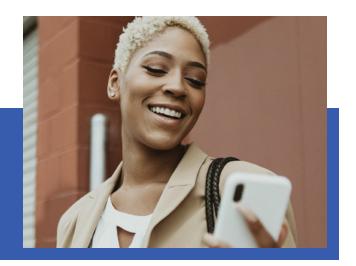# Alacriti Orbipay

Push-to-Card

The fast, secure, and convenient way to disburse funds to a recipient's debit card within minutes, 24/7/365.

Business and consumer expectations for convenient, secure, and fast money movement is increasing across every use case. In fact, according to research by Visa, 86% of respondents would be more likely to work with a business that offers fast disbursements through push-to-card.

Orbipay Push-to-Card enables businesses to deliver faster payment experiences and drive customer satisfaction by delivering funds into consumer's bank accounts via their debit card within minutes. Consumers don't need to remember or share their bank account information, and funds get sent to their most commonly used card. It's convenient and quick, and supports the growing consumer demand for faster access to their money.

FEATURES

Reach

- Works on all eligible Visa and Mastercard debit and reloadable prepaid cards.
- Provides an easy way to send funds to nearly 16,000 financial institutions, and to reach over 2 billion cards globally.

Speed

- Transactions are processed in real-time with funds credited to the recipient's linked bank account upon approval.
- Funds are available on most eligible U.S. debit and reloadable prepaid cards within 30 minutes.
- Works 24/7 so recipients don't need to wait 2–3 days for standard bank transfers to clear, wait for a check in the mail, or pay for expensive wire transfers.

Convenience

- A more convenient option, as consumers simply enter their card number versus entering their bank account and routing numbers.
- Provides consumers with real-time access to funds when they need it. The service is available 24/7, including nights, weekends, and holidays.

Security and Compliance

- Industry-leading fraud monitoring and risk detection through Visa's global payment network.
- Bank routing and account numbers are not exposed. Cards provide customers with an additional layer of security as they can be stopped and reissued quickly if compromised, lost, or stolen.
- Built-in security features ensure data and privacy protection to give you and your customers or members peace of mind. The Orbipay Platform meets the following security and compliance standards:
  - PCI DSS (Payment Card Industry Data Security Standard) Compliance with this standard is critical for any business dealing with cardholder data
  - SOC 1 (Service Organization Control 1) Reporting that ensures that your business has the appropriate controls in place to protect financial data

Developer API

- Comprehensive Developer API and SDKs provide flexible options to embed push-to-card capabilities into your products and workflows.

BENEFITS

- **Improve Cash Flow Management:** Lets you control and reconcile payments in minutes
- **Increase Efficiency:** Helps reduce processing costs and potential errors associated with check payments
- **Drive Customer Satisfaction:** Deliver real-time payment experiences that support the growing consumer demand to receive funds quickly and efficiently

USE CASES INCLUDE:

Invoice Payments

Payroll

Insurance Disbursements

Rebates

LEARN MORE

www.alacriti.com

@alacriti

info@alacriti.com

Alacriti is a leading financial technology company with a comprehensive money movement and payments services platform, dedicated to helping our clients accelerate their digital transformation. Built on a flexible, cloud-native framework, our array of solutions allow clients to deliver the real-time money movement experiences and payments innovation that today's users demand, while seamlessly integrating with their internal infrastructures.

Alacriti