

COMING SOON...



Zelle®: A P2P digital payments network.

We are integrating the **It's Me 247** online banking platform (desktop/mobile and mobile app) with Zelle® to support fast and simple P2P payments.

What's Zelle?

Zelle is an increasingly popular digital payments network capable of transferring funds in real-time.

Members must enroll in Zelle to use this feature. Those who have already enrolled in Zelle through another financial institution can choose to transfer their existing token to your credit union. In order to receive the funds, recipients must enroll in Zelle.

Benefits:

- Members need to know only the recipient's phone number or email address.
- Funds transfer within minutes between participants already enrolled in Zelle.
- Zelle supports split requests (one request for funds to be sent to multiple people).
- When accessed via mobile device, Zelle can connect to the member's contacts list.

Our Zelle integration solution uses Velera (FKA CO-OP) shared branching rails and infrastructure; however, your credit union will not need to participate in Velera shared branching to use the Zelle integration.

Payrailz®: A new 3rd party digital payment platform option.

Payrailz® was built to make the payments experience smarter and more engaging. You will be able to choose Payrailz as your 3rd party platform for either A2A payments, P2P payments, bill pay, or any combination of the above! All Payrailz products will be available in **It's Me 247** online banking.

A2A

Payrailz A2A supports one-time and recurring transfers to or from external accounts.

P2P

Payrailz P2P supports one-time, future-dated, and recurring payments. Members will be able to choose the delivery option between next day ACH (ACH rail) or real-time (debit card rail).

Bill Pay

Payrailz Bill Pay is AI-driven and smart-enabled with actionable insights about bills and payment accounts and flexible delivery methods and times.

CONTACT Us

For more information, contact
CU*Answers Cards & Payments.

Visit the [Zelle Kitchen page](#) to learn more.

<https://www.cuanswers.com/resources/kitchen/zelle-integration-via-co-op/>

Visit the [Payrailz Kitchen page](#) to learn more.

<https://www.cuanswers.com/resources/kitchen/new-products-from-payrailz/>