

A better member experience

Credit union services powered by the RTP[®] system create a better member experience – one that aligns with the real-time way people live and work today. In addition to speed, new RTP[®] capabilities can differentiate services to attract new members.



Almost any payment is faster, easier and smarter with RTP[®] capabilities at the core.

It takes just seconds for a member to pay for household services on the spot, or split a payment, or make the deadline for tuition, utility bills, taxes and more.



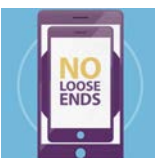
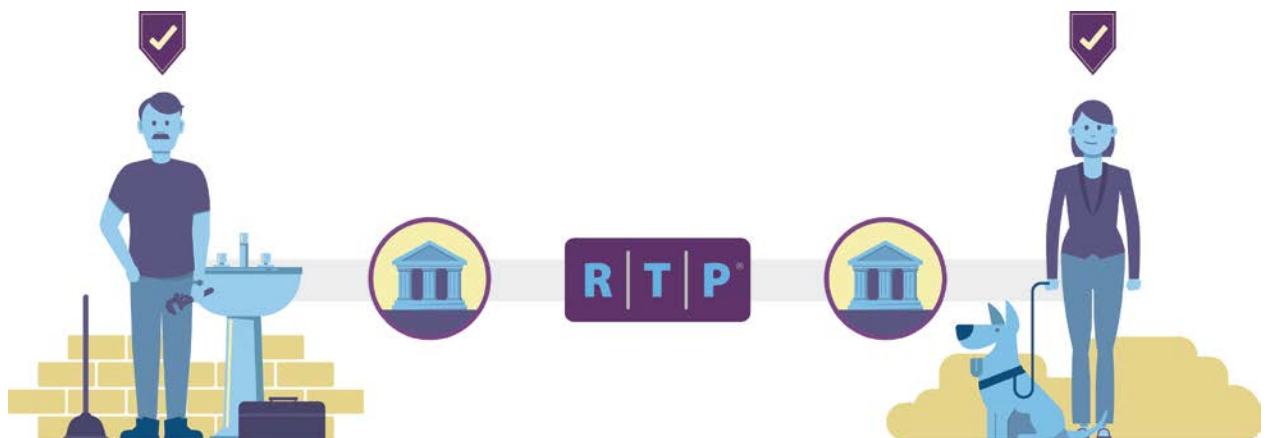
Members are in control.

Since members send payments directly from their deposit accounts, there are no pending payments or debits. Members receive immediate confirmation that the payment was accepted on the other end.



Credit unions can combine payments and messages to build innovative solutions.

The payment along with messages like Request for Payment, Payment Confirmation, Request for Additional Information and Remittance Detail can be combined in new services to create truly efficient and practical payment services for individual and businesses.



For example – a better bill pay experience for billers and their customers

A credit union service powered by the RTP[®] system makes it possible for a plumber to deliver an invoice electronically, including pictures of a repair, to the customer who can review the invoice and pay by mobile phone. The funds move across a secure FI channel in seconds and both parties receive a confirmation that the payment has been applied. No loose ends.