

NewtekOne®

NASDAQ:NEWT

NewtekOne and Newtek Bank Unveil Real-Time, All-in-One Business Banking + Merchant Solutions in a Single Online Process

August 4, 2025

BOCA RATON, Fla., Aug. 04, 2025 (GLOBE NEWSWIRE) -- NewtekOne, Inc. ("Newtek") (NASDAQ: NEWT) and its national bank subsidiary Newtek Bank, N.A. ("Newtek Bank") have launched a game-changing innovation for independent business owners: a fully integrated onboarding process that delivers both an approved Newtek Bank true Newtek Zero-Fee Business Banking® checking account and a Newtek Merchant Solutions, LLC ("NMS") merchant payment solution—simultaneously, using a single, streamlined data capture in a single online application process.

This unified experience means business owners get everything they need to accept payments and manage cash flow in one step. When a client is onboarded for a Newtek Bank checking account, the client automatically receives an approved NMS merchant account; when a client applies for an NMS merchant account, the client gets an approved Newtek Bank account, with merchant payments settling directly into the Newtek Bank account.¹ All activity—banking, batches and returns—is visible to the client and managed from the Newtek Advantage® Dashboard (patent pending). And with the opening of the Instant Merchant Account, business owners can begin accepting debit and credit card payments, with no waiting, no second applications -- just instant access to revenue.

All-in-One. Real Time. Built for Independent Business Owners.

The [Newtek Advantage Dashboard](#) gives business owners a single online portal for banking, payments, payroll, insurance, IT, and more. It's built to operate in real time, providing transparency and control that legacy banks and third-party providers simply cannot match.

Barry Sloane, Chairman, President, and Chief Executive Officer, commented, "Independent business owners need a single-stream, real-time solution—not disconnected products and outdated workflows. We give our business owner clientele one location for transactions, analytics, and data to manage their businesses. We are proud of what we have built and are now delivering and executing on frictionless banking and business solutions. We give business owners multiple solutions in just one application with real time payments, a depository relationship, and banking all fully integrated. Newtek Bank is banking for the future."

¹ Once approved, the client merely needs to authorize the opening of the respective account.

About NewtekOne, Inc.

[NewtekOne®](#), Your Business Solutions Company®, is a financial holding company, which along with its bank and non-bank consolidated subsidiaries (collectively, "NewtekOne"), provides a wide range of business and financial solutions under the Newtek® brand to independent business owners. Since 1999, NewtekOne has provided state-of-the-art, cost-efficient products and services and efficient business strategies to independent business owners across all 50 states to help them grow their sales, control their expenses, and reduce their risk.

NewtekOne's and its subsidiaries' business and financial solutions include: [banking \(Newtek Bank, N.A.\)](#), [Business Lending](#), [SBA Lending Solutions](#), [Electronic Payment Processing](#), [Accounts Receivable Financing & Inventory Financing](#), [Insurance Solutions](#) and [Payroll and Benefits Solutions](#). In addition, NewtekOne offers its clients the [Technology Solutions](#) (Cloud Computing, Data Backup, Storage and Retrieval, IT Consulting and Web Services) provided by Intelligent Protection Management Corp. (IPM.com)

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Note Regarding Forward-Looking Statements

Certain statements in this press release are "forward-looking statements" within the meaning of the rules and regulations of the Private Securities Litigation and Reform Act of 1995 are based on the current beliefs and expectations of NewtekOne's management and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements. See "Note Regarding Forward-Looking Statements" and the sections entitled "Risk Factors" in our filings with the Securities and Exchange Commission which are available on NewtekOne's website (<https://investor.newtekbusinessservices.com/sec-filings>) and on the Securities and Exchange Commission's website (www.sec.gov). Any forward-looking statements made by or on behalf of NewtekOne speak only as to the date they are made, and NewtekOne does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

SOURCE: NewtekOne, Inc.

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