

# WE ARE ALLIED.

for banks. for credit unions. for communities.

# WHY ALLIED?

We help banks and credit unions stay relevant and competitive with world-class payments tools that help establish them as the heart of their local economies.

#### We Keep Promises.

- Our conversions deliver smooth transitions through a systematic approach led by a team of professionals.
- Our mobile-first technology meets today's users where they are.
- We will help you reach your important business goals in the easiest way possible.

# **TECHNOLOGY PARTNERS**

Allied's technology integrates into your solution set, makes it more relevant, and provides the technological foundation you need. With Allied as your partner, you get:

#### Conversion, conversion, conversion

We're known for streamlined conversions that help you deliver value to your account holders.

#### Understanding your processes and interests

As a technology partner, you need dependability, integration, and speed. We've got those, and we champion your success.

# WHO WE SERVE

Asset size does not matter. We serve all community banks and credit unions. With Allied solutions, you can:

#### Stay Competitive

Earn new business and become a leader with innovative online tools that solve real banking challenges. No more technology lag!

#### Gain market share

Allied understands the struggles of innovation, modernization, and conversion. We help you capture new account holders, unlock revenue, reduce attrition, and prove your relevance in the market.

#### Picture a simpler future

We're known for PicturePay,<sup>®</sup> which lets consumers make payments by taking a photo of a bill— one great example of our belief in simplicity.

#### Integrate technology you can depend on

Community banks and credit unions partner with us because our systems are flexible, stable, and highly scalable.

alliedpayment.com



# **MOVING MONEY MATTERS**

We provide turnkey money movement solutions that put our community FIs at the center of a real-time, open payment network, deepening engagement for both consumers and businesses within the communities they serve.

### FlexPay: our platform is more than just bill pay

FlexPay is the cutting-edge bill pay platform that integrates with our additional distinctive modules. Conversion is refreshingly easy, so financial institutions can get the bill pay platform they want while saving time and preserving scarce resources.



#### eBills

View and manage full PDF bill images from over 12,000 billers (not just bill summaries) and enjoy automated linking with a comprehensive and intuitive setup wizard.



#### **PicturePay®**

Improve the bill pay experience and drive adoption with our signature offering. Users can pay bills and set up payees by simply taking a photo of their bill. Fifty percent of PicturePay users did not previously use traditional Internet bill pay.



# P2P

Embrace outstanding personto-person transaction speed and the layers of fraud protection, with little or no user friction. Recipients can accept payments in real-time to their debit cards or through standard ACH.



# Vault

A keyword-searchable filing cabinet for bills, receipts, insurance documents and more, Vault motivates users to stay in their financial institution's trusted digital environment.



# BizPay

BizPay allows even small businesses to easily send payroll and/or direct ACH payments. Funds are guaranteed, which mitigates risk.Business owners can delegate tasks like scheduling payments and payroll, while maintaining diligent oversight.



# A2A

With Allied's real-time account verification, users can add a new external account and schedule a transfer to/from that account within the same session with no "penny deposits." Like P2P, A2A is secured with frictionless fraud protections.



#### PortalPay

A standalone solution that allows one-time loan payments to be made from external financial institutions. This solution is widely adopted by financial institutions that have consumer or indirect lending portfolios.



