Alacriti

Modernize Payments. Compete at Scale.

Alacriti Solutions for Top 100 Financial Institutions

Why Modernize Payments Now?

Large financial institutions are grappling with fragmented payment systems, rising expectations for instant and digital payments, and increasing pressure from fintechs and neobanks that innovate faster and win customer loyalty with better experiences.

Customers demand real-time, always-on payments and seamless experiences. Delivering that at scale means managing multiple payment rails, minimizing risk, and increasing efficiency, all without disrupting existing systems.

Orbipay Payments Hub and Unified Money Movement solutions provide a proven, future-ready path forward. Together, they consolidate fragmented payment processes into a single, modern, cloud-native environment—so you can increase efficiency, reduce costs, and strengthen customer loyalty.

96% of banks are making significant investments in payments modernization to keep pace with consumer expectations and competitive pressures.

Datos Insights, 2025

76% of consumers say they would switch banks for a better digital experience—up from 52% in 2020.

Motley Fool Money Survey, 2024

94% of businesses expect at least a somewhat significant increase in payments modernization investments in the next 24-36 months.

Datos Insights, 2024

20–30% in cost savings can be achieved by shifting from legacy infrastructure to SaaS, IaaS/PaaS, outsourcing, and adopting Agile and automation, helping align costs with actual demand.

Bain & Company, 2021

Challenges Alacriti Solves

- **Multiple Payment Rails & Legacy Systems:** Too many silos add cost and risk.
- **Need for 24/7 Instant Payments:** Real-time rails like the RTP® network and the FedNow® Service can't wait. But can you tie them to the rest of your payment options?
- **Demand for Better Liquidity & Cash Visibility:** Cross-rail orchestration is key.
- **Manual Processes That Limit Scale:** Automate and streamline ACH, wire, and other payment workflows.
- **Pressure To Protect Revenue:** Defend against fintech disintermediation.
- **Regulatory & Compliance Burden:** Stay ahead with built-in standards like ISO 20022.

Trusted by Leading Institutions

BANK OF AMERICA · HSBC · TRUIST · us bank · Capital One · Comerica Bank · KeyBank · NAVY FEDERAL Credit Union · MOUNTAIN AMERICA CREDIT UNION

Patelco CREDIT UNION · axos BANK · BankUnited · CADENCE Bank · fnbo First National Bank of Omaha · Huntington · Pinnacle FINANCIAL PARTNERS · UMB BANK

Orbipay Payments Hub: Your Centralized Payment Command Center

One Platform. Every Rail.

- **Unified Control:** Process ACH, wires, Fedwire, RTP network, FedNow Service, Visa Direct, and Zelle — all from one ISO 20022-compliant engine. Experience single-screen processing and reporting for all payment channels.
- **Intelligent Routing:** Automatically place transactions on the best rail for cost and speed.
- **Automation-First:** Eliminate manual handoffs with end-to-end orchestration and real-time instead of batch processing.
- **Built-In & API-Ready Integrations:** Seamlessly connect with leading core, digital banking, fraud, and ERP systems—many of which Alacriti supports out-of-the-box.
- **Scalable & Cloud-Native:** Process billions of dollars with high availability, resilience, and security.
- **Rails-as-a-Service Deployment:** Accelerate time to market with a turnkey, cloud-native platform delivered under a rails-as-a-service model—minimizing infrastructure demands while maximizing agility and scalability.
- **Ready for Growth:** Expand to new rails or payment types without downtime.

ACH payment value has increased by over **$1 trillion** each year for 12 consecutive years.

Nacha ACH Network Report, 2024

92% of large FIs are connected to instant payment networks.

74% of regional or national banks that allow individual consumers to send instant payments.

93% of FIs that enable instant payments say they have at least a somewhat positive impact on customer retention.

PYMNTS Report, 2025

"Consumers and businesses sent more than $1 trillion through Zelle in 2024, a **27%** year-over-year increase."

Early Warning Services, 2024

Customer ROI Example:

53% of instant payments transactions were outside business hours, a 102% increase in transaction value YOY, and a 0.01% percentage of exceptions.

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Orbipay EBPP: Digital Loan Payments and Biller Direct Built for Scale

Modernize Your Receivables With Better UX and Lower Costs.

- **Service Commercial & Consumer:** treasury solutions, commercial and retail loans—the right experience to the right target.
- **Flexible Payments:** Accept ACH, debit, credit, text, Venmo—with options like Guest Pay, Autopay, and Skip-a-Pay.
- **Faster Receivables:** Smart routing streamlines the time-to-cash process.
- **Self-Service & Assisted Service:** One portal for your teams, one for your customers.
- **Reduced Support Volume:** Decrease call center volume and simplify self-serve.
- **Treasury Services Revenue:** White-label and resell to corporate clients as a value-added service, creating new revenue streams.

Consumers are abandoning checks and cash in favor of digital payments at a rapid rate, with digital wallet usage soaring from 56% in 2022 to **85%** in 2024.

Accenture Technology Reinvention Survey, 2024

40% of consumers are very/extremely interested in an improved billing experience, and more than half of those are willing to switch providers to get it.

47% of millennials say they are very/extremely willing to pay a fee for an improved billing experience.

85% of all monthly bills are paid digitally, with one-third of recurring monthly bills for services set for automatic payment.

PYMNTS Report, 2022

Payment Channels

- Web
- Mobile
- AI Chatbot
- Pay By Text
- IVR
- Agent
- Walk-In

Payment Types

- One-Time
- Autopay
- Recurring
- Payment Plans
- Account Funding
- Skip-a-Pay Fees
- Appraisal Fees

Payment Methods

- Bank Accounts
- Debit Cards
- Apple Pay/Google Pay
- PayPal/Venmo
- Credit Cards (where permitted)
- Checks
- Cash

Customer ROI Example:

431% growth in loan payment volume, 80% fewer call center calls.

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Alacriti Business Value Delivered

- **Revenue Growth:** New rails and channels drive volume.
- **Operational Efficiency:** Centralize operations, reduce manual touchpoints, and leverage automation and single-screen processing.
- **Risk Mitigation:** Built-in fraud, SSO, MFA, funds verification.
- **Liquidity Insight:** Real-time cross-rail visibility supports treasury goals.
- **Future-Proof:** Microservices architecture supports fast innovation and real-time processing capabilities.
- **Compliance:** PCI DSS, Nacha, ISO 20022-compliant.

Why Leading FIs Increasingly Choose To Buy Instead of Build

Large financial institutions don't need to choose between speed and control. Many take a *hybrid approach*—combining a vendor's orchestration layer with their own customized user experience. The result: faster time to market, lower risk, and a stronger foundation for payments modernization.

- **Rails-as-a-Service Flexibility:** With Alacriti's modular platform, there's no need to implement a full hub. Purchase only the rails or functions you need and deploy them quickly under a rails-as-a-Service model—whether you're building in-house or outsourcing.
- **Faster Time to Market:** Building internally can take years and millions upfront, and then to maintain. A proven vendor delivers a tested, cloud-native solution in months, not years.
- **Compliance & Security:** Trusted solutions come with built-in compliance for evolving regulations, easing the burden on internal teams and minimizing risk.
- **Continuous Innovation:** Vendors continuously invest in new features and help banks navigate cloud migration, faster payments, and modernization challenges.
- **Lower Technical Debt:** In-house builds require ongoing bug fixes, upgrades, and updates—year after year—adding significant maintenance costs over time.
- **Scalability & Resilience:** Alacriti's API-first, ISO 20022-compliant platform integrates with legacy cores and new rails like the RTP network and FedNow Service, providing a faster, lower-risk path to unified, real-time payments.
- **Proven Results:** Many institutions that started with in-house builds have shifted back to vendor solutions after delays and limited outcomes, finding that standardized, configurable platforms deliver the same functionality with less internal strain.

59% of banks still struggle with legacy payments IT systems and infrastructure.

Banks could unlock **$55 billion** in efficiencies and new revenue streams if they embrace a strategy of reinvention and build a strong digital core for payments.

½ of commercial clients cite lack of value-added services as the biggest pain point from their payment provider.

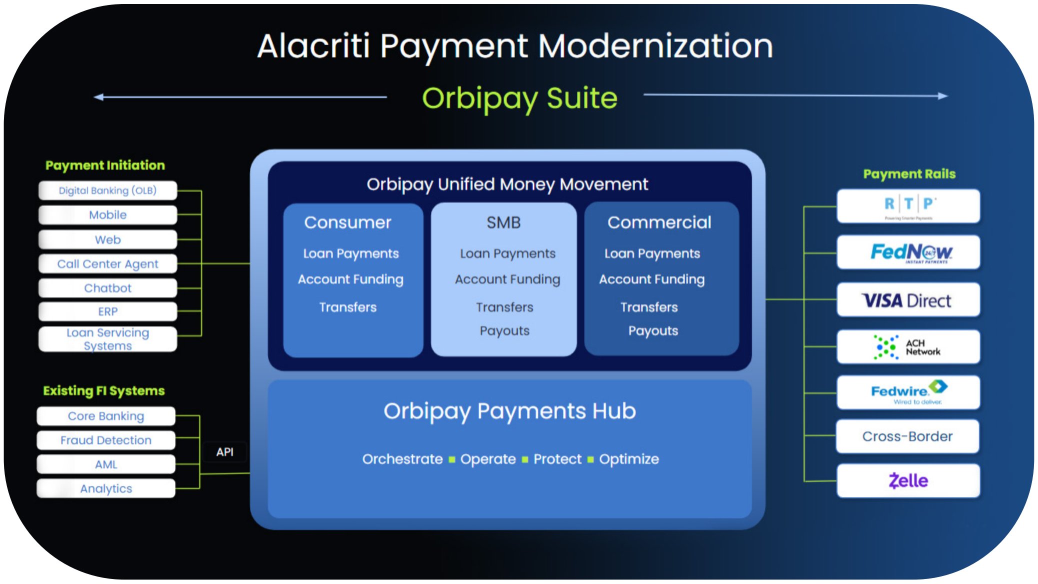
Accenture Payments Technology Reinvention Study, 2024

78% of FI investment budgets are allocated to maintaining or upgrading legacy systems.

NASDAQ Post Trade Ecosystem Study, 2023

Why Alacriti?

- Proven success across top-tier banks and credit unions
- Flexible grow-as-you-go model
- Trusted partner to help you implement and scale, not just sell
- 24/7 expert support and strategic guidance



CONTACT

Alacriti's centralized payment platform, Orbipay Payments Hub, provides innovation opportunities and the ability to make smart routing decisions at the financial institution to meet their individual needs. Financial institutions can take full ownership of their payments and control their evolution with ACH, Wire, TCH's RTP® network, Visa Direct, and the FedNow® Service, all on one cloud-based platform. Alacriti's Orbipay EBPP is a customizable electronic billing and payments solution for businesses and financial institutions of all sizes. Orbipay EBPP offers convenient and flexible choices that include all the payment channels, payment methods, and payment options expected from a modern digital bill pay experience. To speak with an Alacriti payments expert, please contact us at (908) 791-2916 or info@alacriti.com.

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