

# Paymentus

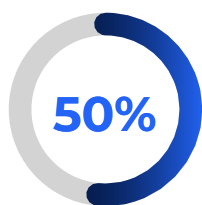
## ACCOUNT TO ACCOUNT TRANSFERS (A2A)

Securely Transfer Funds Externally,  
Seamlessly, and Rapidly



**A2A PAYMENTS ARE EXPECTED  
TO INCREASE GLOBALLY  
FROM 60 BILLION IN 2024  
TO 186 BILLION BY 2029**

Source: [Global A2A Payments Market: 2024-2029](#)



**NEARLY 50% OF MILLENNIALS  
AND GEN Z MAKE A2A  
PAYMENTS**

Source: [2023 PYMNTS Intelligence](#)

### OVERVIEW

Give your customers and members fast and secure funds transfers—to and from other financial institutions (FI)—with Account-to-Account (A2A) transfers from Paymentus.

Paymentus A2A delivers the security, control, visibility, and multi-end processing demanded by today's consumers and leading financial institutions. Consumers can enroll multiple accounts from any FI, with all accounts being verified in seconds through MX's Instant Account Verification, Paymentus' micro-deposit capability, or third-party solution such as Plaid or Yodlee.

Once verified, accounts can be funded online, through a one-time fund transfer, or as an A2A transfer for existing digital banking users.

### INTEGRATED & ADVANCED FRAUD PROTECTION

Paymentus' proprietary PaySafe<sup>SM</sup> settlement process, coupled with integrated fraud management tools, customer segmentation, and flexible ACH aging periods enables your institution to effectively and efficiently manage risk for all transfers.

### CONTROL AND VISIBILITY

A2A delivers superior control and visibility over all fund transfers, enabling FIs to avoid costly chargebacks while experiencing better returns.

### MULTI-END PROCESSING

A2A offers a singular, unified, and intuitive experience that gives consumers the flexibility to send funds through their preferred methods and channels, including ACH and debit cards.

# Meet Consumer Demand for a Simple Digital Money Transfer Solution

## OVERVIEW

Reduce friction by enabling consumers to move money using a payments experience that best reflects the consumers' point of view, allowing them to move money between accounts, as quickly and easily as possible from a single location via mobile, tablet, or desktop.

## MULTIPLE WAYS TO INTEGRATE WITH PAYMENTUS

Paymentus integrates directly into online banking and mobile banking applications for a seamless user experience with your choice of implementation options: API, Widget, or Single Sign-on.

## USER-CENTRIC APPROACH TO MOVING MONEY

With an external funds transfer solution from Paymentus, you can deliver a simpler and more intuitive experience, making it easy for users to move money. Users can also schedule recurring payments and transfers from the same screen, making it just as easy to set up automatic transfers to your kids in college, or automatic transfers to and from external savings or investment accounts.

## YOU'VE GOT THEIR TRUST, NOW WIN THEIR LOYALTY

Our simplified account-to-account transfer capabilities are your answer to the massive efforts of big tech and nonbanks to displace you service by service. But, you've got one thing they'll never have—you know your customers better, and banking is your business. Now, earn their loyalty—and keep their business—with Paymentus.

## THERE'S MORE...

When you use Paymentus for account-to-account transfers you also get the operational and cost benefits of eliminating redundant systems and processes.

## AND, YOU'LL LOVE THIS...

Real-time account-to-account transfers are one of many innovative payments and bill management solutions powered by the Instant Payment Network® to help FIs deliver a better experience and drive customer loyalty.

Contact us at:  
**Sales@Paymentus.com**



**EMPOWER CONSUMERS  
WITH AN EASIER WAY  
TO MOVE MONEY**



**MINIMIZE FRICTION  
VIA UNIFIED EXTERNAL  
FUNDS TRANSFER**



**INCREASE OPERATIONAL  
EFFICIENCY WITH A SINGLE  
UNIFIED PLATFORM**

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