

Paymentus

Person-to-Person Transfers (P2P)

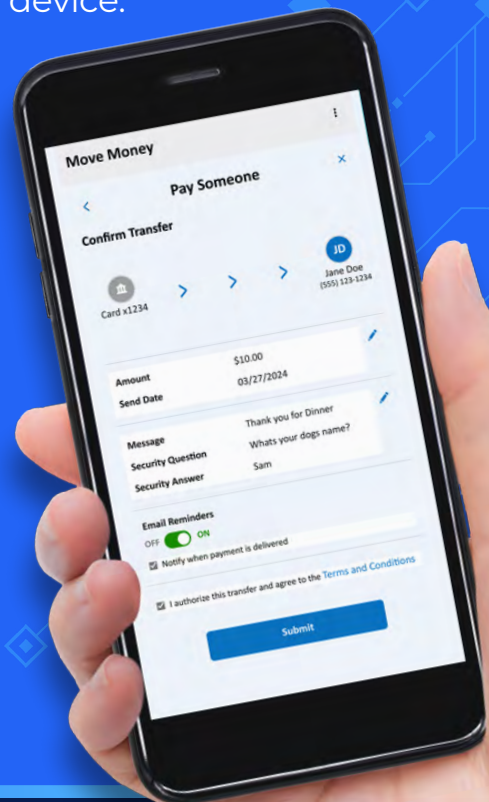


Paymentus' Person-to-Person (P2P) offering enables customers or members to electronically "Send Cash" from their banking account to anyone's account at another financial institution—simply, securely, and in a timely manner.

Key Features

- **Real-Time Payments:** Money is transferred instantly, providing immediate access to funds.
- **Simplified User Experience:** Users can send money in just a few taps using a mobile number or email, eliminating the need to exchange sensitive bank account details.
- **Security / Fraud Management:** The highest security standards are utilized, including out-of-band authentication, to protect against fraud and unauthorized transactions. Leverages Paymentus' PayWatch solution to ensure the safe transit of funds.
- **Integration with Online Banking:** P2P serves as a core feature that can be integrated directly into a bank's online platform, making it a familiar and trusted part of the user's financial life.
- **Flexible Options to Fit Funding Needs:** Users gain greater control over their cash flow by selecting from two funding models: risk-free **PaySafe™ Good Funds model** that delivers money in 1-2 business days or instant **Debit Card funding**, ensuring every transaction is securely funded and transparently delivered when and as expected.

Paymentus P2P puts FIs back in the center of the payments process by offering a convenient way in which to send and receive cash directly from a person's banking account via the web, mobile, or tablet device.



Paymentus Banking & Fintech also offers a full product suite including Bill Pay, Loan Payments, A2A and more.

For more information or to request a demo of the Paymentus P2P offering including PayWatch and PaySafe, visit www.paymentus.com/banking-fintech or contact our sales team directly: **855-838-1886 / Sales@Paymentus.com**.