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Aptys Solutions Propels Ahead: Attains Additional FedNow® Service Certification, Unleashing Send Capabilities with High System Availability and Interoperability Support

PLANO, TX., Nov. 16, 2023 – Aptys Solutions, a leading provider of cloud-based digital payment solutions for over 5,500 financial institutions, has extended its FedNow Service certification to include both Send and Receive capabilities. Aptys was a key participant in the preliminary stages of the FedNow pilot program this year, and this certification extension underscores the company's dedication to delivering market-leading end-to-end digital payments with seamless interoperability across payment rails including the FedNow Service, RTP/TCH, ACH, Wires, Check, and Mobile payments.

By expanding its FedNow Service capabilities to cover Receive, Send, and Funding Manager, Aptys is enabling financial institutions (FIs) to offer comprehensive real-time payments. Furthermore, Aptys' open, RESTful APIs help FIs overcome their most significant challenge with 24/7/365 real-time payment availability. This is achieved by integrating any core account processing systems, online and mobile banking, as well as bill, loan, invoice, and picture payment systems. The result is a frictionless, end-to-end payments solution.

Built on Amazon Web Services (AWS) Cloud, Aptys' Instant Pay is one of the industry's most scalable, extensible, and flexible payment solutions. It offers Fls a path to deploy real-time payments easily, aggregate Send transactions from all sources, and establish a single point to simplify managing payments, processing, and supporting clients. Aptys' partnership with AWS further strengthens its commitment to secure and protected integration of the FedNow Service into its expansive network of over 5,500 Fls, empowering and making available real-time digital payments for thousands of communities and millions of end-users across the country.

Naseer Nasim President & CEO Aptys Solutions

"We are thrilled to announce the successful completion of the next phase in our strategic initiative to extend real-time payment FedNow Send services to financial institutions nationwide. This milestone marks a significant achievement for our company and benefits all our valued customers," said Naseer Nasim, President and CEO of Aptys. "This accomplishment reinforces our commitment to our industry by providing innovative and market-leading payment solutions."

About Aptys Solutions

Aptys Solutions is the leading provider of electronic payment processing software for financial institutions. Aptys' payments platform processes nearly a billion ACH, check, and wire transactions annually for over 5,500 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 $\underline{www.aptyssolutions.com}$ and $\underline{moli.me}$

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