

A8 Core™ — The Operating System for Financial Accounts

A8 Core™ (Financial Infrastructure Services Core Platform) is the API-driven, ultra-secure, bank-grade account core that fintech and wealthtech companies build on. It opens, funds, and transacts across every account type — in real time, multi-tenant, and white-labeled as their own.

The account core that spans banking AND wealth

Bank cores do banking. Wealth platforms do wealth. A8 Core™ does both — plus retirement and entity structures — on a single integration:

- **Every account type:** Demand-deposit, retirement (IRA/Roth/SEP/Solo 401(k)/HSA/529), taxable, trust, and private-fund accounts
- **Multi-tenant & white-label:** For individuals and entities, across unlimited providers, provider-isolated
- **Real-time:** Open → fund → transact in the moment, on an event-sourced ledger — no batch windows
- **Compliant by design:** Native BSA/KYC/AML/OFAC/PCI/IRS controls and regulatory reporting (e.g., 1099/5498) per account type and transaction
- **Secure:** Secured by B5 Secure — per-record authorization, signed requests, fail-closed pipeline, tamper-evident audit

Why it matters

Account infrastructure is the most expensive, least-differentiating thing a fintech builds — 6–18 months and 5+ vendors before a single customer-facing product ships. A8 Core™ turns that build into one integration, and frees the team to build what actually wins their market.