

Paymentus

Account-to-Account Transfers (A2A)



Paymentus' Account-to-Account (A2A) offering delivers the security, control, visibility, and multi-end processing demanded by today's consumers and leading financial institutions. Give your customers, members, and business users fast and secure funds transfer to and from other financial institutions (FI).

Key Features

- **Simplified User Experience:** Users can send money with just a few taps through their preferred methods and channels, including ACH and debit cards.
- **Advanced Fraud Protection:** Paymentus' proprietary PayWatch, coupled with integrated fraud management tools, OTP Fraud Solution, Name Matching, customer segmentation, and flexible ACH aging periods, enables your institution to effectively and efficiently manage risk for all transfers. A multi-factor authentication (MFA) check is initiated before the account is activated.
- **Seamless Integration:** Paymentus integrates directly into online banking and mobile banking applications with your choice of implementation options: API, Widget, or Single Sign-on. All elements feature your organization's branding, making it a familiar and trusted part of the consumer's financial life.
- **Multi-Account Enrollment:** Enroll multiple accounts from any financial institution with all accounts being verified in seconds through MX's Instant Account Verification, Paymentus' micro-deposit capability, or a third-party solution such as Plaid or Yodlee.
- **Exclusive Features and Connectivity:** Connected with over 20,000 financial institutions, 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 simple to set up everything from automatic transfers to your kids in college or automatic transfers to and from external savings or investment accounts.

Reduce friction with a seamless payments experience that lets users transfer funds across any device. By unifying your systems, you eliminate redundant systems and lower your operational costs.

Paymentus Banking & Fintech also offers a full product suite including Bill Pay, Loan Payments, P2P and more.

For more information or to request a demo of our A2A capability including PayWatch, visit www.paymentus.com/banking-fintech or contact our sales team directly: [855-838-1886](tel:855-838-1886) / Sales@Paymentus.com.