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**ApexEdge Integrates with Payrailz to Help Credit Union Members and Bank Customers Save Money on Everyday Bills**

**BOSTON, Jan. 12, 2021 –** [ApexEdge](http://www.apexedge.com/), a partner-enablement platform that offers monthly bill and subscription management solutions to support the financial health of consumers, announced today its integration with [Payrailz](https://www.payrailz.com/)®, a digital payments company offering smarter, more engaging payment experiences to banks and credit unions across the United States. Payrailz will leverage the ApexEdge active intelligence platform to deliver Billshark’s bill negotiation services to credit unions and banks across the nation, supporting members’ and customers’ financial wellness journey by generating savings on their behalf.

According to the [Bureau of Consumer Financial Protection](https://files.consumerfinance.gov/f/documents/bcfp_consumer-insights-paying-bills_report.pdf), “almost 80 percent of consumers report living paycheck to paycheck,” and many are being overcharged for monthly service bills like mobile, internet, satellite and streaming services and home security. Due to this problem, the integration provides an opportunity for credit unions to enhance the member experience by offering meaningful cost savings to their membership bases. By integrating with the ApexEdge active intelligence platform, Payrailz’ bank branded native user experience presents financial institution users with a convenient, targeted call to action to reduce their average bills by hundreds of dollars annually without changing the provider or service.

“The ability to proactively help members lower their bills is crucial for our clients, and even more so for our credit union clients. This value-added service shows members that their credit union cares,” said Kavita Singh, VP of AI Product Management at Payrailz. “Doing the hard work of lowering bills for members helps credit unions demonstrate their value, ultimately strengthening member relationships.”

The partnership has allowed Payrailz’ financial institution clients to further enhance their relationships and increase member and customer savings. In fact, Bill Schirmer, President & CEO of Evansville Teachers Federal Credit Union explained, “By working with Payrailz and now having access to the bill negotiation services, we can help our members reduce the cost of their monthly bills without having to spend the time or effort on actually negotiating their own bills. Now, we can do it for them which will save our members hundreds annually and, ultimately, improve their overall financial health.”

“Credit unions are hyper focused on the quality of member service and few initiatives resonate more positively with members than the ability to help them save money on recurring monthly bills and improve their financial wellness over time,” said Michael Whitt, Head of Partnerships at ApexEdge. “Payrailz is an industry leader in defining the digital member experience and the integration of our solutions further positions credit unions as innovative partners in their members’ financial lives.”

**About Payrailz**

Payrailz is a digital payments company offering advanced payment capabilities and experiences including consumer and business bill pay, external and internal transfers, new account funding, P2P, B2B, B2C, and other related solutions to banks and credit unions. In a society that increasingly has become focused on a “do it for me” culture, Payrailz’ smart technology makes the difference. Payrailz creates smarter payment experiences for the financial services industry that are predictive and more engaging than currently available alternatives. Financial institutions can confidently embrace Payrailz’ API-first and cloud-native technology engine, to offer unique payment solutions to their consumers and businesses. Payrailz helps financial institutions meet the payment expectations of today and the payment innovation needs of tomorrow. For more information, visit [payrailz.com](https://www.payrailz.com/), follow them on Twitter [@Payrailz](https://twitter.com/payrailz), [Facebook](https://www.facebook.com/Payrailz/) or [LinkedIn](https://www.linkedin.com/company/11251422/), or contact Mickey Goldwasser at 860.430.9245.

**About Billshark**

Powered by the ApexEdge active intelligence platform, Billshark is the industry leader by volume, savings and ratings in the emerging bill reduction space. Backed by Mark Cuban, Billshark empowers consumers by saving millions of dollars through mobile, internet, phone, TV, home security and other monthly services bills negotiation plus canceling unwanted monthly subscriptions. With thousands of reviews, Billshark has a 4.9 Google rating! Visit [www.billshark.com](http://www.billshark.com) or contact laura.beaulieu@billshark.com.

**About ApexEdge**

The ApexEdge active intelligence platform powers financial institutions, PFMs, fintechs, and other innovators as they deliver subscription and bill management to customers. By transforming insights into action, our concierge enablement solutions deepen relationships with meaningful, personalized conversations and real results. Customers save money and reduce stress. Partners grow from just advisors to indispensable advocates engendering loyalty plus new revenue. ApexEdge enables a direct to consumer innovations lab, Billshark, and is configurable for integrations ranging from simple affiliate to complete white label. Visit [www.apexedge.com](http://www.apexedge.com).