speed.”

- Mike Fitzpatrick, CEO

Support has also proven to be a true differentiator, setting Priority Commerce apart from previous partners:

“The technical onboarding teams have been responsive and great partners to work with, from our initial onboarding to our customer migration and now to supporting customers in production.”

-Tony Ripberger, Senior Director of Engineering

“

The Ops and Compliance folks at Priority Commerce treat us as true partners. Response times are consistently better than past partners we've worked with.”



Brian Maher

Chief Compliance Officer & VP of Operations

< CONCLUSION >

Scale fintech with confidence

Partnering with Priority Commerce empowered Sila to unlock new levels of speed, scale, and stability across its platform. By combining strategic support with flexible infrastructure, helped Sila exceed customer expectations and accelerate growth during a critical phase of expansion. With a foundation built on trust, responsiveness, and shared innovation, the two teams continue to drive impact together.

Ready to explore how Passport can help fuel your growth?

Click [here](#) to learn more.

About Priority Commerce

Priority Commerce is the payments and banking solution that enables businesses to collect, store, lend and send funds through a unified commerce engine. Our platform combines payables, merchant services, and banking and treasury solutions so leaders can streamline financial operations efficiently — and our innovative industry experts help businesses navigate and build momentum on the path to growth. With the Priority Commerce Engine, leaders can accelerate cash flow, optimize working capital, reduce unnecessary costs, and unlock new revenue opportunities. To learn more about Priority Commerce (NASDAQ: PRTH), visit prioritycommerce.com.

“

Passport by Priority Commerce provides the fundamental building blocks every fintech company requires - but Priority Commerce's people make the difference.”



Brendan Coen

VP of Sales & Partnerships

