



# P2P-Digital money movement

Your market, your data, your brand



## Send money to anyone, regardless of financial institution or app

It's never been easier to transfer funds directly from a digital device through your trusted banking app. From paying the small business owner to reimbursing payment, Allied's digital money movement solution is known for its real-time transaction speed, built-in fraud protections, and simple workflow.

Our white-label P2P solution allows institutions to invest in their payment strategy and solidify brand awareness. It offers the same convenience as high-visibility brands, but with reduced exposure to hackers, and access to payment data that translates into ROI opportunities and enhanced account holder service.

	ALLIED P2P	OTHERS
<b>STREAMLINED USER EXPERIENCE</b>	<p>Transferring funds requires minimal steps. Users access the service via financial institution app.</p> <p>Recipient is <b>not required to download an app</b>, and provides only:</p> <ul style="list-style-type: none"> <li>• Phone number or email address</li> <li>• 'Secret word' supplied by the sender as a fraud protection</li> <li>• Debit card entry for immediate receipt</li> </ul>	<p>Recipients must know or determine if they are customers of a participating Network bank. If so, they must register using the provider's app, their bank's website, or their bank's mobile app. If recipient's bank is not in the provider's network, they must download the app, enter debit card info, and possibly wait a day or so for the money to land in the bank account. <i>"Sounds a bit confusing to understand and explain, doesn't it?"</i></p>
<b>ACCESSIBLE PAYMENT DATA</b>	<p>Financial institutions have ready access and will know the payment data and behaviors their users generate.</p> <p>This data can be used to develop future ROI opportunities, as well as insights for Artificial Intelligence (AI)/business intel to better serve your account holders.</p>	<p>Users must consent to disclosure of personal information (including bank account information) to provider's Network Financial Institutions or, possibly, other third parties. <i>"Will they market to these customers in the future?"</i></p>

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	ALLIED P2P	OTHERS
<b>PAYMENT SPEED</b>	<p><b>Easy, with no subscription or Network requirements.</b></p> <ul style="list-style-type: none"> <li>• Recipients easily receive payment in moments with most U.S. debit cards, with no subscription or Network requirements.</li> <li>• Funds are transferred between checking accounts, directly from sender to recipient. Recipient does not need to transfer funds from balance on app.</li> <li>• Recipients can also choose to receive payments via ACH.</li> </ul>	<p><b>Requires app subscription and/or Network membership.</b></p> <ul style="list-style-type: none"> <li>• Recipients who subscribe to the provider's app—or whose Network banks process real-time payments—receive payments in moments.</li> <li>• Recipient must transfer funds from app balance, usually with an upcharge for same-day transfer.</li> <li>• Recipients can also choose to receive payments via ACH.</li> </ul>
<b>FRAUD MITIGATION*</b>	<p><b>Fraud protection.</b> Allied offers front-end authentication, including:</p> <ul style="list-style-type: none"> <li>• Single Sign-On via the institution's secure, digital provider</li> <li>• Daily, transaction and verification user limits</li> <li>• User-created security word required to receive funds</li> <li>• Out-of-Band user authentication by Phone, Text or Email</li> <li>• Notifications branded to institution</li> </ul>	<p><b>Fraud potential.</b> 'Big-network' entities can be very attractive to cyber hackers, due to the high reward of compromising a large user base.</p>
<b>NOTIFICATIONS</b>	<p>Allied provides closed-loop confirmation—branded to financial institution—that a transaction has been completed, building trust and assurance in your digital brand.</p>	<p>Notifications delivered by and branded to provider. <i>"Is your brand present and recognized?"</i></p>
<b>SPEED TO MARKET</b>	<p>Implementation is typically 60 days or less</p>	<p>Implementation can be 6 months or more</p>

\* Neither Allied Payment Network nor other P2P providers can prevent all fraud (including 'friendly fraud' or individual account compromise).

**SCHEDULE A DEMO AND LET ALLIED ENHANCE YOUR ACCOUNT HOLDER EXPERIENCE.**

Allied solves problems others can't — we're obsessed with making payments simple and doing things better.

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