

Your gateway to the FedNow[®] Service through Catalyst

Now, with the Federal Reserve's new instant payments rail, the FedNow Service, credit unions of every size – and across the nation – can conduct 24/7/365 instant payment services that are both safe and efficient. All you need is a trusted partner with a smart solution to get started.

That's where we come in.

To process instant payments via the FedNow Service, a front-end solution for sending and receiving transactions is needed, along with back-end connectivity and core integration. Fortunately, Catalyst offers credit unions an end-to-end solution for participation in the FedNow Service.

Unlike other alternatives, our comprehensive service offering can integrate with any core and combines advanced reporting capabilities and credit union-designed functionality to accelerate instant payments adoption for you and your members.

Send | Receive | Settlement

Through Catalyst, your members and businesses will be able to send and receive instant payments conveniently, positioning you as a forward-thinking leader in today's evolving marketplace. Settlement conducted through Catalyst is seamless. We'll handle all the complexities, allowing you to allocate your credit union resources more efficiently. All this – and more – is available with Catalyst's real-time payments connection powered by Aptys Solutions.

The administration of FedNow transactions is housed in one familiar and user-friendly location, providing access to send, receive and settlement.

Additionally, our all-in-one offering was designed for maximum flexibility to address a variety of credit union instant payment needs, so you have options. Choose one, or any combination, of Catalyst solutions for the FedNow Service.

Catalyst Benefits:

- **Connectivity to any core, online or mobile banking platform**
- **Flexible settlement through Catalyst or your Fed account**
- **Dedicated planning, implementation and ongoing support**
- **Unified experience for you and your members**
- **Easy reconciliation and research through a dedicated sub-account for FedNow transactions**
- **Greater interest earnings with Catalyst's extended hours to settle funds same day (11:30 p.m. CT vs. Fed's 6 p.m. CT)**
- **Instant access to funds with simultaneous posting of settlement/core transactions**
- **24/7 liquidity management from line of credit**
- **Connectivity to The Clearing House RTP[®] Network and Moli P2P mobile app**

Catalyst Solutions:

- 01 Send
- 02 Receive
- 03 Settlement

Your access to 24/7/365 transactions

Contact your Catalyst experts
to find out how we can help you facilitate
24/7/365 instant payments.

Send:

- Send FedNow transactions
- Send and route messages
- Automated posting
- Powered by Moli
- Core system integration

Receive:

- Receive FedNow transactions
- Receive and route messages
- Core system integration
- Automated posting

Core-Agnostic Integration

The Catalyst system is highly adaptive, enabling integration with any core provider. Beyond our list of current integrations, this advanced capability can establish connection directly to your core or online and mobile banking platforms.

Settlement:

- Settlement account flexibility
- One portal for transactions and settlement
- Easy reconciliation and research tools
- Greater interest earnings with Catalyst's extended hours to settle funds same day (11:30 p.m. CT vs. Fed's 6 p.m. CT)
- Instant access to funds with simultaneous posting of settlement/core transactions
- 24/7 liquidity management from line of credit

Additional Benefits:

- Account activity dashboard
- Approval workflow for returns
- Expert guidance and support
- Strategic roadmap includes business services, request for pay, QR codes and more
- Comprehensive, end-to-end solution

Ready to enter the world of instant payments?

Let us be your gateway to the
Federal Reserve's FedNow Service.

Contact your Catalyst experts to get started today.



For more information:
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