

Onsetto and Vikar Partner to Accelerate Business Banking Activation and Primacy

Onsetto and Vikar partner to accelerate business account activation, funding velocity, and operating account primacy for banks and credit unions.

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-- [Onsetto](#) and Vikar Partner to Accelerate Business Banking Activation and Primacy

Onsetto delivers activation infrastructure for business banking, enabling financial institutions to engineer primacy and capture the Core Operating Account from day one. Today, the company announced a strategic partnership with [Vikar Technologies](#), a leading provider of unified straight-through digital



experiences for the financial services industry. Through this collaboration, Onsetto and Vikar Technologies will collaborate to help community banks and credit unions modernize how business banking relationships are activated, addressing one of the most persistent challenges in the industry: moving new business accounts from opening to fully funded, primary operating relationships.

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*Cale Johnston, Founder and
CEO of Onsetto*

“Winning the business operating account requires more than account opening alone,” said Cale Johnston, Founder and CEO of Onsetto. “Vikar has a strong track record of helping financial institutions implement modern, streamlined solutions. This partnership extends that capability by embedding structured activation into the digital banking experience as institutions rethink how early

relationship moments drive long-term growth.”

Onsetto's platform enables financial institutions to seamlessly move and activate core operating activity, including payroll, receivables, payables, and other day-to-day flows into new business accounts, allowing them to fund faster, establish primacy earlier, and build stronger foundations for treasury relationships. Together, Onsetto and Vikar will help Fis embed these capabilities into their broader digital transformation strategies.



"Business banking transformation doesn't stop at account opening. It requires seamless integration across deposits, lending, treasury, wealth and operations," said Glenn Bolstad, CEO of Vikar Technologies, "Onsetto's ability to accelerate switching and establish operating account primacy complements Vikar's unified platform strategy. Together, we will help financial institutions move beyond fragmented workflows and deliver a coordinated, end-to-end experience that drives faster funding, deeper relationships, and measurable growth."

The partnership underscores Onsetto's continued momentum as it expands its activation ecosystem of trusted partners across the financial services landscape, supporting banks and credit unions focused on sustainable deposit growth and deeper business relationships.

About Onsetto

Onsetto delivers structured activation infrastructure for business banking, enabling financial institutions to capture the Core Operating Account and establish primacy from day one. By systematically moving payroll, receivables, payables, and operating flows into new relationships, the platform accelerates funding velocity and transforms account openings into fully activated, primary business relationships. Built without requiring core or digital banking integration, Onsetto is fast to implement and designed to support scalable, sustainable deposit growth. Learn more at www.onsetto.com

About Vikar Technologies

Vikar provides an intelligent, unified platform for consumer & commercial account opening and lending, purpose-built for banks and credit unions. The platform integrates digital account opening, maintenance, loan origination and onboarding, KYC/KYB, compliance, treasury services, and wealth management into a single, configurable environment — eliminating fragmented systems, reducing manual handoffs, and enabling true straight-through processing. Designed to support complex commercial relationships, Vikar manages multi-entity business structures, international accounts, and treasury services across self-service and bank-directed channels. Embedded automation, rules-based workflows, and real-time visibility empower

relationship managers, lenders, operations, and compliance teams to work from a holistic shared view of data.

Seamlessly integrated with core banking systems and key fintech partners, Vikar enables financial institutions to accelerate onboarding and funding, strengthen regulatory controls, improve operational efficiency, and deliver a modern, unified experience across deposits and lending.

Learn more at www.vikartech.com.

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