A2A Product Description

Allied Payment Network A2A product is described as account to account transfers. A2A allows users to transfer funds between their internal to a client FI depository accounts and external depository accounts. Also referred to as me to me transfers as the user must show ownership/access to the external account.

Limit Parameters

Separate Credit to the FI and Debit to the FI limits

Verify Amount – limit that triggers the user to enter a code to complete

Transaction – cannot submit a single item above this threshold

Daily Amount - cannot submit transactions above this threshold in a single business day

*FI can override limits on user basis thru Admin tool increase or decrease

Out of band Authentications Options

Option 1: Authentication for every transaction

Option 2: Authentication triggered by either set Verify Limit or first transaction for an account

If the transaction is larger than the Verify Limit threshold set by the FI

If the transaction is within the Verify Limit set by the FI but either the to or from account has never been used to make an A2A transaction the user is required to authenticate

Does not allow future dated or recurring payments

External Account validation and account ownership verification

Micro Deposit (part of base product)

When a new account is added prior to being able to send or receive funds Allied sends two small deposits to the added account via ACH. Once received the user must log back into A2A and verify the account by entering the two deposit amounts correctly

Credential Based (Optional additional fee)

When a new account is added prior to being able to send or receive funds Allied asks for the FI name and credentials for online access. Allied then brings back the saving and checking account(s) available and ask the user which accounts to add to their A2A access.

Velocity Monitoring

The Allied FI Admin tool allows FI's to monitor velocity on two levels Account and Transaction

Account Level

FI ability to search for all accounts added by date, date range, user name, customer & customer name

Transaction Level

FI ability to search for all transactions by date, date range, user, customer name , & transaction amount

* all results can be exported in a PDF or CSV file format
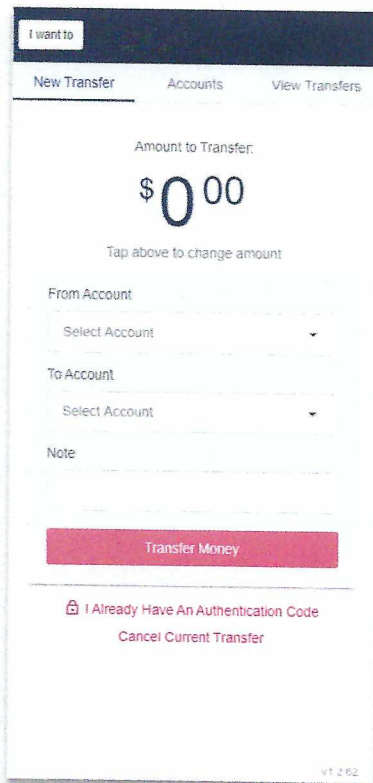
PATHS

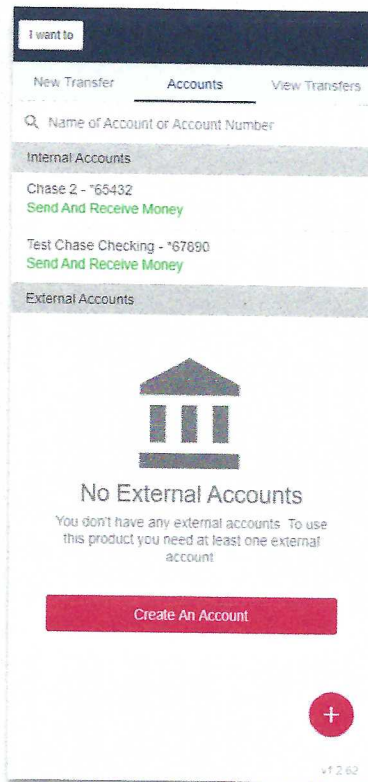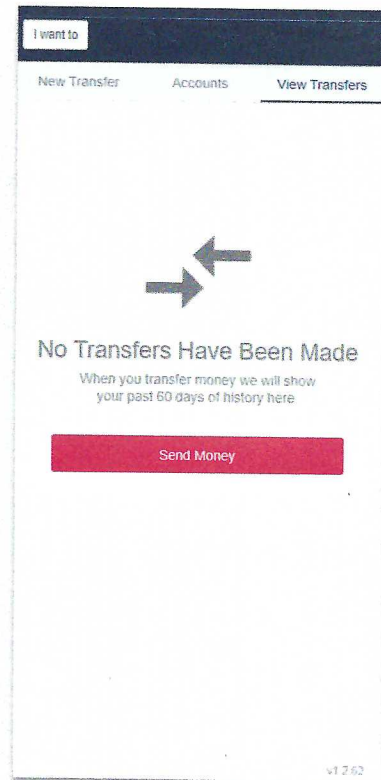## A2A HAS 3 PRIMARY PATHS

NEW TRANSFER	ACCOUNTS	TRANSFERS

Transfer funds between Internal & External Accounts

Add, Verify, View & Delete Accounts

View, Edit & Cancel Transfers

I want to

New Transfer | Accounts | View Transfers

Amount to Transfer:

$0.00

Tap above to change amount

From Account

Select Account ▾

To Account

Select Account ▾

Note

Transfer Money

🔒 I Already Have An Authentication Code

Cancel Current Transfer

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I want to

New Transfer | Accounts | View Transfers

🔍 Name of Account or Account Number

Internal Accounts

Chase 2 - *65432
Send And Receive Money

Test Chase Checking - *67890
Send And Receive Money

External Accounts

No External Accounts

You don't have any external accounts. To use this product you need at least one external account

Create An Account

➕

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I want to

New Transfer | Accounts | View Transfers

No Transfers Have Been Made

When you transfer money we will show your past 60 days of history here

Send Money

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UI NAVIGATION LEGEND

A	Proceeds Forward	**C**	Required Step
B	Optional Step	**D**	Moves Back