

IMMEDIATE PAYMENTS SOLUTIONS

ONE PARTNER. TWO PAYMENT RAILS.

Elevate your credit union's offerings with immediate payments, delivering the speed and convenience your members expect in today's digital age. Stay competitive and build lasting member loyalty with Corporate One's immediate payment solutions.



UNLOCK THE FUTURE OF PAYMENTS



Connect Fast

Our simplified API integrates into various products and services, connecting credit unions to the RTP® network and FedNow® Service as a Third-Party Service Provider.



24/7/365 Settlement & Cash Management

We provide solutions on both rails that alleviate the burden of monitoring transactions and funding positions, which could be burdensome for credit unions to do on their own.



Send Payments

We enable credit unions to send real-time payments on behalf of their credit union without becoming RTP network participants.

Why Immediate Payments?

In today's fast-paced world, consumers and businesses alike expect immediate payments. With the rise of real-time payment systems like the RTP network and the FedNow Service, the ability to send and receive funds instantaneously has become a crucial part of daily life. Immediate payments provide convenience, speed, and security, enabling individuals and businesses to manage their finances more efficiently and effectively.

Consumers are eager for real-time payments and expect financial institutions to offer them.

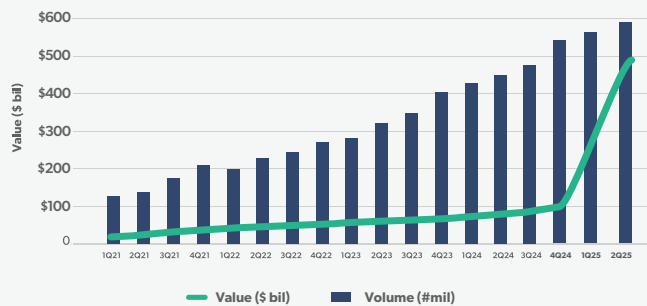


8 out of 10 people who earn a living doing freelance, contract or consulting work will opt for instant payments if given the option, and nearly half say they would be willing to pay a fee in exchange for immediate payments.



1 in 4 consumers are challenged by the slow speed of payments and prefer to have better options for instant money movement to help manage personal finances.

With an average quarterly volume growth of 10% since 2018, the volume has been steadily increasing quarter over quarter.



2Q25 107 million transactions for \$481 Billion
8% volume growth and 195% increase

OUR SOLUTIONS

Connect Fast

Third-Party Service Provider for the RTP network and FedNow Service

Corporate One offers a simplified API that allows credit unions to establish an immediate payments connection with the RTP network and FedNow Service. Corporate One uses an open payment platform to connect credit unions to the RTP network and/or FedNow Service, enabling them to send and receive real-time payments seamlessly. This platform eliminates limitations related to payment messages and integration services, offering greater efficiency. Our open framework offers credit unions optimum flexibility to develop the experiences they want and future-proof payment modernization efforts by being able to support and extend to different payment networks in the future.

Send Payments

CU Corporate Payments on the RTP network

CU Corporate RTP facilitates real-time payments at a low cost without the requirements of RTP network participation or certification and technical resources. Accessed through our unified payments platform for ACH and domestic wires, it's an accessible entryway to learn about, gain confidence with, and experience immediate payments for credit unions while realizing immediate payments' benefits.

Manage Settlement and Cash 24/7/365

Funding Agent Service for the RTP network

Our Funding Agent Service prepares credit unions for success in the rapidly expanding payments landscape by supporting their entry into The Clearing House's RTP network. As a funding agent partner on the network, we will facilitate the settlement and 24/7/365 liquidity management of a credit union's RTP network participation. Corporate One's funding agent services are complimentary for receive-only participants on the RTP network.

Settlement Service for FedNow Service

The FedNow Service uses a correspondent model similar to that of FedACH® Services. This means that the FedNow Service clears transactions directly between the Sender FI and the Receiver FI, and settlement can occur in the designated master account. Credit unions can designate their instant payments to settle into Corporate One's master account, and details will be reflected in the members' One Account for comprehensive settlement activity. Corporate One is set up as a settlement provider and can support credit union settlement needs on the FedNow Service.



NEXT STEPS

Set up a Discovery Meeting

Schedule a Discovery Meeting to explore the next steps in your immediate payments journey. Whether you're just getting started or considering immediate payments for your credit union, we can help.

A Discovery Meeting will focus on:



Providing education

Learn more about immediate payments and why now is the right time for your credit union to consider immediate payments.



Providing strategic direction

We can guide your credit union on the key decision points needed to get started on immediate payments.

CorporateOne

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Get started today!
corporateone.coop/discovery