



## Offer your members a powerful, mobile payment module.

The Bread app is a quick and easy way for your members to send and receive money via payment rails including Real Time Payments (RTP), ACH and more. Bread is a secure, more efficient way to move money while also keeping funds in the credit union. Often, funds sit in a competitor's digital wallet rather than the member's account. As volume on apps increases, a credit union's net interest margin and liquidity could be impacted. Bread allows consumers to move money directly from their credit union accounts. It can bypass the digital wallet and initiate a credit push directly between accounts in the RTP network, guaranteeing the funds are available at the recipient's financial institution.

---

### Bread gives your members the faster payment services they want and also offers you:

- Most feasible routing which gives you options for controlling speed and cost
- Smartphone compatibility with app available in the Apple App Store and Google Play
- Easy-to-use interface and almost instantaneous funds availability improve member satisfaction
- Bypasses digital wallet structures and keeps funds at the credit union

### Webinar Registration

Sign up for our webinar series and learn more about these products.

