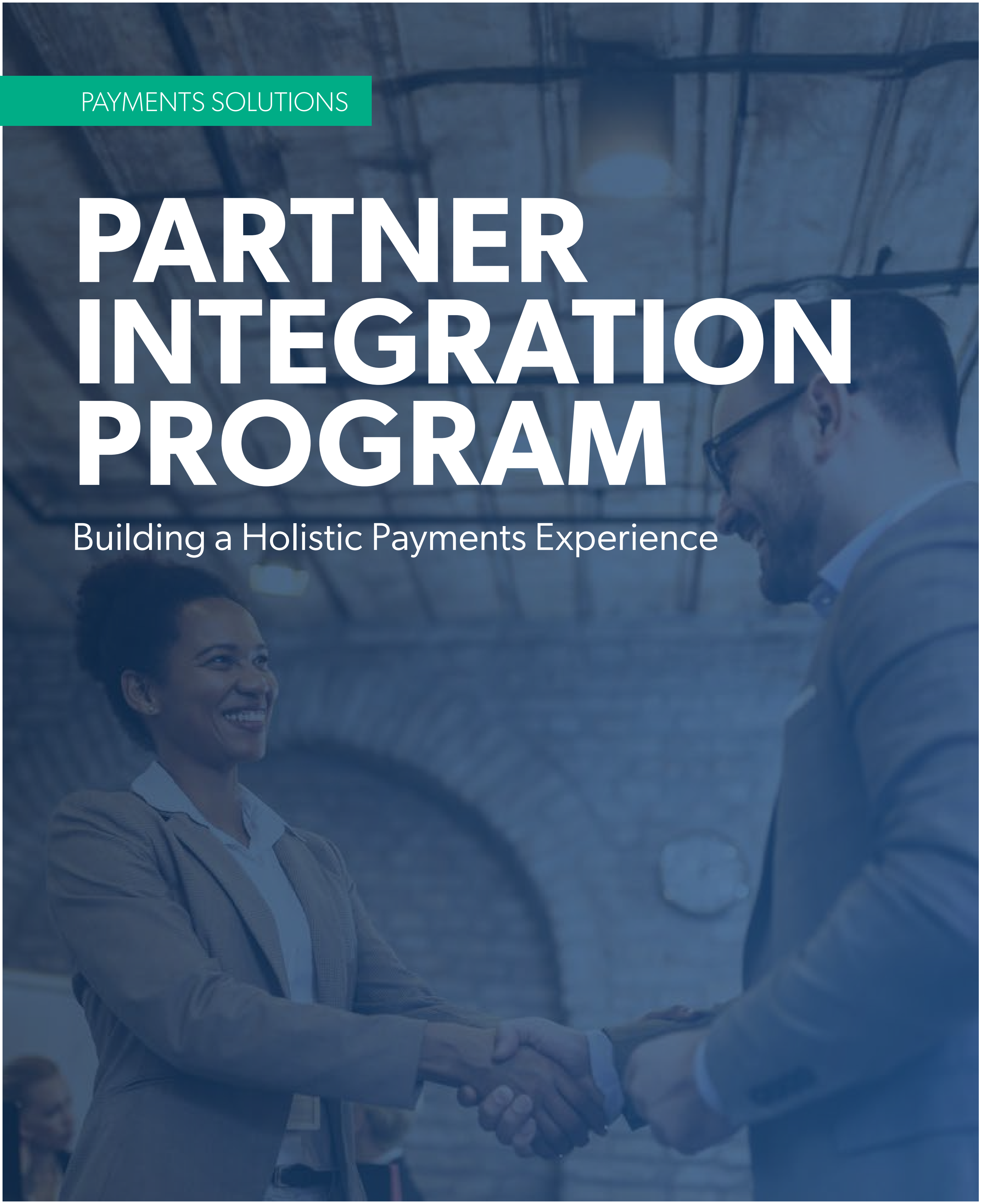
PAYMENTS SOLUTIONS

PARTNER INTEGRATION PROGRAM

Building a Holistic Payments Experience



CorporateOne

WHAT IS THE PARTNER INTEGRATION PROGRAM?

It is Corporate One's collaborative integration program for core processors, digital/mobile banking providers, and other fintech partners of credit unions and CUSOs. It enables secure, efficient connections to our best-in-class integration hub— reducing complexity, enhancing performance, and delivering a seamless experience for your credit union clients.

Accelerate your growth by integrating with Corporate One's advanced payment-centric integration hub. Connect your solution using our cloud-native, high-availability APIs to help your credit union or CUSO clients modernize their payment offerings for their members. Corporate One's Partner Integration Program allows you to launch quickly, scale efficiently, and grow confidently.

WHY PARTNER WITH CORPORATE ONE?

As a trusted, award-winning leader in payment integrations, Corporate One empowers your organization by giving you access to the following:

Unmatched Expertise

You and your credit union or CUSO clients can rely on our extensive know-how, which spans the entire payment process, from initial connection to final settlement, ensuring seamless and efficient transactions.

Comprehensive Ancillary Services

Corporate One's solution-agnostic design allows for limitless integrations that enhance payment processing to meet your credit union or CUSO clients' evolving payments needs.

Compliance and System Updates

As various payment networks deploy releases or as we add new functionality to our hub, Corporate One will provide detailed release notes and notifications to inform you of changes or enhancements.

Expansive Reach and Impact

We've connected some of the nation's largest credit unions to a variety of payment solutions, enabling partners like you to enhance service offerings, attract new credit union clients, and grow market share.

Backward Compatibility

We've designed our system to work with previous iterations of your solution to facilitate seamless software upgrades.

Flexible Partnership Opportunities

Corporate One is ready to work with you to design a mutually beneficial alliance that advances our shared goals.

Concierge White Glove Service

Our credit union-centric approach is intentionally designed to eliminate integration friction between all parties involved. Your Corporate One project manager will work with your team to develop and execute an integration plan that delivers.

Speed to Market

Corporate One has engineered and refined a repeatable process that optimizes quick and reliable delivery of your solution to your credit union clients.

ADAPTABLE. SCALABLE. COMPATIBLE.

Corporate One's holistic integration hub is engineered to grow and evolve as a credit union's needs change. Our solution-agnostic hub supports a variety of payment-related integrations and functionality, including the following:

Fraud Monitoring Platforms or Software

RTP Network and FedNow Service participation verification

Immediate Payment Integrations

Settlement and Reconciliation

Treasury Services

Core Integrations

Automated Batch Processing

Intelligent Payment Routing

OFAC and AML Screening

USE CASES

Here are just a few of the many types of fintech platform use cases that our integration hub can enable:

Embedded Funds Transfers

Allow users to send funds directly from a home banking application.

Bill Payments for Small Businesses

Enable small businesses to pay their suppliers seamlessly.

Instant Loan Funding

Fund loans directly to the credit union's members, dealers, or title companies in real time.

Flexible Payroll Solutions

Deliver employee payroll efficiently—daily or through traditional pay cycles.

Real-Time Member Data Access

Provide real-time core data access within applications for enhanced member experiences.

OPEN BY DESIGN

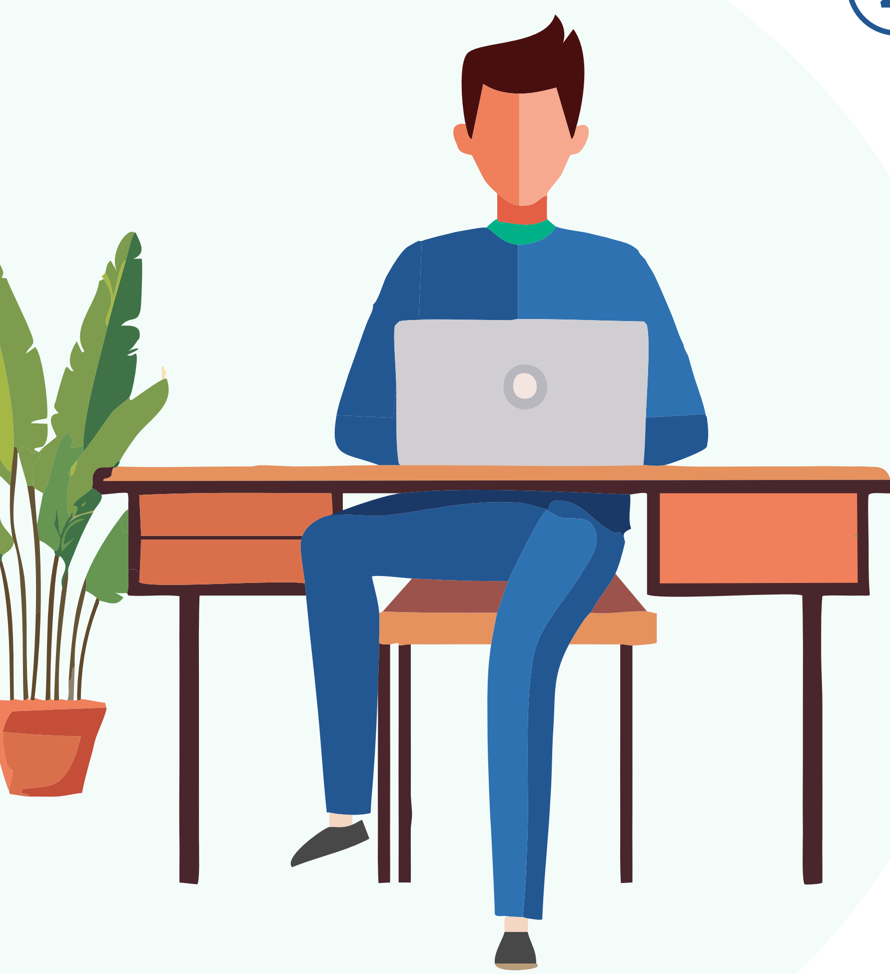
The agnostic architecture and simplified open-API design of our hub make integrations and connections to the payment rails straightforward, minimizing operational demands on your team. Our solution also adheres to robust security best practices, delivered via a cloud-based application, to enhance uptime and establish a reliable connection.

API SANDBOX ENVIRONMENT

Access our APIs to experiment, test, validate, and troubleshoot issues before deploying to production.

SIMPLE & SPEEDY INTEGRATION

Corporate One has developed a streamlined, repeatable process that makes integrating your solution simple and seamless. From scheduling the kickoff call to executing the testing and certification, Corporate One does the heavy lifting so you don't have to. Best of all, we can help you bring your solution to to life quickly and reliably.



1. Complete the NDA and sign up for Sandbox access
2. Participate in the kickoff call with Corporate One
3. Execute the Corporate One partnership
4. Begin coding to Corporate One
5. Schedule testing with Corporate One
6. Complete network certification (if needed)
7. Go live with credit union client (within 30 days of completion of certification)

SEAMLESS MONEY MOVEMENT INTEGRATION

Our easy-to-use APIs ensure low operational overhead, streamlining the implementation process for your team.

SECURITY-FIRST ARCHITECTURE

Corporate One prioritizes industry-leading standards and best practices to ensure the security and reliability of its integration hub.

Our security methods include:

Allowlist

We implement controlled access to our integration hub to enhance overall security, ensuring that only authorized entities can interact with our system.

Authentication

We use robust authentication mechanisms to ensure that users and systems are who they claim to be, thereby preventing fraudulent activities and unauthorized access.

Authorization

Our authorization protocols verify that users have the appropriate permissions to access specific data, reducing the risk of data breaches.

Multi-layered encryption

We employ multi-layered encryption for data in motion and at rest.

Security-first implementations

Our hub is built with a security-first mindset, incorporating the latest security technologies and best practices from the ground up.

Integrate and innovate with us!

Corporate One has been meeting credit unions' payments needs for more than 75 years. If you can dream it, we can partner with you to build and deliver effective, efficient payment solutions that credit unions need and want.

INTEGRATION HUB

By the Numbers

200+
Connections to the RTP network and FedNow Service

$2.3 Billion
Immediate payments dollar volume since inception

745+
Members served

75+
Years of payment processing expertise

5+ Million
Immediate payments transaction volume since inception

$2.9 Million
The smallest credit union connected

$19+ Billion
The largest credit union connected

31%
Credit unions on the RTP network connected through Corporate One

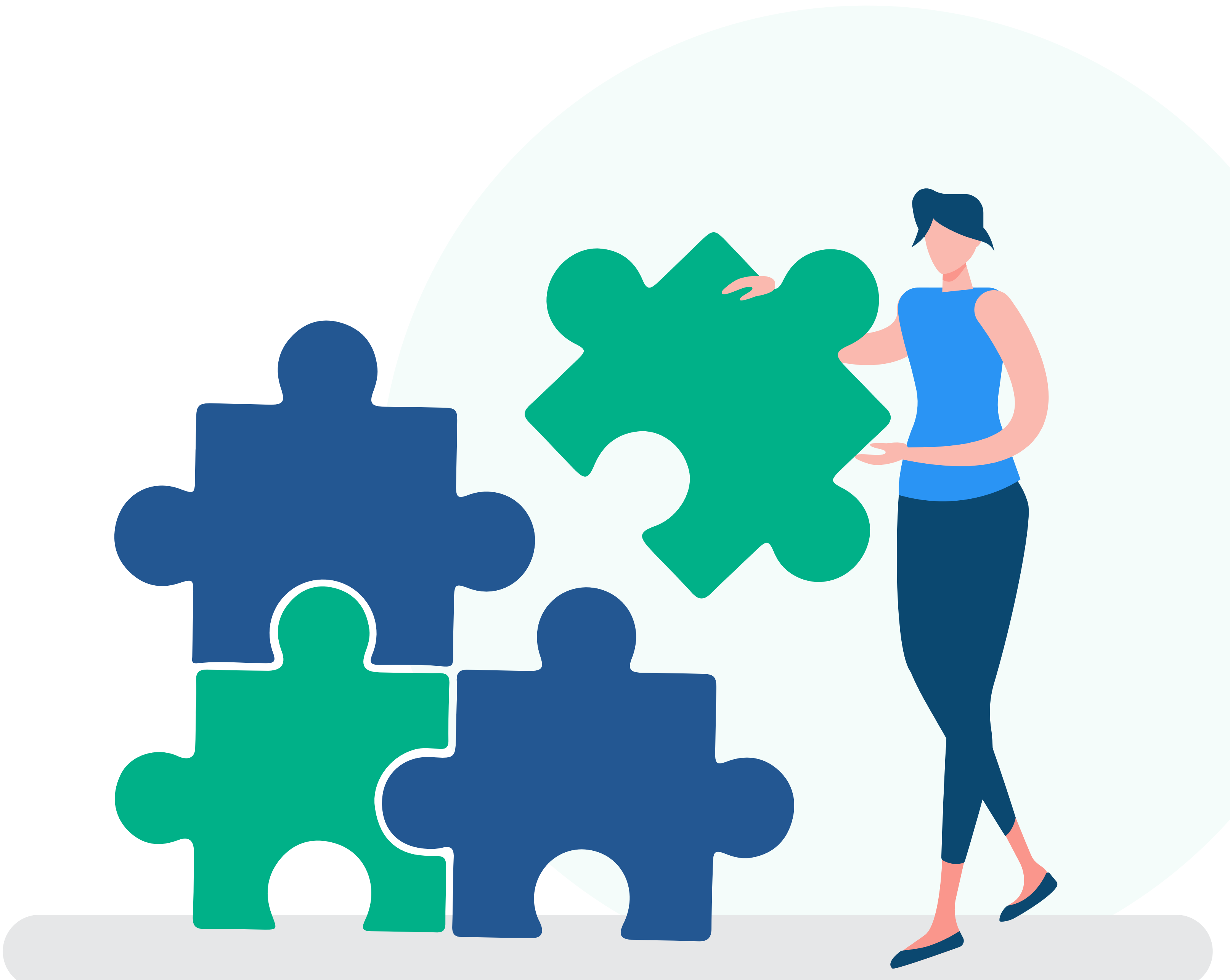
Statistics as of July 2026

CONNECT QUICKLY & EFFORTLESSLY

We've created a streamlined, repeatable process that makes integrating to the immediate payment rails through our hub a breeze. Corporate One manages everything — from kickoff to testing and certification—making it easy for you to bring your solution to market.

DRIVE INNOVATION WITH OUR POWERFUL API SUITE

Corporate One's API suite simplifies network interactions, enhancing speed to market and reducing your technology investment. When you integrate through Corporate One, we manage the intricacies of connecting you to the payment rails, including handling the ISO 20022 messaging critical to immediate payments functionality.



ABOUT CORPORATE ONE

Serving more than 740 credit unions nationwide, Corporate One Federal Credit Union is one of the nation's largest and most trusted corporate credit unions. We support the success of our credit unions through our premier investment, funding, and payment solutions.

Corporate One is at the forefront of helping credit unions realize the benefits of modern payment solutions while providing full support for legacy payment options.

RECOGNIZED PAYMENTS LEADER

Corporate One has won numerous awards for its demonstrated expertise and innovation in the payments industry. We are also considered a thought leader in the payments space.

AWARDS

- EPCOR's 2021 Payments Innovation Award
- ACI's 2021 Impact Award
- ePayResources' 2022 Innovation in Payments Award

COMMITTEE & BOARD REPRESENTATION

Corporate One leaders serve on the following committees and boards:

- EPCOR Board of Directors
- Faster Payments Council Board Advisory Group
- Faster Payments Council Board of Directors
- Faster Payments Council's Education & Awareness Work Group
- Federal Reserve Faster Payments Task Force
- Federal Reserve Bank of Cleveland's Community Depository Institution Advisory Council (2019-2024)
- Governance Framework Formation Team
- The Clearing House RTP Business Committee and Rules Enforcement Committee

Ready to Innovate?

To explore how to connect your solution to Corporate One's Immediate Payment Hub, contact our Business Development and Sales Department at 866.537.7302 or email us at PartnerManagement@corporateone.coop.