



For Immediate Release
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Easy Entry, Real-Time Payments Solution Launched by Corporate One and Juniper Payments

Collaboration extends real-time payment functionality and creates a real-time, business-to-business payments module for correspondents to offer their financial institutions.

Columbus, OH — Corporate One Federal Credit Union has collaborated with Juniper Payments, the largest non-bank, cloud-based service provider of inter-bank transactions and reporting systems in the U.S., to create and launch a new web-based, business-to-business (B2B) immediate payments solution. Called CU Corporate Payments on the RTP® network (“CU Corporate RTP”), Corporate One’s member credit unions can now initiate real-time payments through The Clearing House’s RTP network on behalf of their organization (no member payments) without joining the network.

The partnership with Juniper involved integrating the RTP network send/receive functionality provided by Corporate One and payment messages within Juniper's platform. In May 2021, Corporate One Federal Credit Union signed on to be the first correspondent to enable and offer the integrated B2B real-time payment functionality to its member credit unions, partnering with Juniper as an early adopter to test the solution as it came to market.

“As a result of our longstanding partnership with Juniper Payments, we’re excited to provide a solution that allows credit unions to harness the power of real-time payments without the requirements of RTP network participation/certification,” said Corporate One’s President/CEO Melissa Ashley. “With CU Corporate RTP, our members can

easily modernize their payment capabilities and enhance how they do business by participating in the country’s newest payment rail in over 40 years.”

“This successful collaboration is a testament to the devoted teams at both Corporate One and Juniper Payments and our focused, phased approach to introducing new and innovative payment options,” said Juniper Payments CEO Jon Budd. “CU Corporate RTP provides both operational efficiency and increased payment transparency – and it’s instant. We are excited to help our partner Corporate One leverage this new payment rail and provide immediate value for their client base.”

CU Corporate RTP helps credit unions improve current business operations and drive new ways of doing business with vendors and business partners; streamline record keeping and reconciliation with rich payment messaging/information that accompanies each payment; and easily gain confidence with immediate payments while realizing the benefits they offer. Over the past six months, four credit unions participated in Corporate One’s CU Corporate RTP pilot program and provided feedback. To date, the most common use cases include indirect lending settlements and mortgage settlement payments.

By using Corporate One’s status as a certified participant on the RTP network, credit unions can initiate (and receive) immediate payments directly out of their settlement account to a recipient account at a financial institution that is also a participant on the RTP network. For more information about how the solution works, visit

<https://www.corporateone.coop/solutions/payments/immediate-payments/send-payments>.

Corporate One’s new solution is timely because it’s been full speed ahead for consumers using instant payments, and businesses are catching up quickly. For example, among those businesses already engaged with real-time payments, nearly 75% expect to increase the payments they receive in real time during the next year, and 69% say they expect to make more real-time payments. (Source: PYMNTS’ Real-Time Payments Tracker® June/July 2022)

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About Corporate One

Serving more than 700 credit unions nationwide, Corporate One Federal Credit Union has been providing premier investment, funding, and payment solutions for America’s credit unions for nearly 75 years. In addition to helping member credit unions grow their

bottom line, manage cash effectively, and succeed in the instant payments arena, Corporate One continues to nurture and grow its wholly owned CUSOs: Accolade Asset/Liability Advisory Services (balance sheet management) and Lucro Commercial Solutions (business lending). For more information, visit www.corporateone.coop.

About Juniper Payments

Juniper Payments, a PSCU company headquartered in Wichita, Kansas, delivers payment solutions through correspondent and direct relationships with banks and credit unions throughout the U.S. Our modular solutions are utilized by more than 3,000 financial institutions daily, enabling payment initiation and receipt across all payment rails. Juniper's technology interfaces with core processors and the Federal Reserve, providing streamlined, real-time payments. From traditional payment channels such as ACH, cash letter and wires, to faster rails such as RTP and soon FedNow payment options, Juniper focuses on technology delivery so our customers can focus on their business. Visit www.juniperpayments.com for more information.

About PSCU

PSCU, the nation's premier payments CUSO and an integrated financial technology solutions provider, supports the success of more than 2,400 financial institutions and processes nearly 7.7 billion transactions annually. Committed to service excellence and focused on continuous innovation, PSCU's payment processing, fraud and risk management, data and analytics, digital banking, strategic consulting and real-time payments platforms, along with 24/7/365-member support via its contact centers, help deliver personalized, connected experiences. The origin of PSCU's model is collaboration and scale, and the company has leveraged its influence on behalf of credit unions and their members for more than 45 years. Today, PSCU provides an end-to-end, competitive advantage that enables credit unions to securely grow and meet evolving consumer demands. For more information, visit www.pscu.com.