t-minus 10

Synctera Labs Implementation Playbook

v1.0
September 2026

Change History

Date	Change to Document	Modified By
September 25, 2026	Initial version 1.0 released	Greg Keenan

Synctera Labs Implementation Playbook

Table of Contents

Introduction

Background

Early-stage FinTech have no credible, low-cost way to prove their product actually works with real money and real users before they are ready for a full launch. Synctera's Sandbox development environment isn't real enough to validate product-market fit or convince investors, so founders are often stuck between an unrealistic test environment and a full, expensive production build. Synctera aims to solve this challenge with Synctera Labs.

Synctera Labs is a paid, easy-to-use production validation incubator for early-stage FinTechs to show real-money workflows in a controlled environment, prior to the full bank matching and launch process. Synctera Labs provides a structured, lower-risk environment for real money movement and banking capabilities, enabling credible demos and feasibility validation without consuming high-touch operational resources.

Prerequisites and Assumptions for Launching in Synctera Labs

1. Each FinTech owns the development of its channel UX (mobile and / or web app) and will be required to undergo a vulnerability scan showing no open and unmitigated critical or high vulnerabilities. Medium items will be reviewed on a case-by-case basis and will require a remediation plan and commitment for remediation with a clear timeline.
2. FinTechs that participate in prohibited industries will be blocked from onboarding and operating in Synctera Labs. Synctera has sole discretion of which programs will be allowed to onboard. Examples of prohibited industries include, *but are not limited to*, the following:
    a. Crypto (stablecoin use case are allowed)
    b. Cannabis
    c. Gambling / casinos
    d. Adult entertainment
    e. Firearms
    f. Money Service Businesses (MSBs)
    g. Debt collectors
    h. Political propaganda groups
    i. Tobacco companies
    j. Multi-Level Marketing companies
3. For ***consumer*** use cases:
    a. All consumers must be U.S. residents with an SSN or TIN
    b. All consumers must be 18 years or older.
    c. No more than 1,000 customers can be onboarded into the program.
    d. No more than 1 DDA, 1 virtual card, and 1 physical card allowed
    e. Card spend is limited to $500 / txn and $2,000 / day
    f. Outgoing ACH payments are limited to $2,000 / day
4. For ***commercial / business*** use cases:
    a. All businesses must be registered with a valid EIN and operating in the U.S.
    b. All beneficial owners must be U.S. residents with an SSN or TIN.
    c. All beneficial owners must be 18 years or older.
    d. No more than 100 businesses can be onboarded into the program.
    e. No more than 1 DDA, 10 virtual card, and 1 physical card allowed
    f. Card spend is limited to $2,500 / txn and $10,000 / day
    g. Outgoing ACH payments are limited to $5,000 / day
5. The following Synctera Platform capabilities are available for programs launching in Synctera Labs. You can offer as many or as few of these capabilities as desired:
    a. KYC / KYB
    b. DDA account
    c. Virtual and physical debit card

d. Standard / Same-day ACH (direct debit and outgoing)
e. Plaid Link (via SDK in your channel app)
f. P2P transfers
g. Interest on deposits
h. ATM Withdrawal
i. End-user fees
j. Fraud & AML
k. OFAC checks / watchlist monitoring
l. Automated reconciliation

6. The following Synctera Platform capabilities are ***excluded*** from Synctera Labs programs. Customers that want to take advantage of these features must launch with a sponsor bank:
    a. Fedwire
    b. Zero-day hold ACH
    c. Plaid Exchange registration
    d. Cross-border payments
    e. Instant account funding
    f. Push-to-Card
    g. Mobile check deposit
    h. In-store cash deposit
    i. Prepaid cards
    j. Smart Cards (secured charge cards)
    k. Unsecured charge cards
    l. Revolving credit cards
    m. Program rewards
    n. SyncteraPay
    o. Customer nesting or white labeling of the Synctera platform
7. All Synctera Labs programs will automatically be enrolled in Synctera Ground Control, which is Synctera's managed compliance operations function. More details on this process can be found in the Ground Control section of this document.

Implementation Guides for Launching in Synctera Labs

Note: for the purposes of this document, the name of the FinTech building in Synctera Labs will be "Amazing Fintech".

If you are launching a consumer banking program, proceed to the Use Case #1 - Consumer Banking for U.S. Residents section below.

If you are launching a commercial / business banking program, proceed to the Use Case #2 - Commercial Banking for U.S. Businesses section below.

Use Case #1 - Consumer Banking for U.S. Residents

Consumer Onboarding

User Journey 1.0 - Consumer KYC

Background: A customer would like to open a consumer account with Amazing Fintech.

1. **Note**: Only customers over 18 years of age with an U.S. SSN / TIN will be allowed to open an account in this program. Amazing Fintech's channel app must block any customer that does not meet these criteria. Programs found in non-compliance will be shut down and removed from Synctera Labs.
2. Once in the Amazing Fintech onboarding process, each customer is required to acknowledge the CIP / Patriot Act / KYC disclosure.
3. Amazing Fintech will use Synctera's provider Socure to perform KYC verification on the customer.
4. Amazing Fintech will collect the following Customer Information (CIP) during onboarding:
    a. First Name
    b. Middle Name (if applicable)
    c. Last Name
    d. Date of Birth (onboarding customers must be 18 years of age or older)
    e. Identification Number (SSN or ITIN)
    f. Street Address
    g. Address (2nd Line, if applicable)
    h. City
    i. State
    j. Zip
    k. Mobile Phone
    l. Email
5. **Note:** Problems during the CIP / KYC process can lead to lost / abandoned customers that would have otherwise opened an account. To help reduce errors and prevent avoidable KYC delays, please review the KYC Best Practices information while building your onboarding workflow.
6. When all customer information has been collected, Amazing Fintech will call the /persons API to create the customer in the Synctera platform.
7. Amazing Fintech will call the /disclosures API to upload the customer's acknowledgement of the Patriot Act / KYC disclosure.
8. Synctera Labs requires customers to provide Enhanced Due Diligence (EDD) information. Amazing Fintech will call the /edd API to upload information to the customer's record in Synctera. Typical information collected by banks includes:
    a. Citizenship
    b. Occupation
    c. Employment Status
    d. Employer Name
    e. Annual Income
9. Once all customer information has been collected, Amazing Fintech will call the Synctera KYC API to initiate a KYC check via Synctera's integration with Socure.
10. Next, all onboarding customers **will be required** to pass Document Verification (Doc V) as well.
    a. Amazing Fintech will embed the Socure Doc V SDK in the mobile app. The following valid government-issued documents will be supported for Document Verification:
        i. U.S. Passport
        ii. U.S. Driver's License
        iii. U.S. State ID
    b. Amazing Fintech will call the Synctera API to initiate the Doc V session with Socure. A successful response from Socure will include a session token / document id.

c. Amazing Fintech will launch the Socure SDK version 5 image capture app using the session token retrieved above. The customer will capture images of the document in the Socure app.
d. Amazing Fintech will then call the Synctera KYC API to initiate another KYC check with Document Verification.
    i. The 'document_id' field should be populated with the session ID returned from the Socure Doc V SDK step C above.

11. Each customer must successfully pass KYC with Doc V before the account opening process can occur on Synctera.
12. Once the customer has successfully passed KYC, they are prompted to read and acknowledge all disclosures (Additional information on disclosures).
    a. Disclosures
        i. E-Sign Consent Disclosure
        ii. Account Agreement, including:
            1. Reg CC disclosure
            2. Reg DD disclosure
            3. Reg E disclosure
        iii. Privacy Notice (Reg P)
        iv. ACH Authorization & Agreement Disclosure
        v. Amazing Fintech will call the Synctera /disclosures API to upload an acknowledgement of each required disclosure.
13. After successful completion of KYC and acknowledgement of all disclosures, Amazing Fintech will be ready to open the customer's new consumer DDA account.

Consumer Account Setup

User Journey 1.1 - Consumer Account Opening

Background: The customer has successfully completed KYC and acknowledged all of the disclosures and notices. Now their consumer DDA account will be opened on the Synctera Platform.

1. Amazing Fintech will create an account template for the consumer DDA used in the program.
2. Amazing Fintech's channel app calls the Synctera /accounts API using the previously configured account template and the customer's consumer DDA account will be opened.
    a. **Note** that only one DDA is allowed per consumer.

Debit Card Setup and Issuing

User Journey 1.2 - Issue Debit Card (Virtual Card)

1. Only one virtual debit card is allowed per consumer.
2. Synctera Labs will offer three different card art designs for the program. Amazing Fintech can select the card design it wants.
3. Amazing Fintech will call the Synctera /cards API to issue the customer's **virtual** debit card.
4. Customers are required to set a PIN during debit card activation.
    a. The Amazing Fintech channel app will need to embed the Synctera Set PIN widget into the workflow. For more information on this process, refer to the Set PIN guide.
5. Virtual cards can be tokenized and added to Apple and Google wallets.
    a. Amazing Fintech can offer both manual (customer enters card info directly from Apple / Google wallet) and in-app (capability from within Amazing Fintech mobile app that integrates with Apple and Google and passes the details of the card directly to them) tokenization methods.
    b. More details on the provisioning process can be found in the Synctera Guides.

User Journey 1.3 - Issue Debit Card (Physical Card)

Background: Customer requests a physical debit card.

1. Amazing Fintech will allow customers to request a physical debit card.
    a. Only one physical card will be allowed per user.
    b. Amazing Fintech's channel app must not allow customers to request a replacement card while one is active. If a card is lost or stolen, it would have to be designated as such and closed before a new card can be issued.
    c. Synctera Labs will offer three different card art designs for the program. Amazing Fintech can select the card design it wants.
2. Amazing Fintech will call the Synctera /cards API to issue the customer's **physical** debit card. The physical card will be shipped to the customer, and they will typically receive the physical card within 5-7 business days.
3. Physical cards must be activated using Synctera's Card Widget capability. For more information on this process, refer to the Card Activation Widget guide.
4. Customers are required to set a PIN for their physical debit card.
    a. The Amazing Fintech channel app will need to embed the Synctera Set PIN widget into the workflow. For more information on this process, refer to the Set PIN guide.
5. The customer's physical debit card can be tokenized and added to Apple and Google Wallets.
    a. Amazing Fintech can offer both manual (customer enters card info directly from Apple / Google wallet) and in-app (capability from within Amazing Fintech mobile app that integrates with Apple and Google and passes the details of the card directly to them) tokenization methods.
    b. More details on the provisioning process can be found in the Synctera Guides.

Consumer Accounts: Money In

User Journey 1.4 - Plaid Link Verification / ACH Pull

Background: Customers can verify and link an account owned at another bank in the U.S.

1. Amazing Fintech will leverage Synctera's Plaid Link integration and allow a customer to link a consumer account they own at another U.S. bank to their Amazing Fintech account on Synctera. For complete details on this process, refer to Synctera's guide to External Accounts.
2. Amazing Fintech will embed the Plaid SDK workflow into the channel app, allowing customers to search for and verify an account they own at another bank.
3. Once verified by Plaid, Amazing Fintech will add the account to Synctera via the /external_accounts API.
4. When a customer wants to pull funds from an external account, Amazing Fintech will use the Synctera /ach API to initiate an originating ACH debit (ACH Pull) from the linked external account.
    a. **Note:** funds will be credited to the customer's account on the Synctera ledger, subject to the program's two-day funds availability hold.

User Journey 1.5 - Incoming ACH

1. Customers may receive incoming ACH transactions initiated from accounts at other U.S. financial institutions.
2. Synctera will process the incoming transaction and credit the destination account on the Synctera ledger.

Consumer Accounts: Daily & Monthly Card Operations

User Journey 1.6 – Purchase Using Debit Card

Background: Customers can use their card, online or in-person, to make a purchase.

1. **Note:** For consumer programs, debit card spend is limited to $500 / txn and $2,000 / day.
2. Customers can make a purchase online or in-person using their card. Customers enter their card information (online purchase) or taps at a POS terminal (in-person purchase) to initiate the transaction.
    a. 3DS is enabled by default for online purchases, using the standard SMS / OTP mode. Amazing Fintech does not need to do anything for 3DS – it is all managed by the networks. More information on 3DS can be found in the Synctera Guides.
3. Synctera will perform address verification, ensuring that the account is in good standing, no spend controls are being exceeded, and that the transaction does not trigger any fraud concerns.
    a. **Note**: Debit cards in Synctera Labs cannot be used outside of the U.S. Attempts to use a card outside of the U.S. will result in a declined transaction.
4. Assuming the transaction is approved, funds are immediately placed on hold and the account's available balance is decreased by the transaction amount. If the transaction is declined there is no change to the customer's account balance.
5. When the transaction is cleared, the pending card transaction on the account is cleared and posted.

User Journey 1.7 – Transaction Dispute

Background: Customer needs to dispute a card transaction.

1. Customers must be able to view transaction history in the Amazing Fintech channel app and on their monthly billing statement. If a customer thinks there is a fraudulent card transaction, they have the ability to initiate a dispute.
2. Amazing Fintech can build a workflow allowing customers to initiate a dispute for a particular transaction. Disputes can also be initiated from within the Synctera Console.
3. When initiated in the channel app, Amazing Fintech will call the /disputes API to initiate the dispute.
    a. The customer should be given the ability to select a reason for the dispute, which should be populated in the API's `reason_code` field.
4. Synctera will open a disputes case in the Case Management module of the Synctera Console and the dispute will be investigated by the networks.
5. The Synctera Platform will issue a provisional credit within 10-20 days for a debit card dispute (Reg E).

User Journey 1.8 – Account Statements

Background: The monthly account cycle ends.

1. Per regulations, Amazing Fintech is required to make account statements available to customers in the channel app and as a downloadable PDF.
2. At the end of each monthly cycle, Synctera will generate a statement payload for any account that requires periodic statements to be provided to the customer. Amazing Fintech will be responsible for building the PDF statement using the generated payload.
    a. For more information on the Statement process in Synctera, please refer to the Synctera Guides.
3. Amazing Fintech is also required to build a transaction history page in the channel app, allowing customers to view and search pending and posted transactions on their account.

User Journey 1.9 - Card Maintenance (Lock / Unlock / Replace)

Background: Customer needs to report a lost card, ask for a replacement card, etc.

1. Synctera supports various card maintenance requests. To change the status of a card, Amazing Fintech will call the /updatecard API.
    a. When locking or terminating a card, for example if lost or stolen, the card_status parameter in the API should be changed to 'SUSPENDED' or 'TERMINATED'.
    b. Amazing Fintech should indicate the reason for the status change using the reason parameter. Common reasons / statuses include:
        i. LOS - card reported lost
        ii. SUS - suspicious activity
        iii. FRD - Confirmed fraud
        iv. STO - card reported stolen
        v. PIN - limit reached for PIN attempts
    c. If the card needs to be reissued, Amazing Fintech will call the /cards API along with a reason code populated in the card_details.reissue_reason field. Common reissue reasons include: LOST, STOLEN, and DAMAGED.
    d. Depending on the reason, the new card may or may not use the same PAN.
    e. For complete details, refer to the /cards API.

Consumer Accounts: Additional Money Out / Spend Options

User Journey 1.10 - Account-to-Account (A2A) Internal Transfers

Background: An Amazing Fintech customer wants to send funds to a friend who also has an active Amazing Fintech DDA.

1. **Note**: A2A transfers are only allowed between active customers onboarded with Amazing Fintech.
2. Synctera Labs will impose the following controls around P2P transfers:
    a. Maximum of 1 transaction per day
    b. Max $250 per day
    c. Max $1000 per week
    d. Max $2500 per month
3. Amazing Fintech's channel app will need to verify the receiving customer has an active account. In the Amazing Fintech channel app, the sending customer enters the email address of their friend. The email address the sender enters must be the same email address the recipient used when opening their Amazing Fintech account.
4. Amazing Fintech can call the List Persons API and pass the email address in the email field. Assuming the customer has onboarded with Amazing Fintech, the API will return the customer info, including the ID of the customer. If the customer is not found, i.e. does not have an Amazing Fintech DDA, the transaction will end.
5. Next, Amazing Fintech can call the List Accounts API, passing the ID in the 'person_id' field. This will return the DDA account(s) associated with the customer and the associated UUID.
6. Finally, once Amazing Fintech has the destination account for the receiving customer, the channel app can initiate the inter-ledger transfer (aka "book transfer") using the Internal Transfer API.

User Journey 1.11 - Incoming ACH Debit (ACH Direct Debit)

Background: Customer wants to set up a monthly recurring transaction to pay for recurring expenses (e.g. Netflix, mobile bill, etc.)

1. Note: the setup process is performed outside of the Amazing Fintech channel.
2. A customer goes on to a biller website and provides their Amazing Fintech account and routing information. The biller is responsible for setting up a schedule to debit the Amazing Fintech customer's account each month for the amount of the payment.
3. This transaction is processed on Synctera as an Incoming ACH Debit and the funds are debited from the provided Amazing Fintech account.

User Journey 1.12 - Outgoing ACH Credit (ACH Payment)

Background: A customer would like to initiate a payment for services rendered.

1. Synctera Labs offers standard and same-day outgoing ACH.
2. Outgoing ACH payments are limited to $2,000 / day
3. Amazing Fintech will build an ACH payment initiation module in the channel app, allowing the customer to create an ACH payee and send a payment.
    a. Amazing Fintech will add the payee as an external account.
4. When the customer enters the payment instructions, Amazing Fintech will call the /ach API to initiate the transaction.
5. Funds are debited from the originating account on the effective date of the transaction according to the bank's ACH processing windows.
    a. Transactions initiated after the last same-day or standard ACH processing window will be sent on the next business day.

User Journey 1.13 - ATM Withdrawals

Background: Customers can use their cards to withdraw cash at an ATM.

1. A customer inserts their physical card into the ATM and enters their PIN. After authentication, the customer requests $100 to be withdrawn.
2. The ATM processor identifies the appropriate network and routes the request to Synctera / sponsor bank. Synctera checks the customer's account balance, daily withdrawal limits, and card status. If approved, the response is sent back to the ATM via the network and the customer is able to access the cash.
3. ATM Fees: Synctera sponsor banks do not charge additional fees for ATM usage. However, the bank that owns the ATM the customer visits may charge a usage fee, This fee would be added to the customer's withdrawal amount and be debited from the customer's account. On the account statement this service charge would be included in the ATM withdrawal line item (e.g., if a customer withdraws $100 from an ATM, the account will be debited $103 and the statement will show a single line item for the withdrawal of $103.)
    a. This potential ATM usage fee must be described and disclosed in the Account Agreement.
4. At the end of each day, the ATM owner's bank will settle the funds through the ATM network.

Consumer Fees and Rewards

User Journey 1.14 - Program Fees

Background: Customers may incur fees for certain program activities.

1. Amazing Fintech can impose fees on customers for certain activities.
2. For each type of fee in the program, Amazing Fintech will create a fee template using the /fee_templates API. When a fee scenario is triggered, Amazing Fintech will call the /fees API to initiate an inter-ledger transfer from the customer's prepaid account to the Amazing Fintech fee account.
3. All fees collected will be pooled into the Amazing Fintech operational account.

User Journey 1.15 - Program Rewards

Rewards are not available in Synctera Labs. Programs that migrate to full production with a sponsor bank can offer rewards.

Miscellaneous / Additional Developer Information

Additional implementation information can be found in the "Miscellaneous / Additional Developer Information" section of this document.

Use Case #2 - Commercial Banking for U.S. Businesses

Business Onboarding

User Journey 2.0 - Owner KYC and Business KYB

Background: A U.S. business would like to open an account with Amazing Fintech.

1. The business owner starts the onboarding workflow from the Amazing Fintech channel app.
    a. **Note**: Only owners over 18 years of age with an SSN / TIN will be allowed to open an account in this program. Programs found in non-compliance will be shut down and removed from Synctera Labs.
2. The owner is required to acknowledge the CIP / Patriot Act / KYC disclosure.
3. The owner first enters their personal information as the owner / managing person of the business. Amazing Fintech will ensure that all required Customer Identification Profile (CIP) information has been provided during onboarding, including:
    a. First Name
    b. Middle Name (if applicable)
    c. Last Name
    d. Date of Birth (onboarding customers must be 18 years of age or older)
    e. SSN / TIN
    f. Street Address
    g. Address (2nd Line, if applicable)
    h. City
    i. State
    j. Zip
    k. Phone
    l. Email
4. **Note:** Problems during the CIP / KYC process can lead to lost / abandoned customers that would have otherwise opened an account. To help reduce errors and prevent avoidable KYC delays, please review the KYC Best Practices information while building your onboarding workflow.
5. When all customer information has been collected, Amazing Fintech will call the /persons API to create the customer in the Synctera platform.
6. Amazing Fintech will call the /disclosures API to upload the customer's acknowledgement of the Patriot Act / KYC disclosure.
7. Once all owner information has been collected, Amazing Fintech will call the Synctera KYC API to initiate a KYC check via Synctera's integration with Socure.
8. Next, all onboarding beneficial owners **will be required** to pass Document Verification (Doc V) as well.
    a. Amazing Fintech will embed the Socure Doc V SDK in the mobile app. The following valid government-issued documents will be supported for Document Verification:
        i. U.S. Passport
        ii. U.S. Driver's License
        iii. U.S. State ID
    b. Amazing Fintech will call the Synctera API to initiate the Doc V session with Socure. A successful response from Socure will include a session token / document id.
    c. Amazing Fintech will launch the Socure SDK version 5 image capture app using the session token retrieved above. The customer will capture images of the document in the Socure app.
    d. Amazing Fintech will then call the Synctera KYC API to initiate another KYC check with Document Verification.
        i. The 'document_id' field should be populated with the session ID returned from the Socure Doc V SDK step C above.
9. Next, the owner will enter information about their business so that KYB can be run. The following business information is required during onboarding:
    a. Business Name

b. Street Address
c. Address (2nd Line)
d. City, State, Zip
e. Employer Identification Number (EIN)
f. Business Website
g. Business Structure (e.g. Sole Proprietorship, LLC, Corporation)
h. Business Incorporation Documents
i. Formation Date
j. Formation State
k. Phone Number

10. Sponsor bank will also determine what business enhanced due diligence (EDD) information needs to be collected. Typical business EDD may include:
    a. DBA / Trade Name (optional)
    b. Industry (NAICS Category)
    c. Specific Involvement (see Synctera documentation on Specific Involvement here)
    d. Does Business Operate Outside the U.S.
        i. If "yes", upload selected 'Countries of Operation'
    e. Company Source of Funds
    f. Purpose of the Account
    g. Company Annual Income
11. When all business information has been collected, Amazing Fintech will call the following APIs:
    a. /businesses API to create the business in the Synctera Platform.
    b. /edd API to upload enhanced due diligence responses.
    c. /documents API to upload business documents.
12. Next, the owner will enter personal information for all ultimate beneficial owners (UBOs) of the business. A person is considered a beneficial owner if they own, directly or indirectly, 25 percent or more of the equity interests of the legal entity. Individuals with significant controlling responsibility for managing the legal entity customer (e.g. C-level employees, Managing Member, General Partner, President, Vice President, or Treasurer) also need to provide CIP for KYC.
    a. **Note**: All UBOs of the business must have an SSN/ITIN and be over the age 18. If a business has one or more UBOs that does not have an SSN / ITN, or is under the age of 18, Amazing Fintech must block the business from onboarding into the program.
    b. Amazing Fintech will collect the same customer information listed in step 3 above and create each UBO in Synctera using the /persons API.
    c. Amazing Fintech will then run KYC and Doc V on each UBO.
    d. All UBOs must pass KYC and Doc V.
        i. If any UBO is rejected during KYC, Amazing Fintech must block the business from onboarding into the program. Programs found in non-compliance will be shut down and removed from Synctera Labs.
13. Once KYC and Doc V are successful, Amazing Fintech needs to establish the relationship between the owner(s) and the business.
    a. Amazing Fintech calls the business party /relationships API twice, once to establish / define the "beneficial_owner_of" and once to establish / define the "managing_person_of" the business.
14. Amazing Fintech will then call the Synctera KYB API to run KYB on the business, using Synctera's partner Middesk.
    a. **Note:** The KYB process may require some manual intervention from Synctera's operations team (e.g. business document review). If required, the onboarding customer must wait after KYB submission before receiving KYB approval.
    b. As a result, Amazing Fintech's KYB onboarding workflow should be designed to handle both an automatic / synchronous approval and a delayed / asynchronous process. Synctera webhooks should be leveraged to orchestrate the asynchronous scenario.
    c. When a KYB submission requires additional manual review from Synctera's operations team, the Amazing Fintech channel app should listen for the KYB approval notification, via a webhook. Once KYB approval is received, the channel can notify the end customer to have them log on and complete the onboarding and account

opening process.

15. Each business and all beneficial owners must successfully pass KYB and KYC before the account opening process can occur on Synctera.
16. Once the business and all UBOs have successfully passed KYB and KYC, the customer is prompted to read and acknowledge the financial disclosures in order for their account to be opened. More information on disclosures can be found in the Synctera Guides.
    a. Disclosures
        i. E-Sign Consent Disclosure
        ii. Account Agreement, including:
            1. Reg CC disclosure
        iii. Privacy Notice (Reg P)
        iv. ACH Authorization & Agreement Disclosure
        v. Amazing Fintech must call the /disclosures API to upload the customer's acknowledgement of each required disclosure.
17. After successful completion of KYB, KYC and acknowledgement of all disclosures, Amazing Fintech will be able to open the customer's new commercial account.

Deposit Account Setup

User Journey 2.1 - Deposit Account Opening

Background: Business has completed KYC and KYB and Amazing Fintech can now open accounts.

1. Amazing Fintech will create an account template for the deposit account.
    a. Amazing Fintech can apply different spend controls to each account, as desired.
2. Amazing Fintech's channel app will call the Synctera /accounts API using the previously configured account template to create each account.
    a. Note that only one DDA is allowed per business.

Debit Card Setup and Issuing

User Journey 2.2 - Issue Debit Card (Virtual Card)

Background: Amazing Fintech will issue debit cards in this program.

1. Each business may request up to 10 virtual cards.
2. Synctera Labs will offer three different card art designs for the program. Amazing Fintech can select the card design it wants.
3. Amazing Fintech will call the Synctera /cards API to issue the customer's **virtual** debit card.
4. Customers are required to set a PIN during card activation.
    a. The Amazing Fintech channel app will need to embed the Synctera Set PIN widget into the workflow. For more information on this process, refer to the Set PIN guide.
5. Virtual cards can be tokenized and added to Apple and Google wallets.
    a. Amazing Fintech can offer both manual (customer enters card info directly from Apple / Google wallet) and in-app (capability from within Amazing Fintech app that integrates with Apple and Google and passes the details of the card directly to them) tokenization methods.
    b. More details on the provisioning process can be found in the Synctera Guides.

User Journey 2.3 - Issue Debit Card (Physical Card)

Background: The business customer requests a physical debit card.

1. Amazing Fintech will allow a business to request a physical debit card.
    a. Only one physical card will be allowed per business.
    b. Amazing Fintech's channel app must not allow a business to request a replacement card while one is active. If a card is lost or stolen, it would have to be designated as such and closed before a new card can be issued.
    c. Synctera Labs will offer three different card art designs for the program. Amazing Fintech can select the card design it wants.
2. Amazing Fintech will call the Synctera /cards API to issue the customer's **physical** debit card. The physical card will be shipped to the customer, and they will typically receive their physical card within 5-7 business days.
3. Physical cards must be activated using Synctera's Card Widget capability. For more information on this process, refer to the Card Activation Widget guide.
4. Customers are required to set a PIN during physical card activation. The Amazing Fintech channel app will need to embed the Synctera Set PIN widget into the workflow. For more information on this process, refer to the Set PIN guide.
5. The customer's physical debit card can be tokenized and added to Apple and Google Wallets.
    a. Amazing Fintech can offer both manual (customer enters card info directly from Apple / Google wallet) and in-app (capability from within Amazing Fintech app that integrates with Apple and Google and passes the details of the card directly to them) tokenization methods.
    b. More details on the provisioning process can be found in the Synctera Guides.

Commercial Accounts: Money In

User Journey 2.4 - Plaid Link Verification / ACH Pull

Background: Customers can verify and link an account owned at another bank in the U.S.

1. Amazing Fintech will leverage Synctera's Plaid Link integration and allow a customer to link a consumer account they own at another U.S. bank to their Amazing Fintech account on Synctera. For complete details on this process, refer to Synctera's guide to External Accounts.
2. Amazing Fintech will embed the Plaid SDK workflow into the channel app, allowing customers to search for and verify an account they own at another bank.
3. Once verified by Plaid, Amazing Fintech will add the account to Synctera via the /external_accounts API.
4. When a customer wants to pull funds from an external account, Amazing Fintech will use the Synctera /ach API to initiate an originating ACH debit (ACH Pull) from the linked external account.
    a. Funds will be credited to the customer's account on the Synctera ledger, subject to the program's two-day funds availability hold.

User Journey 2.5 - Incoming ACH

1. Customers may receive incoming ACH transactions initiated from accounts at other U.S. financial institutions.
2. Synctera will process the incoming transaction and credit the destination account on the Synctera ledger.

Commercial Accounts: Daily & Monthly Card Operations

User Journey 2.6 - Purchase Using Debit Card

Background: Customers can use their card, online or in-person, to make a purchase.

1. **Note:** For commercial programs, debit card spend is limited to $2,500 / txn and $10,000 / day.
2. Customers can make a purchase online or in-person using their card. Customers enter their card information (online purchase) or taps at a POS terminal (in-person purchase) to initiate the transaction.
   a. 3DS is enabled by default for online purchases, using the standard SMS / OTP mode. Amazing Fintech does not need to do anything for 3DS - it is all managed by the networks. More information on 3DS can be found in the Synctera Guides.
3. Synctera will perform address verification, ensuring that the account is in good standing, no spend controls are being exceeded, and that the transaction does not trigger any fraud concerns.
   a. **Note**: Debit cards in Synctera Labs cannot be used outside of the U.S. Attempts to use a card outside of the U.S. will result in a declined transaction.
4. Assuming the transaction is approved, funds are immediately placed on hold and the account's available balance is decreased by the transaction amount. If the transaction is declined there is no change to the customer's account balance.
5. When the transaction is cleared, the pending card transaction on the account is cleared and posted.

User Journey 2.7 - Transaction Dispute

Background: Customer needs to dispute a card transaction.

1. Customers must be able to view transaction history in the Amazing Fintech channel app and on their monthly billing statement. If a customer thinks there is a fraudulent card transaction, they have the ability to initiate a dispute.
2. Amazing Fintech can build a workflow allowing customers to initiate a dispute for a particular transaction. Disputes can also be initiated from within the Synctera Console.
3. When initiated in the channel app, Amazing Fintech will call the /disputes API to initiate the dispute.
   a. The customer should be given the ability to select a reason for the dispute, which should be populated in the API's `reason_code` field.
4. Synctera will open a disputes case in the Case Management module of the Synctera Console and the dispute will be investigated by the networks.
5. The Synctera Platform will issue a provisional credit within 10-20 days for a debit card dispute (Reg E). For a smart card (credit) dispute, this is governed by Reg Z and a provisional credit is not required during the investigation process.

User Journey 2.8 - Account Statements

Background: The monthly account cycle ends.

1. Per regulations, Amazing Fintech is required to make account statements available to customers in the channel app and as a downloadable PDF.
2. At the end of each monthly cycle, Synctera will generate a statement payload for any account that requires periodic statements to be provided to the customer. Amazing Fintech will be responsible for building the PDF statement using the generated payload.
   a. For more information on the Statement process in Synctera, please refer to the Synctera Guides.

3. Amazing Fintech is also required to build a transaction history page in the mobile app, allowing customers to view and search pending and posted transactions on their account.

User Journey 2.9 - Card Maintenance (Lock / Unlock / Replace)

Background: Customer needs to report a lost card, ask for a replacement card, etc.

1. Synctera supports various card maintenance requests. To change the status of a card, Amazing Fintech will call the /updatecard API.
    a. When locking or terminating a card, for example if lost or stolen, the card_status parameter in the API should be changed to 'SUSPENDED' or 'TERMINATED'.
    b. Amazing Fintech should indicate the reason for the status change using the reason parameter. Common reasons / statuses include:
        i. LOS - card reported lost
        ii. SUS - suspicious activity
        iii. FRD - Confirmed fraud
        iv. STO - card reported stolen
        v. PIN - limit reached for PIN attempts
    c. If the card needs to be reissued, Amazing Fintech will call the /cards API along with a reason code populated in the card_details.reissue_reason field. Common reissue reasons include: LOST, STOLEN, and DAMAGED.
    d. Depending on the reason, the new card may or may not use the same PAN.
    e. For complete details, refer to the /cards API.

Commercial Accounts: Additional Money Out / Spend Options

User Journey 2.10 - Account-to-Account (A2A) Internal Transfers

Background: An Amazing Fintech business customer wants to send funds to a person in a different Amazing Fintech business.

1. **Note**: A2A transfers are only allowed between active businesses onboarded with Amazing Fintech.
2. Synctera Labs will impose the following controls around P2P transfers:
    a. Maximum of 1 transaction per day
    b. Max $250 per day
    c. Max $1000 per week
    d. Max $2500 per month
3. Amazing Fintech's channel app will need to verify the receiving customer has an active account. In the Amazing Fintech channel app, the sending customer enters the email address of the receiving party. The email address the sender enters must be the same email address the recipient used when opening their Amazing Fintech account.
4. Amazing Fintech can call the List Persons API and pass the email address in the email field. Assuming the customer has onboarded with Amazing Fintech, the API will return the customer info, including the ID of the customer. If the customer is not found, i.e. does not have an Amazing Fintech DDA, the transaction will end.
5. Next, Amazing Fintech can call the List Accounts API, passing the ID in the 'person_id' field. This will return the DDA account(s) associated with the customer and the associated UUID.
6. Finally, once Amazing Fintech has the destination account for the receiving customer, the channel app can initiate the inter-ledger transfer (aka "book transfer") using the Internal Transfer API.

User Journey 2.11 - Incoming ACH Debit (ACH Direct Debit)

Background: Customer wants to set up a monthly recurring transaction to pay for recurring expenses.

1. Note: the setup process is performed outside of the Amazing Fintech channel.
2. A customer goes on to a biller website and provides their Amazing Fintech account and routing information. The biller is responsible for setting up a schedule to debit the Amazing Fintech customer's account each month for the amount of the payment.
3. This transaction is processed on Synctera as an Incoming ACH Debit and the funds are debited from the provided Amazing Fintech account.

User Journey 2.12 - Outgoing ACH Credit (ACH Payment)

Background: Business would like to initiate a payment for services rendered.

1. Synctera Labs offers standard and same-day outgoing ACH.
2. Outgoing ACH payments for businesses are limited to $5,000 / day
3. Amazing Fintech will build an ACH payment initiation module in the channel app, allowing the customer to create an ACH payee and send a payment.
   a. Amazing Fintech will add the payee as an external account.
4. When the customer enters the payment instructions, Amazing Fintech will call the /ach API to initiate the transaction.
5. Funds are debited from the originating account on the effective date of the transaction according to the bank's ACH processing windows.
   a. Transactions initiated after the last same-day or standard ACH processing window will be sent on the next business day.

User Journey 2.13 - ATM Withdrawals

Background: Customers can use their cards to withdraw cash at an ATM.

1. A customer inserts their physical card into the ATM and enters their PIN. After authentication, the customer requests $100 to be withdrawn.
2. The ATM processor identifies the appropriate network and routes the request to Synctera / sponsor bank. Synctera checks the customer's account balance, daily withdrawal limits, and card status. If approved, the response is sent back to the ATM via the network and the customer is able to access the cash.
3. ATM Fees: Synctera sponsor banks do not charge additional fees for ATM usage. However, the bank that owns the ATM the customer visits may charge a usage fee, This fee would be added to the customer's withdrawal amount and be debited from the customer's account. On the account statement this service charge would be included in the ATM withdrawal line item (e.g., if a customer withdraws $100 from an ATM, the account will be debited $103 and the statement will show a single line item for the withdrawal of $103.)
   a. This potential ATM usage fee must be described and disclosed in the Account Agreement.
4. At the end of each day, the ATM owner's bank will settle the funds through the ATM network.

Commercial Fees and Rewards

User Journey 2.14 - Fees

Background: Business customers may incur fees for certain program activities.

1. Amazing Fintech can impose fees on businesses for certain activities.
2. For each type of fee in the program, Amazing Fintech will create a fee template using the /fee_templates API. When a fee scenario is triggered, Amazing Fintech will call the /fees API to initiate an inter-ledger transfer from the customer's prepaid account to the Amazing Fintech fee account.
3. All fees collected will be pooled into the Amazing Fintech operational account.

User Journey 2.15 - Program Rewards

Rewards are not available in Synctera Labs. Programs that migrate to full production with a sponsor bank can offer rewards.

Miscellaneous / Additional Developer Information

Synctera Webhooks

1. Webhooks are a way for the Synctera platform to send real-time notifications to Amazing Fintech's application when specific events happen, instead of the app constantly asking Synctera whether something changed. This push-based mechanism helps FinTech teams respond faster and more efficiently to customer and account events.
2. In a typical API integration without webhooks, Amazing Fintech's app needs to poll the Synctera APIs frequently to check for updates — like looking every few minutes to see if a card transaction occurred or an account changed, which is inefficient and slow. With webhooks, Synctera pushes information to Amazing Fintech instantly when an event happens, for example:
    a. A customer swipes a card
    b. A new transaction posts
    c. A customer updates profile details
    d. A case (e.g., fraud review) changes status
3. When any of these happen and Amazing Fintech has subscribed to them, Synctera will send an `HTTP POST` request to the webhook URL with details about the event.
4. At a high-level, the process to implement webhooks involves the following steps:
    a. **Define What You Want to Receive** - Amazing Fintech configures a webhook with a list of events to follow (e.g. TRANSACTIONS.POSTED.CREATED or ACCOUNT.UPDATED). Amazing Fintech can also use wildcards (e.g., CUSTOMER.*) to automatically subscribe to all customer-related events.
    b. **Provide a Listener URL –** Amazing Fintech gives Synctera a URL endpoint from their backend that can receive incoming webhook notifications.
    c. **Receive Push Notifications –** when an event occurs in Synctera that matches one of the subscribed event types, Synctera sends an `HTTP POST` to the endpoint with details about what happened (the payload).
    d. **Process Events in Your App** - Amazing Fintech's system can then take action based on that event — e.g., update a user's balance, send transactional alerts, trigger business workflows, or start risk analysis. Since events are pushed, the FinTech app reacts faster and scales better.
5. Complete details on webhooks can be found in the Synctera Guides.

KYC Best Practices

The onboarding process can be tricky for some customers, and frustrating when things go wrong. Problems during KYC can also lead to lost / abandoned customers that would have otherwise opened an account.

To help reduce errors and prevent avoidable KYC delays, Synctera recommends adding guidance to the onboarding flow in your channel apps, including:

Inline Field Hints & Tooltip Icons

1. **Full Legal Name:** *"Enter your full name as shown on your ID for identity verification."*
2. **Chosen Name (Optional):** *"The name you'd like us to use; it won't affect verification."*
3. **Legal Street Address:** *"Must be a street address and match your ID or a supporting document like a bill or statement. No P.O. Boxes."*
4. **Mailing Address (Optional): "***If your mailing address is different from your legal or ID address, enter it here; it won't affect verification."*
5. **DOB:** *"Enter your DOB as shown on your ID for identity verification."*
6. **SSN:** *"Enter your full 9-digit SSN for identity verification."*
7. **Documents:** *"Use clear, high-quality image documents in PDF, JPG, or PNG formats."*

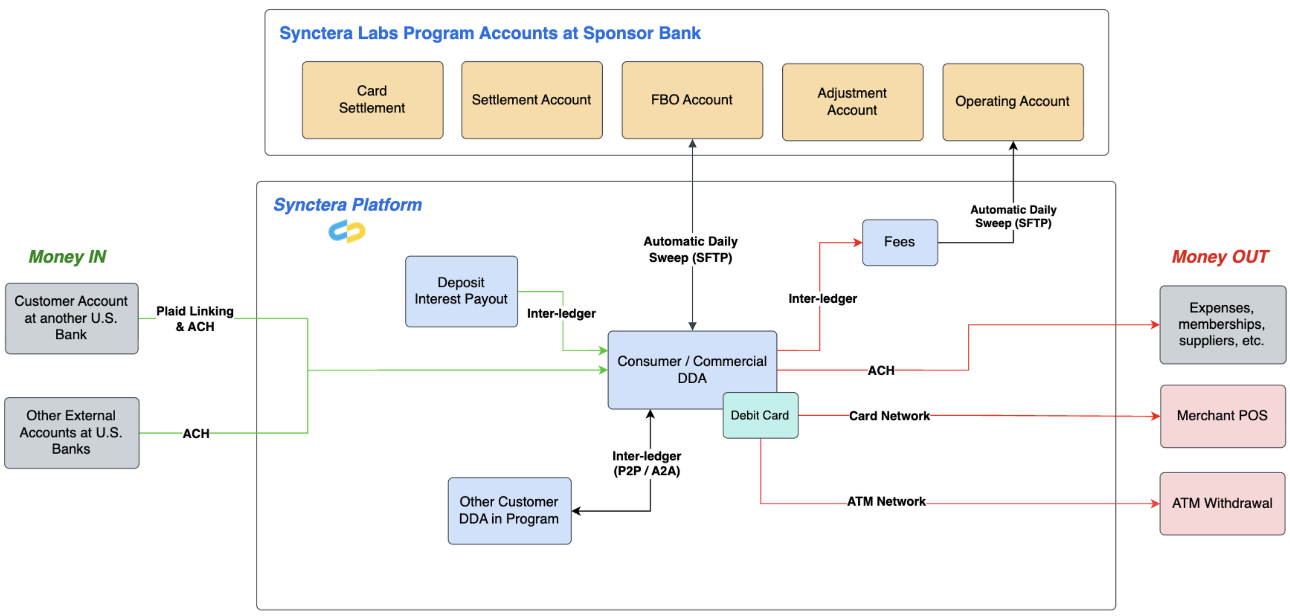
Pre-Submit Modal

Remind users to review all information carefully before submitting:

- *"To help speed up your application, take a moment to review your information. Check for typos or errors to avoid delays. Once you submit, we'll begin verifying your information."*

Program Flow of Funds

Note: Not all program accounts are displayed in the image below. There will be additional GL and Settlement accounts involved in the program.



AML & Fraud Rules

Seamlessly integrated with the Synctera platform, Synctera Fraud provides a fraud program that safeguards each program and sponsor bank from regulatory non-compliance and financial losses. Synctera's real-time fraud monitoring and batch AML rules support a wide variety of regulations and risk parameters.

Once a program is live, Synctera reviews real-time transaction and customer information using the pre-configured rules and risk models. The transaction is approved, flagged for manual review, or rejection. When flagged, a case is created within the Synctera platform. The Ground Control team investigates and when applicable, sends an alert to the program to contact their customer to verify the transaction. All details related to the review of potentially unusual or fraudulent activity, as well as the factors contributing to the decision that activity was not unusual or fraudulent, are documented in the case on the Synctera Platform. Transaction activity may be deemed unusual because it matches financial crime typologies and/or stands out as an anomaly in typical customer behavior.

Ground Control

Ground Control serves as Synctera's managed compliance operations function, managing and resolving pending compliance cases within Synctera Console. The team investigates each case, documents its rationale, and determines the appropriate outcome:

1. Closing the case when evidence is sufficient
2. Requesting missing context or documentation
3. Escalating elevated risks to the FinTech or Sponsor Bank.

Operational scope for Ground Control in Synctera Labs includes the following:

- ***Case Eligibility***: Reviews apply exclusively to active pending and open cases (such as 'New' and 'In Review' statuses)
    - Note: cases already marked as 'Pass' or 'Rejected' fall outside Ground Control's scope.

- ***KYC & KYB Reviews***: Focus on evaluating identity verification failures, supporting identification, business registration details, TIN, address, beneficial ownership, watchlists, and corporate documentation.
- ***Watchlist & Customer Alerts***: Assess the relevance of potential matches and associated risk factors.
- ***Fraud Investigations***: Analyze triggered rules, transaction patterns, customer profiles, and connected activity, as well as applying account or card restrictions when fraud is confirmed.
- ***AML Reviews***: Evaluate flagged activity to identify potential UAR or SAR filings.
- ***Reg E Disputes***: Examine underlying transaction details and documentation, while the FinTech directly manages end-customer communications.

Sample Mobile App Simulation

Synctera has made sample front-end mobile app simulations available for developers.

For an example of ***consumer*** simulation, see here.

An example ***commercial*** simulation can be found here.

These demos can be reviewed by your tech team and are provided as a high-level / general example of API calls between your channel app and the Synctera platform.

A few important caveats for this demo simulation:

- This is a demo / sandbox environment and as such may not be available at all times.
- Not all steps and app screens that will be needed for your production app are shown in this demo.
- Features shown in the demo are capabilities supported by the Synctera Platform. Some of the features shown in the demo app are not available in Synctera Labs, and only available in a full production environment.
- General Layout: The demo simulates a channel app that an end user would see on the left and then Synctera platform and API info on the right. See Synctera's developer documentation for more info on all Synctera APIs.
- General Navigation: there are blue 'Next' buttons in the lower right corner of each page. You can use those buttons or many of the buttons on the simulated app work as well.
- The customer onboarding workflow is an example - not all steps, required information, and disclosures are shown.