

# Payments Modernization. Delivered.

# Alacriti

Alacriti is a leading financial technology company dedicated to helping our clients accelerate their digital payments transformation. Our comprehensive product suite, including a payments hub and unified money movement, offer centralized payments solutions that streamline operations, modernize infrastructures, and drive cost efficiencies. Alacriti customers include credit unions, community financial institutions, banks, and insurers. **Representative clients include:**



Founded in 2003, we provide solutions that empower our customers to deliver innovative digital payment experiences that today's consumers and businesses demand. In addition to driving modern and frictionless digital payment and money movement experiences, our partners benefit from faster time to market and continuous innovation on a proven platform.

## Why Payments Modernization?

Evolving digital expectations are raising the bar for how financial institutions deliver products and services to their customers, and that includes payments. Customers demand a better and faster way to make and receive payments, and financial institutions and businesses must comply or lose valuable revenue.

Complex legacy infrastructures make it extremely challenging and costly for financial institutions to evolve their customer experiences at the speed of technology in the market while complying with new standards (e.g., ISO 20022). Alacriti's solutions provide a path forward by facilitating fast and simple delivery of modern money movement and payment experiences while integrating into current systems and offering additional monetization opportunities.

## Payments Solutions: Fast, Flexible, Future-Proof

### Orbipay Payments Hub

#### Unified Solution for: RTP® Network, the FedNow® Service, Visa Direct, Fedwire, & ACH

Automate and simplify payments through initiation and settlement in one centralized ISO 20022-based payment processing engine— across all payment rails. Orbipay Payments Hub delivers end-to-end payment orchestration and processing via TCH's RTP® network, the FedNow® Service, Visa Direct, Fedwire, and ACH payment rails on a secure, unified, future-proof platform. The solution is fully integrated to all existing banking systems including core banking systems, OLB, data lakes, etc.

With a grow-as-you-go model, financial institutions can adopt rails at a pace that is best for their business and budget with the assurance that when they are ready, additional rails will be both fast and simple to implement. In addition, intelligent routing ensures payments are placed on the most cost-efficient rail at the required speed of the customer for each transaction.

The RTP network and the FedNow Service are new rails for many financial institutions. Alacriti handles the heavy lifting to connect to these rails, making the implementation process simpler, faster, and more efficient.

### Orbipay Unified Money Movement

Alacriti provides a suite of unified payments solutions across every consumer touchpoint including:

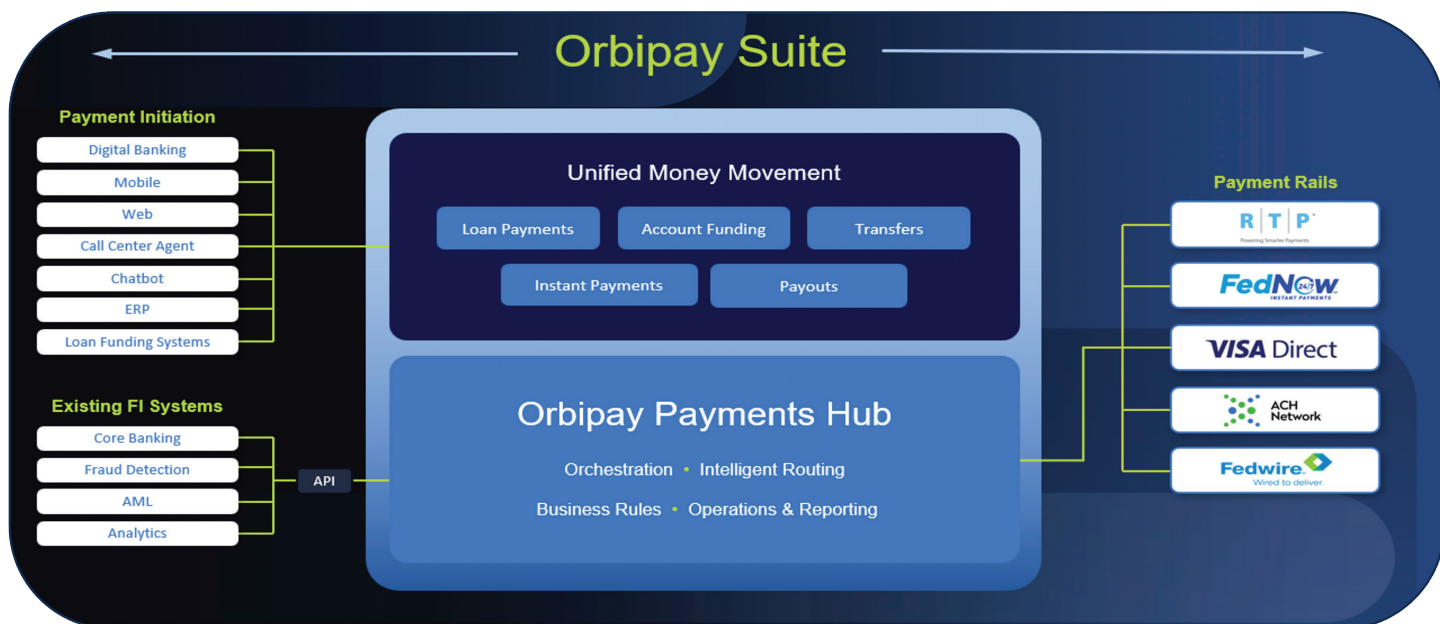
- Loan payments (EBPP)
- A2A (Account-to-Account) Transfers
- Digital Disbursements (Payouts)
- New Account Funding

With everything in one place, customer service staff have the ability to see all money movement activity with centralized reporting and can access profiles, view transaction history, and schedule and manage payments and transfers on behalf of customers through role-based access.

### Orbipay EBPP Loan Payment

Alacriti's loan payment solution is part of Unified Money Movement. With Orbipay EBPP, you can accept loan payments from consumer and business customers with easy access to the payment channels, payment methods, and payment options they demand. This solution features a self-service portal for customers to quickly sign up for

payments and an easy-to-use customer care portal for customer staff to assist with payments. Making it easy to pay accelerates receivables, reduces operating costs (e.g., a 50% decrease in cost per transaction), decreases call center volume, and improves customer satisfaction and retention.



## Business Values:

### Enhanced Security, Compliance Assurance, and Reduced Risk

Enhance security with SSO & MFA and account validation. Stay compliant with a solution that meets standards for ISO 20022, PCI-DSS, and Nacha. Reduce risk with business rules and limits, a unified view of interdependencies, and data field check & validation

### Growth & Retention

Provide better user experience to increase customer/member retention and mitigate account displacement

### Liquidity Management

Unified visibility across balances and smart payments routing while also providing cross-rail visibility to cash flow and liquidity

### Innovation

Provide innovative solutions with instant payment capabilities for both consumers and businesses

### Operational Efficiency

Increase operational and cost efficiencies with streamlined workflows, centralized operations, and consolidated processing

### Integrations & APIs

Pre-built integrations that are deployment-ready with major core banking, digital banking providers, and financial services

### Configurable

Flexible to fit your organization's needs Future-proof

### Future-proof

Microservices-based architecture allows developers to make targeted changes that have their own pathways, allowing for quick and simple addition of new upcoming services without large re-testing.

### Cloud-Native

Provides scalability, resilience, security, and speed, and is always available



We are NYNJMSDC certified Minority Business Enterprise (MBE) and meet 100% supplier diversity needs.

### Sample Client Results:

Payments Hub (instant payments)	Loan Payment Solution
<ul style="list-style-type: none"> <li>22% in payment growth acceleration</li> <li>50% savings in transaction costs</li> <li>&lt;.01% of exceptions</li> </ul>	<ul style="list-style-type: none"> <li>50% decrease in cost per transaction within 7 months</li> <li>48% increase in online loan payment volume YoY</li> <li>61% decrease in call center calls YoY</li> </ul>

## CONTACT

To speak with an Alacriti payments expert please call (908) 791-2916 or email [info@alacriti.com](mailto:info@alacriti.com). To request a demo, go to [alacriti.com/demo](https://alacriti.com/demo)

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