



The gold standard in digital banking

Extensibility by Alkami: Platform Architecture Designed for Scalability

As digital banking technology changes at an ever-increasing pace, third-party integrations have become a necessity. The following factors ensure traditional financial tools won't support future needs:

- Growth in users strictly relying on mobile
- The rise in the Internet of Things (IoT) and wearable technology
- Complex financial ecosystem

78% of the US Millennial population will become digital banking users

To stay competitive in the market, your organization can achieve differentiation through extensibility — customizing, integrating, and personalizing your platform as new market-leading tools arise. Alkami provides an open platform that meets rising demand.

Extensibility: Go Above and Beyond

Cloud-Based.

Multi-Tenant Architecture.

Single Code Base.

These technical terms describe the foundations the Alkami Platform is built on. It allows you to deliver an elegant, unified digital banking experience that scales to meet evolving user expectations and helps you maintain a competitive edge against the megabanks.

Extensibility is Alkami's ability to accommodate FI-specific requirements without augmenting or changing existing Alkami code shared by multiple FIs. Our extensibility tools include:



Software Development Kit (SDK):

The Alkami SDK empowers our customers with the flexibility to differentiate themselves from other FIs by giving them direct access to develop custom functionality on the platform. Our SDK includes a design development kit to ensure your user interface (UI) looks consistent across both standard and custom-built features.



Application Programming Interfaces (APIs):

With 220 available integrations, we provide concise documentation to make our APIs a low barrier to entry for use. Our single code base enables deep integrations for a seamless user experience (UX) across native and third-party solutions. We've got you covered whether you're integrating the latest innovative third-party tool to increase end-user engagement or automating back office solutions to improve administrative efficiency.

60% of consumers want to transact with FIs that provide a single platform, such as a mobile banking app

With Alkami's multi-tenant architecture, all FIs are on the same version of our open platform, and our clients don't fall behind with outdated systems. With a single code base platform structure, you can take control with the flexibility to configure without having to take ownership of future development and support efforts. Our single code base also ensures customizations are preserved in each release.

Why Extensibility Matters: Grow Your Relationships Without Outgrowing Your Platform

84% of consumers prefer digital channels over visiting branches in person.

Our extensibility model and nimble integrations offer a holistic approach to platform structure, keeping you from outgrowing your digital banking solutions. The all-in-one Alkami platform helps you quickly integrate with market-leading technologies to meet evolving user expectations and win over micro-solution fintechs that specialize in only one aspect of digital banking.

In order to truly edge out megabanks and fintechs with unmatched functionality, you'll need to differentiate your organization with a platform that ensures future-proof scalability as you grow your customer/member relationships.

Don't Have a Developer Team for Your Extensibility Needs?

No worries. We're happy to help you find the best fit for implementation if you don't have an internal development team. Our Gold Partner Program certifies third-party developers who can work with you on leveraging Alkami's SDK and APIs to build custom-integrated solutions for your digital banking experience. To learn more, contact your Alkami representative or visit [Alkami.com](https://alkami.com).