

1



2

# YOU NEED A STRONG PARTNER... CATALYST

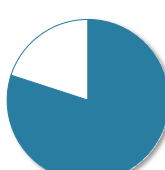
The team at Catalyst is second-to-none in **expertise & experience**, but more importantly, *we put your needs above all else.*

- 1,200+ direct credit unions relationships, ~3,000 credit unions served including Catalyst CUSOs
- Largest credit union payments aggregator – 500,000,000+ transactions processed in 2024
- Founder & majority owner of TranzCapture, remote deposit software for 70% of the industry
- Participated in **very first** FedNow instant payment transaction
- Support for the leading core solutions and digital banking providers across the industry
- Owner of Aptys, the leading banking fintech serving **over 50%** of all banks and CUs

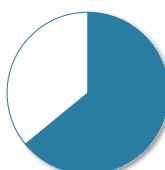
PROPRIETARY AND CONFIDENTIAL

3


## INSTANT PAYMENTS GROWING RAPIDLY



80% of organizations identified faster payments as a "must have"




64% of consumers cited immediate need as a reason for choosing instant payouts



**1,500+**  
Financial Institutions on FedNow Q4 2025

**\$3.3B**  
Average daily value of settled payments on FedNow Q3 2025

**7.4x**  
Increase in average daily FedNow payment volume from Q3 '24 to Q3 '25



**1,100+**  
Financial Institutions on RTP Q4 2025

**\$4.4B**  
Average daily value of settled payments on RTPQ4 2025

**28%**  
Increase in quarterly RTP transaction volume from Q4 '24 to Q4 '25

fasterpaymentscouncil.org/blog/14646/U-S-Faster-Payments-Council-Shares-Results-from-2025-Faster-Payments-Barometer | www.pyments.com/money-mobility/2025/consumers-now-see-instant-payments-as-essential-for-managing-household-cash-flow/

PROPRIETARY AND CONFIDENTIAL

4

## MARKET LANDSCAPE – PAYMENTS ARE CRITICAL

Payments have evolved from a back-office function to a competitive differentiator.



Payments are no longer just operational



Payments drive consumer engagement



Payments shape brand perception

~\$1.7 trillion total value of P2P mobile payments in 2024, up 22.8% YoY<sup>1</sup>

~\$33T 2030 global spend using digital payments with 30% of POS trx using digital wallets<sup>5</sup>

48 payments made per month by US consumers; 11 payments made with a mobile device<sup>2</sup>

80% of GenZ & Millennials say ability to pay with a mobile device is important<sup>4</sup>

~75% of U.S. smartphone users will send money with apps by 2028<sup>3</sup>

1) www.oberlo.com/statistics/us-mobile-payment-market  
2) 2025 Diary of Consumer Payment Choice, Federal Reserve

3) www.emarketer.com/content/smartphone-users-send-mobile-p2p-payments  
4) fedpaymentsimprovement.org/wp-content/uploads/042624-consumer-brief.pdf

5) PaymentsDive "Digital payments to exceed \$33.5 trillion by 2030"

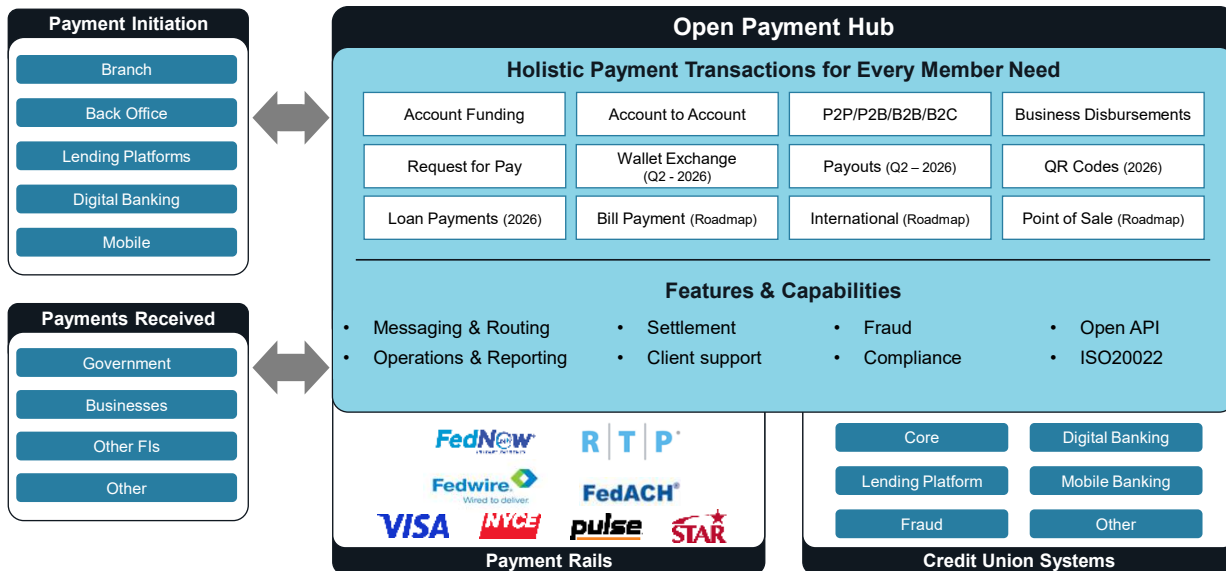


PROPRIETARY AND CONFIDENTIAL

5

5

## BUILDING A MODERN PAYMENT SYSTEM



PROPRIETARY AND CONFIDENTIAL


6

6

## OPEN PAYMENT HUB MODULES & FEATURES

Core	Digital	Business	Payouts	ACH	Wires
<ul style="list-style-type: none"> <li>Receive</li> <li>Send:                             <ul style="list-style-type: none"> <li>On member behalf</li> <li>For CU's back-office needs</li> </ul> </li> <li>Request for Payment</li> </ul>	<ul style="list-style-type: none"> <li>Direct to Account                             <ul style="list-style-type: none"> <li>Sender enters routing/account #</li> </ul> </li> <li>Recipient Choice                             <ul style="list-style-type: none"> <li>Recipient receives text/email &amp; chooses payout</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Small business B2B &amp; B2C</li> <li>Bulk Uploads</li> <li>Recurring Payments</li> </ul>	<ul style="list-style-type: none"> <li>Respondent Send</li> <li>Correspondent Send</li> <li>Bulk Uploads</li> <li>Recurring Payments</li> </ul>	<ul style="list-style-type: none"> <li>Origination</li> <li>Receipt</li> <li>Contingency</li> </ul>	<ul style="list-style-type: none"> <li>Domestic</li> <li>International – foreign dollar</li> <li>International – US dollar</li> <li>Contingency</li> </ul>
<ul style="list-style-type: none"> <li>Business rules</li> <li>Request for Returns</li> </ul>	<ul style="list-style-type: none"> <li>Send transactions</li> <li>Fraud rules</li> <li>Step-up Authentication</li> </ul>	<ul style="list-style-type: none"> <li>Payee management</li> <li>Send transactions</li> </ul>	<ul style="list-style-type: none"> <li>Payee management</li> <li>Send transactions</li> </ul>	<ul style="list-style-type: none"> <li>Client access</li> <li>Returns</li> <li>Business rules</li> <li>OFAC</li> <li>BSA</li> <li>Anomaly detection</li> <li>Credit risk monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Send &amp; receive transactions</li> <li>Returns</li> <li>OFAC</li> <li>BSA</li> <li>Notifications</li> <li>Fraud verify</li> </ul>

Settlement – Liquidity – Fraud – Channel Management – Smart Routing – Reporting – Client Support

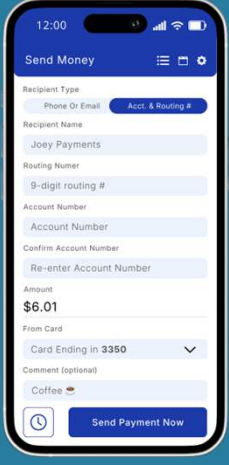



PROPRIETARY AND CONFIDENTIAL

7

7

## INSTANT PAYMENT SEND SERVES YOUR NEEDS

<h3>Core Send</h3> <p>Standard part of every Instant Payment core integration</p> <p>Available through TranZact online portal – simple, fast</p> <p>Send funds instantly on behalf of members at teller line</p> <p>Send funds for your credit union</p>	<h3>Member Directed Send</h3> <p>Integrated into your digital banking platform – mobile and online</p> <p>Members initiate sending funds using the digital banking system they already know</p> <p>Robust fraud protection safeguards members</p> <p><i>Easily add services from the full suite of Dynamic Digital Payment Platform capabilities at any time</i></p>	
--	--	---



PROPRIETARY AND CONFIDENTIAL

8

8

## INTELLIGENT FRAUD PREVENTION BUILT-IN

**Fraud Rules Engine** empowers credit unions to safeguard transactions with real-time fraud detection



Custom, no code fraud rules tailored for you, controlled by you in real-time



Real-time alerts with detailed context for instant response and action



Dynamic exclusion lists prevent repeat fraud across the platform



Scales with you as volume grows



Granular transaction controls

### Trigger

The triggering event to intercept the transfer

FIRST TIME SENDER

If user is a first-time sender...

### Actions

Actions to perform when rule is violated

REQUIRE STEP-UP AUTHENTICATION

### Summary

If user is a first-time sender, require step-up authentication

Applies to networks:

- Off-Network

Applies to transfer types:

- P2P Transfers



PROPRIETARY AND CONFIDENTIAL

9

9

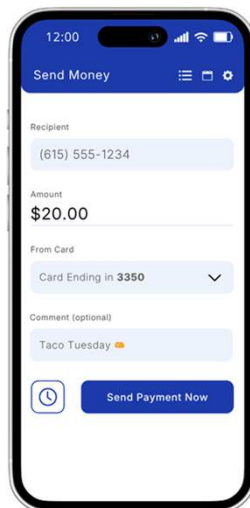
## INSTANT PAYMENTS – P2P

A fully integrated P2P & P2B payments solution for consumers, inclusive of scheduled and recurring payments.

The solutions allow users to send money to a friend, family member, or business via email address, phone number, or routing and account number.

Recipients may choose to receive funds in any of the following ways: Direct to Debit, Direct to Account, or Digital Gift.

**No additional app downloads.** No closed networks. Just fast, flexible, fraud-protected payments



PROPRIETARY AND CONFIDENTIAL

10

10

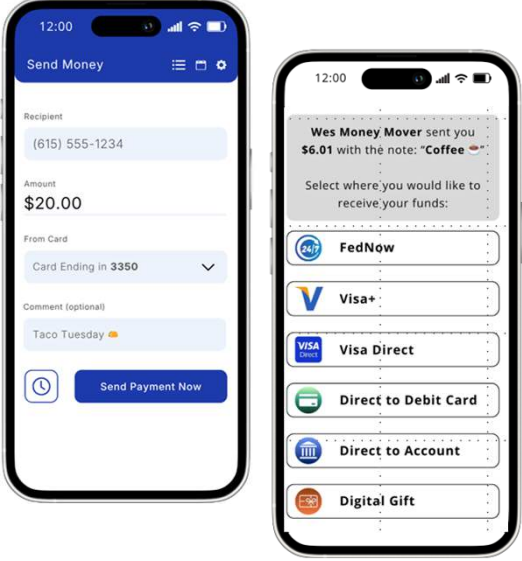
# INSTANT PAYMENTS – P2P DEBIT

### Send Use Case

**Example:** Tina needs to pay Joe for child support, her coffee, or monthly streaming service. Tina has Zelle, but Joe prefers Venmo.

Tina has a debit card on file – she can pay Joe directly through her mobile banking app.

The solution allows for a user to send money to an email address or phone number of a friend, family member, or business utilizing the debit rails.



11

# INSTANT PAYMENTS – P2P DEBITLESS

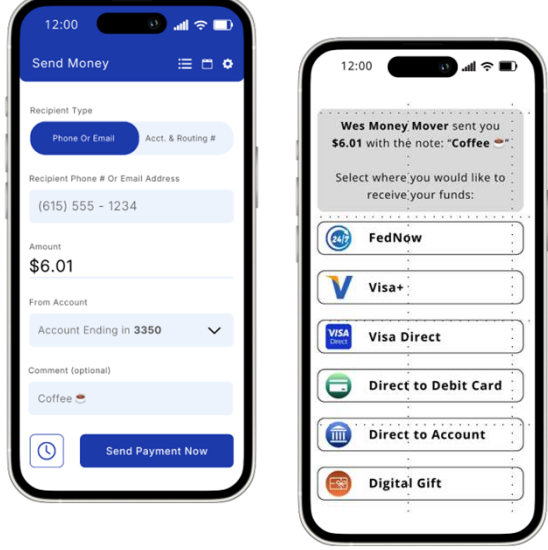
### Send Use Case

**Example:** Tina needs to pay Joe for child support, her coffee, or monthly streaming service. Tina has CashApp, but Joe prefers Paypal.

Tina does not have a debit card – she can pay Joe directly through her mobile banking app via an Account transaction.

The solution allows for a user to send money to an email address or phone number of a friend, family member, or business utilizing instant payments through FedNow Send.

Institution needs to be enabled for Send and Receive via FedNow.



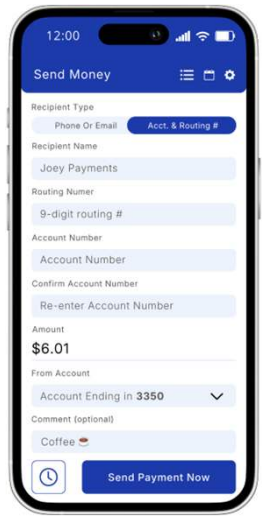
12

# INSTANT PAYMENTS – P2P FEDNOW SEND

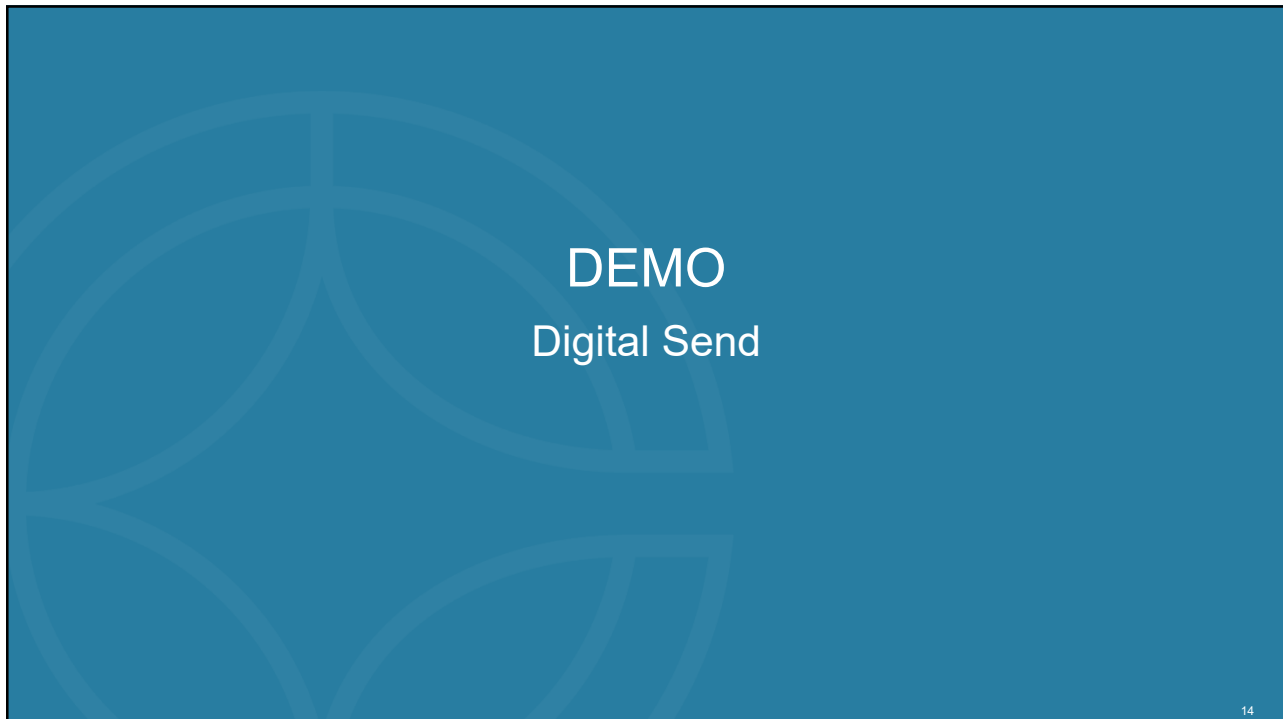
## Send Use Case

The solution allows for a user to send money directly to an Account and Routing number of a friend, family member, or business.

**Example:** Tina is purchasing a vehicle from her friend and needs to send an instant high dollar transaction.



13



14



15



**JUSTIN LUTES**  
Vice President of Correspondent Services  
800.442.5763 x7781      lutesj@catalystcorp.org  
 @justin-lutes-aap-afpp      Catalystcorp.org

---

**MICK OPPY**  
CEO of Neural Payments  
513.575.6575      mick@neuralpayments.com  
 @mickoppy      neuralpayments.com

---

**WES BROWN**  
Account Executive of Neural Payments  
901.451.3039      wes.brown@neuralpayments.com  
 @wes-r-brown      neuralpayments.com

 PROPRIETARY AND CONFIDENTIAL 16

16