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Sherpa Technologies is First CUSO to Enable a Certified Credit Union on The Clearing House's RTP® Network
Represents First Non-Core Connectivity Method for Credit Union Industry

Columbus, Ohio—Sherpa Technologies announced today that it has become the first credit union-specific, non-core, third-party service provider (TPSP) and credit union service organization (CUSO) to provide a hosted gateway to the RTP® network from The Clearing House (TCH) to a certified credit union. Sherpa's initial RTP network service, developed as a part of its Mosaic platform, will include receive-only capability, allowing a credit union's member to receive a payroll or loan disbursement and other payment types in real-time.

"Sherpa's RTP service was designed as an industry-wide offering, which can be used by credit unions, CUSOs, digital experience providers, core processors, and fintechs," said Sherpa's CEO and President, Keith Riddle. "We look forward to supporting credit unions of all sizes and industry partners who want to offer members the convenience, speed, and simplicity of real-time payments, which will also allow them to compete with larger financial institutions and fintechs. Later this year, Sherpa is planning to infuse real-time payment functionality into its Payigy digital payment solution, enhancing the ability for an indirect loan member to receive notifications (a Request for Payment) and submit loan payments in real-time."

To build the needed architecture to provide a hosted gateway for a certified credit union to the RTP network, Sherpa partnered with ACI Worldwide, a leading provider of electronic payments for more than 6,000 organizations that is helping real-time payments reach ubiquity in the U.S. and across the globe. Sherpa's collaboration with ACI enables a comprehensive, cloud-based real-time payments service, including message management, integration services, network connectivity, liquidity management, and administrative and business intelligence functionality. In addition, Sherpa's Mosaic platform and RTP service components were developed to meet the high availability and platform resiliency requirements expected from an open payment platform such as ACI's.

"Consumers expect fast and secure payments, whether dealing with merchants, corporates, major banks or their local credit unions," said Craig Ramsey, Head of Real-Time & Digital Payments, ACI Worldwide.

"Empowering credit unions to access real-time payments rails – paired with the personalized service they excel at providing to SMEs across the country – better positions them to rapidly modernize their payments infrastructure with a cloud service and bring new innovations to market. This will provide them with rich data, leading to better and more personalized financial advice for their customers – not to mention driving greater ubiquity of real-time payments."

Corporate One Federal Credit Union is the first RTP network participant to leverage Sherpa's RTP service. Corporate One's RTP network participant certification comes seven months after the announcement that it was the first credit-union specific provider to receive funding agent status on the RTP network. As a funding



agent, Corporate One is able to provide and manage the funding required for its member credit unions who themselves are participants in the RTP network.

The RTP network is the first new core payments infrastructure to be built in the U.S. in more than 40 years and gives the industry a modern platform for domestic payments, complete with rich data capabilities and immediate payment confirmation. The system enables instantaneous settlement and availability. With receipt of real-time payments, participating depository institutions will experience improved straight-through processing, automated reconciliation, fraud and risk reduction, rich data reporting and analytics capabilities, partnership integration, and reduced operational costs. The RTP network currently reaches more than 52 percent of U.S. accounts for real-time payment receipt.

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About Sherpa Technologies

Sherpa Technologies is leading credit unions on a journey of digital transformation to provide integrated, seamless and personalized member experiences. Our team's extensive knowledge can be leveraged to complement our partner credit unions with the desired insights, so they can successfully serve their members in a dynamic digital financial marketplace. Our Mosaic digital business platform provides a comprehensive application development framework, integrates an ever-expanding suite of solutions with credit union systems and applications, and optimizes data to drive personalization and credit union growth. Sherpa Technologies is a CUSO of Corporate One Federal Credit Union. Learn more at www.sherpatech.org.

About ACI Worldwide

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.