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Swaystack and InstaSwitch Partner to Solve Business Banking's Hardest Problem: Account Activation

InstaSwitch gives Swaystack's bank and credit union customers a built-in way to move deposits, payroll, and spend into newly opened business accounts.

MIAMI, FL, UNITED STATES, July 29, 2026 /EINPresswire.com/ -- Swaystack, the personalized onboarding and engagement platform trusted by banks and credit unions, today announced it is partnering with InstaSwitch, the switching infrastructure for business banking. The partnership gives Swaystack's bank and credit union customers a built-in way to move deposits and operational activity into newly opened business accounts.

Over 5 million U.S. small businesses* attempt to switch bank providers each year, and most never complete the move. Business owners want to switch. The stall happens when they see what it takes to move income, payroll, spend, vendors, and clients across separate systems and defer the work. Swaystack reaches business account holders at the moments that matter. InstaSwitch is the execution layer that starts the primary relationship.

“We partnered with Swaystack because of what they've built. Banks and credit unions trust their product to engage their account holders and win primacy. Adding InstaSwitch means these institutions can do even more for their business customers, moving operational activity into newly opened accounts at scale.” Daniel West, Founder & CEO, InstaSwitch.

Through the integration, Swaystack's bank and credit union customers can move their business account holders from an opened account to a primary operating relationship without sending them to a separate tool or workflow.

“Our framework has always been that the primary relationship is earned, not assumed. The bar is high in business banking. The institution has to earn income, payroll, and spend all moving into the new account before the customer defaults back to where their spend and operational activity already lives. InstaSwitch is the execution layer that makes that possible at scale.” Har Rai Khalsa, CEO & Co-Founder, Swaystack.

Opening a business account is the start of a relationship. The institutions that win primacy are the ones that complete the move within the first weeks, before the customer's old financial institution wins back by default.

With Swaystack and InstaSwitch running together, the business owner gets engaged at the right moment with a tool that continues the engagement. The institution ends up with a funded, operational account instead of a name in the system.

About Swaystack
Banks and credit unions turn new accounts into active, primary relationships with Swaystack, a digital onboarding and engagement platform. Using gamified journeys inside digital banking and across email and SMS, financial institutions leverage Swaystack to guide new account holders to take the actions that matter most, like funding, switching direct deposit, and adopting new products. Founded by fintech veterans Har Rai Khalsa and Simran Singh, Swaystack builds on a proven track record of helping banks and credit unions compete with modern digital experiences. Har Rai previously co-founded MK Decision, acquired by Alkami in 2021, while Simran co-founded Zogo, where he helped more than 250 financial institutions gamify financial education for over 1.1 million users. See the product in action.

About InstaSwitch
InstaSwitch is the account activation infrastructure for business banking, used by fintechs and financial institutions, including Arc, Relay, and Lettuce to turn opened accounts into primary operating relationships. The company raised $5.1M in seed funding led by Chicago Ventures, is SOC 2 Type 2 certified, and has cleared diligence at a $40 billion financial institution. Learn more at instaswitch.co.

*according to Coalition Greenwich and SBA data

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