

# Build vs. Buy: Account Infrastructure

Building or stitching an account core burns the two scarcest resources a fintech has — senior engineering time and runway — to recreate undifferentiated table stakes. The math isn't close.

| Dimension                  | Build / stitch in-house                      | Buy A8 Core™                   |
|----------------------------|----------------------------------------------|--------------------------------|
| Time to first live account | 6–18 months                                  | Weeks                          |
| Vendors to manage          | 5+ (core, ledger, funding, docs, compliance) | One platform                   |
| Account-type coverage      | One lane; more types = more build            | Full spectrum, one integration |
| Compliance & reporting     | Assemble a back office                       | Native to the core             |
| Security                   | Roll your own                                | Secured by B5 Secure           |
| Your platform team         | Diverted from the product that wins          | Redeployed to differentiation  |

*Buying A8 Core™ converts a multi-quarter build into one integration — and redirects the team to the customer-facing product. ROI is modeled from your own build estimate, vendor count, and team cost; we quantify it with you.*