



Cloud-Native, End-to-End Solution for Real-Time Payments



We live in a world of everything-as-a-service, and instant experiences. This has created an evolution in consumer expectations while dramatically raising the bar for how all companies deliver products and services. The payments landscape is no exception. We are now in a period of rapid change and evolving expectations: consumers expect payments to be seamlessly embedded in the user experience, and completed in real time.

To meet these new expectations, financial institutions need to rapidly deliver new digital experiences. Unfortunately, financial institutions are often held back by legacy banking systems that limit their ability to innovate quickly.

To compete, financial institutions can foster new business models and quickly adapt to the changing needs of your customers without having to get rid of their legacy banking systems. This is possible with a microservices and cloud native payments architecture.

Cosmos for RTP

Orbipay Cosmos for RTP enables banks and credit unions to quickly and seamlessly connect to The Clearing House's RTP network and deliver innovative real-time payment services to their customers. Alacriti's cloud-native solution allows financial institutions to rapidly leverage the power and convenience of RTP to drive new revenue without the burden of significant infrastructure overhauls or capital investments.

Key Features

ISO 20022 Native Services: Employs data and message models based on ISO 20022 standards helping you drive payments modernization and innovation, greater levels of automation and global messaging consistency.

Cloud-Native, Built for Scale: Built on leading cloud services including Amazon Web Services, Cosmos provides you with security and scalability that's always available. Our cloud-native architecture is built for speed, responsiveness, and reliability and provides you with a strong foundation for innovation.

Open APIs and Microservices Based Architecture: Cosmos' Open APIs and microservices based architecture allow you to fine tune your payment services to meet ever changing customer needs and regulatory requirements.

Real-time Payments: Supports the entire RTP Message set and connectivity to The Clearing House (TCH)'s RTP Network enabling you to deliver advanced real-time payment services to your customers.

Intelligent Payment Routing: Provides you with flexible options tailored to your needs and payment scenarios.

Ease of Integration: Cosmos' flexible framework delivers simple and fast integration with core banking, digital banking, fraud and risk management and other internal systems.

Integrated Fraud and Risk Management: Real-time fraud monitoring and detection including transaction screening against OFAC lists, negative / bad accounts, transaction limits, velocity rules, etc., enables you to manage risk and maintain regulatory compliance.

Reporting and Analytics: Comprehensive, in-depth reporting and analytics for unparalleled insight into payment operations.

Built-In Security: Built-in advanced security features to ensure data and privacy protection.

Benefits

Fast time to Market: Quickly deliver new faster payment services without significant upfront capital investments.

Future-Proof Your Payments Infrastructure: Drive payments modernization and data-driven innovation powered by ISO 20022-based messaging standards.

Agile Technology Platform: Built from the ground up, and optimized for cloud scale and performance. Open APIs and microservices based architecture provides limitless possibilities to create differentiated faster payments products and experiences.

Cloud-Forward Business Model: Deliver on customer expectations for convenient real-time payment experiences. Gain access to the RTP network with pricing models that scale with you, eliminating the need for large upfront investments.