

Paymentus

ACCOUNT TO ACCOUNT TRANSFERS (A2A)

Transfer funds externally, seamlessly and in real-time.



20% OF ALL A2A PAYMENTS will account for e-commerce payments, surpassing both credit and debit cards by 2023.

Source: Global Payments Report 2020



32% OF CONSUMERS made an A2A transfer in the last 30 days, which is up from 28% in 2018.

Source: Consumer Payments Q4 2019 Expectations and Experiences

OVERVIEW

By offering Account-to-Account (A2A) external transfer services, your customers/members will enjoy fast and secure electronic funds transfers to and from other financial institutions.

With Paymentus as the foundation for money movement, consumers can enroll multiple accounts from various external financial institutions. Enrolled accounts are verified through MX's Instant Account Verification (which verifies accounts within seconds) or Paymentus' micro-deposit verification capability. Clients can also use a third-party instant account verification solution such as Plaid or Yodlee. Once the accounts are verified, Paymentus A2A supports the funding of new accounts originated online, through a one-time fund transfer or an A2A transfer for existing digital banking users.

ADVANCE FRAUD PROTECTION

Paymentus proprietary PaySafeSM 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.

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.

Consumers demand a digital solution that makes it easy to transfer money.

OVERVIEW

Reduce friction by enabling consumers to move money using an Intuitive Unified 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.

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 is 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 is one of many innovative payments and bill management solutions, powered by the Instant Payment Network to help FIs deliver a better experience and drive customers loyalty. We simplify and future-proof your IT and operations investments.

Contact us at:
BankingFintech@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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