

Member Checking

Alloya's full-service Member Checking service handles inclearing checks received from the Federal Reserve Bank, as well as items from other financial institutions. All check-related services can be performed online, saving your credit union time and effort.

Other features of the Member Checking service include:

- Adjustment resolutions performed by Alloya professionals on your credit union's behalf (i.e. reject/repair files from the Fed, research potential adjustment items, detect and resolve duplicate files, reconcile/fund Federal Reserve account, etc.)
- Duplicate items are detected and removed from all files before processing, included without an additional fee
- Posting files available through an online download or secure FTP
- Seven-year image archive for all items processed through Alloya
- Same-day availability of check images through TranZact
- Ability to easily review exception items to make return decisions for a window of up to 24 hours
- Check estimated settlement reports, made available and updated throughout the processing day
- Ongoing support from Alloya professionals with research, processing and resolution of adjustment items

Reduce Efforts

All share draft-related services can be performed online, saving your credit union time and effort.

Meet Your Needs

Alloya's Member Share Draft Processing handles inclearing checks received from the Federal Reserve Bank, as well as from other financial institutions.

Enhance Effectiveness

Alloya's team of professionals handles adjustment resolutions on your credit union's behalf.