



FOR IMMEDIATE RELEASE

Alogent Receives Federal Reserve Authorization to Directly Exchange X9 Check Image Files for Banks and Credit Unions, Expanding its Role as a Payments Infrastructure Provider

Peachtree Corners, GA, April 21, 2026 – [Alogent \(@AlogentCorp\)](#), a global software leader in the banking and financial services market, announced it has been authorized by the Federal Reserve to send and receive X9 check image exchange files on behalf of its financial institution clients, enabling end-to-end check presentment and returns without the need for intermediary processors.

This direct connectivity allows banks and credit unions to consolidate capture, processing, clearing, settlement, and returns within a [single, integrated Alogent platform](#), delivering faster processing, simpler integrations, fewer vendors, and greater operational control.

“Becoming authorized by the Federal Reserve to directly exchange X9 files for both outbound presentment and inbound returns marks a fundamental shift in Alogent’s role in the payments ecosystem,” said Dede Wakefield, CEO of Alogent. “By removing third-party intermediaries, we’re repositioning Alogent as a core infrastructure provider, giving banks and credit unions a more direct path to the Fed, and a strong foundation as payments continue to modernize toward consolidation and real-time settlement.”

Key Benefits for Banks and Credit Unions Include:

- Direct exchange of X9 check presentment and return files with the Federal Reserve, without intermediary processors
- Faster clearing and settlement times for check image exchange
- End-to-end visibility across forward presentment and returns workflows
- Simplified technology integrations and reduced vendor sprawl
- Greater operational control and transparency across payment workflows
- A future-ready foundation for real-time and next-generation Fed services

“This authorization translates our product strategy into tangible operational benefits for banks and credit unions,” said Ashish Bhatia, VP of Product Management at Alogent. “By consolidating critical payment workflows within a single platform, institutions gain simpler operations, stronger oversight, and sustained control.”

As adoption of faster payments and modern settlement models accelerates, Alogent’s direct Federal Reserve connectivity positions both the company and its clients at the center of the evolving U.S. payments infrastructure, while establishing a foundation for potential direct

connectivity to additional Federal Reserve services, including FedNow® real-time payments, Fedwire®, FedACH®, and FedLine®. This authorization places Alogent among a limited group of technology providers trusted to directly exchange check image files with the Federal Reserve on behalf of financial institutions.

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About Alogent

Alogent provides proven, end-to-end check payment processing, and enterprise content, information, and loan management platforms, to financial institutions of all sizes, including credit unions, community banks, and some of the largest national and international institutions. Our unique approach spans the entire transaction ecosystem — capturing and digitizing transaction data, exception tracking, and automating entire transaction and loan management workflows so that information is available across the enterprise. Alogent’s solution suites leverage the latest in machine learning and predictive analytics, including enterprise-wide data intelligence and reporting solutions that enable financial institutions to deliver products and services that boost engagement through personalization and data-backed decisions. Learn more about Alogent at www.alogent.com.

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