

IMMEDIATE PAYMENTS: SETTLEMENT & CASH MANAGEMENT

Simplifying the 24/7/365 cash management and settlement of immediate payment transactions

Corporate One offers seamless settlement and cash management solutions tailored for credit unions on the RTP® network and the FedNow® Service. As a Funding Agent for RTP and a Settlement Provider for the FedNow Service, we make it possible for credit unions to delegate the round-the-clock management of their funding and settlement needs for immediate payment transactions across both rails.



What Corporate One's Immediate Payments Settlement and Cash Management solutions offer credit unions

Eliminate the hassle of 24/7/365 settlement and cash management monitoring. Your credit union doesn't need to invest in technical or human resources to independently manage round-the-clock, year-round operations. All settlement and funding account activity is managed by us so your credit union can allocate resources where they matter most. This includes setting up the required account with The Clearing House.

Optimize back-office payment operations. Through Member\$MART+, Corporate One's web-based account management system, credit unions gain convenient access to all accounts, balances, and reconciliation reports, ensuring that everything you need is readily available when you need it.

Simplified account management. With our services, your credit union's One Account will receive daily settlements for RTP and FedNow Service. In addition, we provide robust reporting capabilities for net settlements and transactions on both rails, making reconciliation easy.

Effortlessly tap into immediate payments market. As a Funding Agent for RTP and a Settlement Provider for the FedNow Service, our services simplify the process of entering the immediate payments landscape, ensuring that your credit union promptly realizes the advantages.

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Funding Agent Service for the RTP network	Settlement Provider for the FedNow Service
Comprehensive 24/7/365 facilitation and management	Comprehensive 24/7/365 facilitation and management
Consolidated and instant access to reports	Consolidated and instant access to reports
Convenient downloadable reporting available in Member\$MART+	Convenient downloadable reporting available in Member\$MART+
Easy daily reconciliation	Easy daily reconciliation
Lower pre-funded requirement	No pre-funded requirement
Streamlined cash management and settlement in your One Account	Streamlined cash management and settlement in your One Account
Complimentary for credit unions that receive messages	Complimentary for credit unions that initiate, receive, and clear messages

Who can use our immediate payments solutions?

Credit unions that are participants on the RTP network and/or FedNow Service can choose Corporate One as their partner to manage the 24/7/365 funding requirements. In addition, Corporate One can serve as the funding agent or settlement provider for any credit union using Corporate One as a Third-Party Service Provider (TPSP) or any other TPSP.

- Credit unions that join TCH's RTP network or the FedNow Service through a third-party service provider/vendor, can partner with Corporate One to fund the transactions and settle the actual money changing hands between end users' financial institutions.
- Corporate One membership is required, but credit unions nationwide can gain access to both services by joining Corporate One with no capital requirement as an Associate member for just \$5.