

How Bento, an expense management provider, used an ACH API to build its flagship product

Synopsis

Problem: Bento needed a payments integration that could provide more control over the customer’s experience in linking a bank account and transferring funds into their Bento account.

Results: Bento integrated Dwolla’s API, resulting in a completely branded experience as users connected their bank accounts and transferred funds into their Bento account.

A third of U.S. businesses declare bankruptcy due to employee theft, and the losses amount to \$50 billion every year. Bento for Business aims to solve this with their suite of expense management tools.

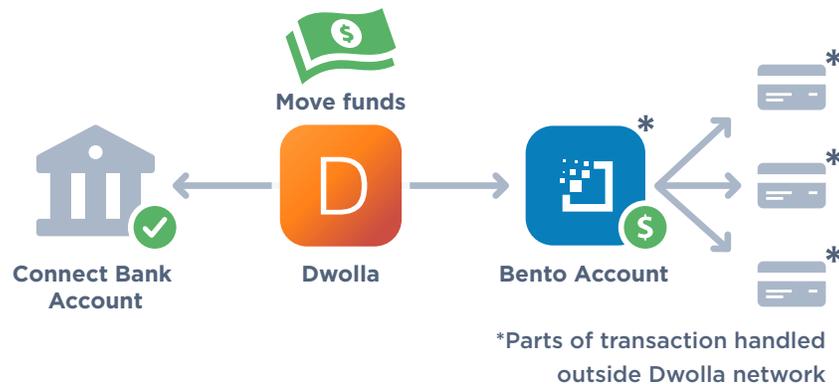
Overview

[Bento for Business](#) provides turn-key expense management solutions for small-to-mid-sized businesses with its flagship product, the Bento Card. The Bento Card is both a physical and virtual prepaid debit card, allowing employers to control employee spending.

Each employee or contractor gets their own Bento Card, while the employer or admin controls what, when, and how much the respective employee can spend using the card. Bento uses Dwolla’s API to facilitate the transfer of funds from the employer’s banking account to a Bento account.



Bento needed the ability for employers to seamlessly and instantly connect a bank account. The connected bank account would be used to upload funds into the Bento account associated with each Bento Card.



In short, Bento had three requirements of whichever payments integration it chose:

- 1 Easy for users to connect a bank account
- 2 A white labeled integration, branded to Bento
- 3 Ability to transfer funds from a bank account into a Bento account

“ We were looking for a faster way to onboard our customers to use the Bento platform, and Dwolla delivered. Dwolla was easy to integrate, and providing a white-labeled experience gave Bento a new level of flexibility and capabilities to integrate to the ACH network that we couldn’t find in other providers. We can now give our customers the optimal experience by linking bank accounts and transferring funds. ”



SEAN ANDERSON
COO AND FOUNDER

How Dwolla Helped

Delivering on Functionality

At a minimum Bento needed a payments solution that could verify bank accounts and transfer funds into a Bento account. It was also important to be able to weave these functions into a simple user experience.

Solution: After considering other solutions, Bento integrated Dwolla's API in order to deliver the required functionality, suited to their branding.

Outcome: Bento integrated with Dwolla's API, delivering a beautiful user interface and instant bank account verification. Today, Dwolla facilitates transactions for thousands of small to mid-sized businesses on Bento's platform.

Easy Integration

When launching a product, Bento couldn't afford to start from scratch; that would require too much time. They were looking for a partner in the payments integration, experts to guide them and shape the facilitation of bank transfers.

Solution: Bento considered three payments providers, and ultimately decided to integrate Dwolla's API because it reduced the amount of development work for its team and offered dedicated support.

Outcome: Bento integrated and launched Dwolla's API in less than a month. They enjoyed responsive support, saving the development team an estimated 4 weeks during implementation.

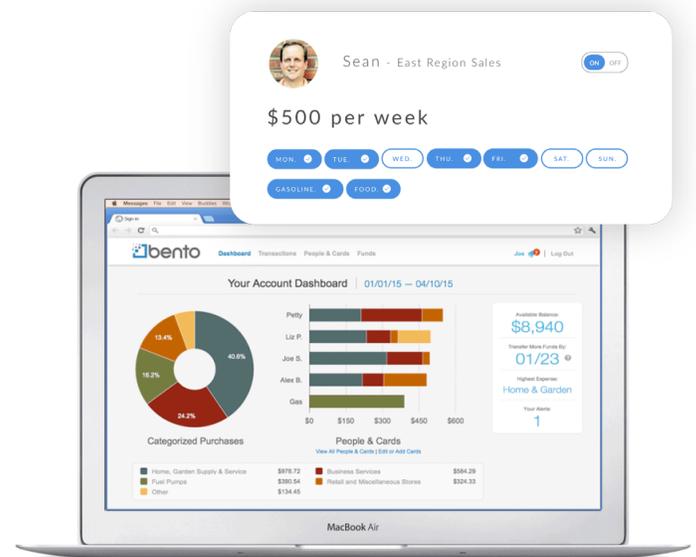
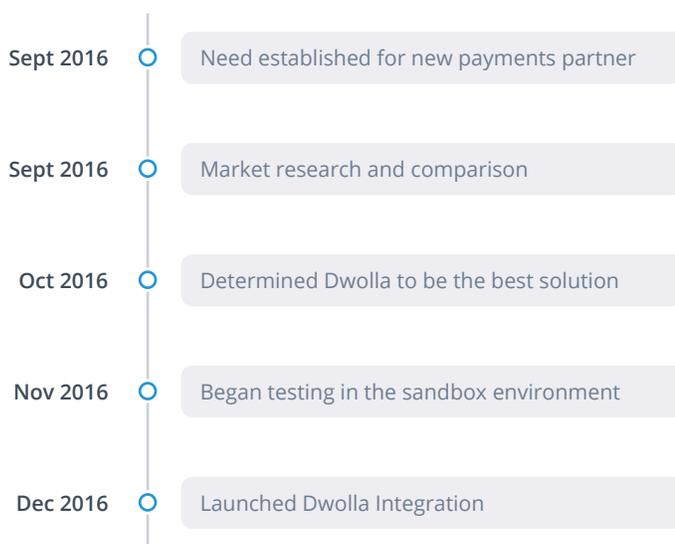
Enabling Growth

As innovators in a new space, Bento is consistently adding new products and features to reach a broader swath of small to mid-sized businesses. They were looking for an integration that could, down the road, support and enable new functionality within their platform.

Solution: After successfully integrating the Dwolla API, Bento has been able to plan new ways to diversify and expand the company's product and platform.

Outcome: Since the first implementation of Dwolla, Bento now verifies their customers with instant account verification (IAV). The company is also exploring new ways to expand their platform, enabled by Dwolla's API.

Timeline



Integration is simple. To get started contact: sales@dwolla.com.



For more information, review our API documentation at developers.dwolla.com or visit dwolla.com.