



Fast. Flexible. A perfect match for your mobile payments

portfolio. The ability to instantly send and receive funds is evolving into a basic expectation for a new generation of financial consumers. RealPay by CO-OP enables you to offer what current and prospective members want. Choose from three solutions that meet your credit union's desired degree of commitment, integration and investment. You'll ensure money is available and virtually eliminate settlement risks by relying on CO-OP's real-time good funds (RTGF) model.

RealPay by CO-OP

What's In It For You

- Offer a solution best matched to your credit union's current needs.
 - **RealPay by CO-OP API**—Standalone real-time P2P payments feature integrates easily with your existing online and mobile banking channels.
 - **Sprig® by CO-OP**—Standard online & mobile app with real-time P2P payments via RealPay by CO-OP.
 - **CO-OP Mobile**—Brandable, configurable mobile app with RealPay by CO-OP option.
- Introduce P2P capabilities with an investment appropriate for your budget.
- Give members a greater sense of financial control with real-time payment transactions and balance updates.
- Rely on a real-time good funds model that ensures money is available and virtually eliminates settlement risks.
- Get up and running quickly with your established access to the CO-OP Connect platform.

What's In It

- Send money to virtually anyone with our real-time person-to-person (P2P) payments network.
- Set limits and thresholds with our customized solution which can be branded with your credit union logo and colors.
- Integrate real-time P2P into your own Mobile Banking and online platforms with our API offering, or utilize RealPay as a feature of Sprig by CO-OP or CO-OP Mobile.
- Uses the real-time good funds (RTGF) model that ensures that money is available and eliminates settlement risks.

Is It Right For You?

Credit Union Challenges	RealPay by CO-OP Solutions
I need a P2P solution that requires minimum time, involvement, and cost.	Sprig by CO-OP provides extensive capabilities in a standardized online and mobile app.
I want to create a P2P offering that reinforces my credit union's brand.	The CO-OP Mobile app is a custom-brandable solution configurable with the features you desire.
I want to seamlessly include P2P capabilities in my existing mobile and online services.	RealPay by CO-OP API integrates easily with your existing services.
I want to begin offering P2P services to my members as soon as possible.	Credit unions already using the CO-OP Connect platform can rapidly implement P2P capability.

To begin building your real-time payments capabilities today, contact 800.782.9042, option 2 or send an email to sales@co-opfs.org

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Be There Be More