



## **APS and Sutton Bank Announce Strategic Partnership**

**Fargo, North Dakota, February 13, 2024** – Advantage Payment Services (APS) is pleased to announce it has entered into a strategic partnership with Sutton Bank offering APS’ Advantage Platform to Sutton Bank clients. Sutton Bank is an independent, Ohio-based community bank and a leader in the payments industry. APS is a leader in regulatory technology for several Fintech brands. Through this partnership, APS and Sutton are joining together to leverage their respective strengths to provide a comprehensive suite of solutions to serve the payments industry.

APS’ Advantage Platform is a highly configurable, cloud-native suite of solutions across the account lifecycle including identity verification, dispute case management, transaction risk monitoring with SAR filing, and document management all integrated seamlessly into an organization’s existing business processes. Utilizing Microsoft Azure, APS’ Advantage Platform is secure and scalable to meet the ever growing and evolving needs of the industry.

“We are excited to partner with APS and offer their platform and expertise to our programs,” said Darryl Clukey, SVP- Chief Payments Officer of Sutton Bank, “APS’ Advantage Platform offers scalable solutions that tackle the most complex and dynamic levels of regulatory compliance across all aspects of the account lifecycle.”

Sutton Bank possesses deep relationships with networks, processors, and program managers which enable the bank to offer hundreds of leading card programs nationwide.

“APS is thrilled to partner with Sutton Bank, a recognized leader in banking and payments,” said David Campbell, CEO & Founder of APS. “This partnership enriches our depth and breadth as we work to serve those organizations in need of safe, secure, and frictionless regulatory payment technologies.”

Together, APS and Sutton Bank look forward to continuing to impact the industry and expand their products and services for payments, banking, and Fintech.

**About Advantage Payment Services**

Advantage Payment Services (APS) is the leader in regulatory technology for banking, payments, and Fintech brands. APS built a highly configurable, secure, cloud-native platform that integrates identity verification, dispute case management, transaction risk monitoring, and digital document management seamlessly into existing business processes, enabling clients to scale these critical functions as they grow. APS is privately held and based in Fargo, North Dakota. For more information about APS, please visit [www.advantagepaymentservices.com](http://www.advantagepaymentservices.com).

**About Sutton Bank**

Sutton Bank, an Ohio-based independent community bank, was founded in 1878 and has grown into a top-performing community bank, as recognized by the Independent Community Bankers of America. Payments has been a core banking product for Sutton Bank since the late 1990's. Since that time, Sutton has issued hundreds of card programs, building strong partnerships with card networks, processors, and program managers, and has been transitioning from an issuing organization to a payment facilitator. Sutton Bank is now one of the largest card issuers in the country. For more information on Sutton Bank's Payments business, please visit [www.suttonpayments.com](http://www.suttonpayments.com).

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