# Q&A with Bluevine's Co-Founder and CEO, Eyal Lifshitz


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*Eyal Lifshitz is the Co-founder and CEO of Bluevine, the largest digital banking platform for small business in the U.S. Through a single account, companies can earn more, save more, borrow, and manage their money whenever and wherever they do business – without ever stepping into a branch. Accessible through one dashboard, its product suite integrates high-yield business checking, accounts payable, invoicing, debit and credit cards, loans, and lines of credit. Since 2013, Bluevine has served over 750,000 customers, delivered over $17 billion in loans, and is currently trusted with over $1.6 billion in managed customer deposits.*

*As a third-generation small-business entrepreneur, Eyal is passionate about helping small businesses grow and prosper. Before Bluevine, Eyal was a principal at Greylock IL, Greylock Partners' dedicated fund for Israel and Europe. At Greylock, Eyal was involved in investing over $100 million in start-up companies. Earlier in his career, he was a consultant at McKinsey & Company and an engineer at Texas Instruments. He holds an MBA with high honors from the University of Chicago, where he was a Carlton Fellow.*

**Traditional banks have long underserved small businesses, leaving many entrepreneurs without the tools or flexibility they need to grow. You founded Bluevine more than a decade ago to change that, building a platform that combines advanced technology, security, and dependable service to deliver better banking for growing businesses. What inspired you to start Bluevine, and how has that vision evolved as you've worked to break the barriers of traditional business banking?**

**Eylal Lifshitz**: I was inspired to become an entrepreneur by my father and grandfather. My father owned a physical therapy clinic on the Upper East Side of New York, and my grandfather ran a lighting and electrical supply store in Israel. From them, I saw the realities of small business ownership up close—particularly the constant challenges of managing cash flow.

Growing up, I witnessed how even a thriving business can be strained by payment delays. My father served a steady stream of patients, yet he often waited weeks to get paid, since most reimbursements came through healthcare insurance. A single billing error or delay could create serious financial pressure. I still remember him saying, "The billing delays are killing me."

I founded Bluevine to help business owners like my father. During my time in venture capital, I saw the potential of fintech to make financial services more accessible and aligned with the needs of small businesses. I wanted to build a modern banking platform that provided easier access to working capital and financial management tools.

Today, Bluevine is the largest small business banking platform in the U.S. Through our integrated account, customers can earn more, save more, borrow, and manage their finances anywhere—without ever needing to visit a branch. Since 2013, we've served over 750,000 customers, delivered more than $17 billion in funding, and currently manage more than $1.8 billion in customer deposits. We are proud to help business owners focus on what matters most: running and growing their businesses.

**The holidays are both a time of opportunity and intense pressure for small business owners. It's also a reminder of how valuable time is, especially when entrepreneurs are balancing customer needs with time for family and loved ones. How does Bluevine's technology help business owners reclaim their time and focus on what truly matters during the holiday season?**

**EL**: For small business owners, time is one of the most meaningful gifts—especially during the holidays. Between serving customers, coordinating with vendors, managing payroll, juggling family commitments, and finalizing planning for the year ahead, every moment counts. Having a banking platform that helps reduce the friction and time spent on financial operations and planning can be the difference between feeling burned out and revitalized from the holidays. Our goal has always been to support small business owners with an all-in-one, modern banking platform designed to unify the fractured ecosystem of small business financial operations – so owners can spend less time managing multiple financial systems and doing monotonous manual work, and more time doing what's important to them. For many, that means just a few extra minutes of mental calm to spend with their family every day. Our online banking, which includes integrated A/P and A/R solutions, automated cash management tools, and real-time visibility into cash flow, allows us to be a silent partner of sorts–working in the background to make everything run just a bit more smoothly for owners and allowing them an added level of confidence in their decision-making.

In the end, Bluevine empowers small business owners to operate with ease, efficiency, and peace of mind—so they can enjoy the season and step into the new year with confidence.

**The end of the year is often a time to pause and reflect. What are you most proud of when you look at what Bluevine has accomplished, and what message would you share with the small business owners who rely on your platform every day?**

**EL**: I'd say I'm most proud of the number and variety of customers we have served. Currently, we have more than 750,000 lifetime customers and more than 210,000 active funded accounts, and so it's been great to see how our solution works for small businesses as varied as boutique safari outfitters to artisanal cocktail kit makers, to dive shops. It's great to see that we play a small part in helping others make their dreams a reality.

To that end, the message I'd like to share is just, "Thank you." Everything we do at Bluevine is done with the interest of small business owners in mind. A core value of our company is for all our employees to mirror the passion and mindset of small business owners in their daily jobs. We are all inspired by the persistence of small business owners, and the faith they have shown in fueling our growth has allowed us to introduce new and better products to make their day-to-day easier.

Small businesses are highly underserved. We're here to fix that and are here to serve them on all steps of their journey.

**Fintech continues to evolve within a complex regulatory environment. From your perspective, what policy or regulatory changes would best support small business innovation and allow fintech companies like Bluevine to deliver even greater value to their customers?**

**EL**: Small businesses often struggle because their data is siloed. Open banking is a win for small businesses because it allows for more choice and richer functionality, which in turn gives owners more control over their data. Open banking levels the playing field–enabling applications to have more uniform access to customer data, which enables tech-forward providers to solve real-world financial problems for small business owners quickly and seamlessly using a variety of data sources. That's why it's so important to have strong open banking rules of the road in place, which allow all Americans to access and share their financial data with the apps and services of their choice.

**Bluevine's mission is to give business owners time back in their day. If you suddenly had an extra hour to yourself during the holidays, how would you spend it?**

**EL**: That's an easy answer–if I had an extra hour to myself during the holidays, I'd spend it with my family. As I said, I started Bluevine in large part because I was inspired by my father's entrepreneurial spirit growing up, but I still remember vividly there were times that he would be handling operations when he should have been spending time with the family.

We're a global company with offices in five cities across three countries, which means I spend an awful lot of time on planes and visiting our offices away from my home. I have 2 teenage kids – a son and a daughter – who are growing up so fast, so every hour I get to spend with them is special.

The Financial Technology Association (FTA) is a network of leading fintech companies and digital banks shaping the future of finance. We champion financial innovation and advocate for policies that expand competition, access, and opportunity.

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