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**Alloya Corporate Federal Credit Union Now Offers Aptys Solutions' PayLOGICS**  
*Corporate credit union selects liquidity manager for FedNow and RTP*

NORCROSS, Ga., Jan. 5, 2021 – [Aptys Solutions](#), the leading fintech partner of cloud-based, multi-channel, and real-time and mobile payments to more than 4,500 financial institutions, announced today that it now offers a liquidity manager for real-time payments. This allows correspondents that provide funding services to other institutions, or individual financial institutions, to automate liquidity management and offer real-time reconciliation and transaction posting. [Alloya Corporate Federal Credit Union](#) (Alloya), [Vizo Financial Corporate Credit Union](#), and [Catalyst Corporate Federal Credit Union](#) are among the first financial institutions to select this new, real-time payments module available through Aptys' multi-channel payments platform [PayLOGICS](#).

Aptys paves the way for automated liquidity management of the funding account of financial institutions with the RTP® (Real Time Payments) and FedNow® faster payments networks. Integration of real-time APIs and a real-time view of transaction history to both corporate credit unions and community credit unions enabling credit unions to automate management of liquidity and transaction posting. It also allows for managing both RTP and FedNow accounts. This service will comprehensively manage RTP network funding for credit unions plus monitor and manage balances, including reacting to position alerts around the clock. The service diligently provides required, pre-funded balances on the financial institutions' (FIs) behalf, daily reconciliation reports, and real-time posting of transaction records.

An Aptys customer since 2020, Alloya, which provides services to 1,400-member credit unions, has converged multiple products to PayLOGICS. Currently live on ACH, Alloya has licensed the liquidity manager to go live soon. This new add-on module in the PayLOGICS suite of products reduces the cost for customers while providing a feature-rich user interface for member credit unions to reconcile transactions to their core.

"The benefits of the solution are extensive," said Todd Adams, President of Alloya. "Simplifying cash management, settlement and reconciliation by seamlessly combining real-time payments with a member credit union's existing settlement account supports our goal of providing value-added settlement services for our member credit unions. Alloya can now provide an aggregated pre-funded account for our member credit unions for both RTP and FedNow that helps us to expand in the market. Additionally, Aptys' online reports provide significant convenience and powerful benefits for Alloya and our members."

"Aptys' liquidity manager for the RTP network is opening the door to new opportunities in faster payments," said Naseer Nasim, CEO of Aptys. "It leverages Aptys' leadership in the payments industry and sets FIs up for success in the rapidly expanding payments landscape by supporting their participation on the RTP network through funding management. As an FI's funding agent, Aptys provides

an easy and efficient way for FIs to manage funding requirements for real-time payment transactions, working with their preferred funding provider.”

**About Alloya Corporate Federal Credit Union**

Alloya provides cooperative financial services to 1,400-member credit unions and credit union entities nationally. Together, the member-owners of Alloya wield aggregated power to gain access to affordable, comprehensive products and services – including transactions, liquidity, and investments – to give each credit union a strategic advantage in the marketplace. Headquartered in Naperville, Illinois, Alloya offers dependable and competitive lines of credit, secure and efficient product access and settlement and unparalleled member service. Visit [www.alloyacorp.org](http://www.alloyacorp.org) to learn more.

**About Aptys Solutions**

Aptys Solutions is the leading provider of correspondent electronic payment processing software for financial institutions. Partnering with correspondent service providers, Aptys’ payments platform processes nearly a billion ACH, check, and wire transactions annually for over 4,500 community banks and credit unions nationwide. By providing financial institutions with a unified electronic payments platform, the company helps financial institutions offer differentiating payment products that increase efficiencies, reduce friction, manage compliance, and reduce risk. Aptys Solutions is dedicated to driving faster payments, streamlining operations, and creating revenue for correspondents and their customers. For more information, visit [www.ptyssolutions.com](http://www.ptyssolutions.com).

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