

# ALLOYA UPDATE

MARCH 2025



## STAY AT THE TOP OF YOUR GAME WITH FASTER PAYMENTS

If you're looking for a winning strategy to attract and retain members, make sure to include real-time and P2P payments. As the competition for faster payments heats up, 2025 is a critical year to go on the offense and beef up your defense by adding faster payments to your credit union's playbook.

### Why Offer Faster Payments?

If you're still on the fence, hear what your peers are saying. In part one of our three-part video series, you'll learn lots about what faster payments can do for your credit union, including:

- Why modern payment methods will help retain and attract new members
- How offering faster payments can be both a critical offensive and defensive play
- Why it's important to implement real-time and P2P payments as soon as possible



### How Can I Add Faster Payments?

Wondering what to do next? Alloya makes it easy. We proudly offer a suite of solutions to help your credit union deliver faster payments capabilities to your members, including:

- **Real-Time Payment Processing:** Alloya's Real-Time Payment Processing solution enables the processing of real-time payments over the FedNow® and RTP® networks within seconds.
- **Real-Time Payment Settlement:** Alloya's Real-Time Settlement solution enables the immediate settlement of each transaction and handles liquidity management needs.
- **P2P Payments:** Alloya's peer-to-peer (P2P) payment solution, powered by our partnership with Neural Payments and Prizeout, delivers a fresh and streamlined experience that gives your credit union the ability to grow deposits, engage with new members and offer a safer, more user-friendly payment experience directly within your digital banking app.

Choose the network(s) you want to participate in and mix and match from the above solutions to customize to your credit union's needs.

Ready to get in the game? Let us help you!

GET STARTED



## CANADIAN CHECK CURRENCIES

Did you know Canadian checks can be drawn from Canadian dollar or U.S. dollar accounts? As a result, when entering a Canadian check into the Global Pay System, the user must first identify whether the check should be entered

in Canadian dollars or U.S. dollars. Deciphering the check's currency can be tricky, but a couple key indicators make it easy to distinguish. Check out the article, "**Identifying Canadian Check Currencies**," in the Premier View Help Center to discover these indicators and where to find them.

## Supporting Credit Union Success

Straight from the desk of Alloya's CEO, our annual **Report to the Membership** is now available!

Get your copy at [www.alloyacorp.org/news](http://www.alloyacorp.org/news).



## REGISTER NOW FOR ALLOYA'S LEADERSHIP SYMPOSIUM!

Registration is now open for Alloya's Credit Union Leadership Symposium! For a decade, the Leadership Symposium has been a beloved event for credit union leaders from across the country. Hosted at the Westin Copley Place in Boston, MA, those who attend can expect two and a half days of unforgettable education, networking and fun.

The excitement doesn't stop there! Attendees will be treated to an experience of a lifetime at the legendary Fenway Park, where everyone will be able to enjoy a live baseball game between the Cleveland Guardians and Boston Red Sox.

Don't wait! Register today at: [www.alloyacorp.org/symposium2025](http://www.alloyacorp.org/symposium2025).



 Credit Union Leadership  
**SYMPOSIUM**  
September 3-5, 2025 | Boston, MA



What's brewing in capital markets? Join our first Coffee & Capital Markets event to find out! Take a break from the daily grind and sip a hot drink while Alloya's capital markets experts offer some friendly advice on your balance sheet strategies. Whether you prefer

a bold Colombian roast or a pumpkin spice latte, you're welcome to join the conversation. So grab a cup of joe, pull up a chair and let's talk.

For our first event on April 23, 2025 at 9:30 am CT, we've crafted the perfect blend of advice on:

- The current state of the loan participation market
- Investing and selling loan participations
- What to look for when analyzing a pool to purchase

Sign up to join us:

[www.alloyacorp.org/coffee-and-capital-markets](http://www.alloyacorp.org/coffee-and-capital-markets)

## WHEN SHOULD YOUR CREDIT UNION RESEARCH A PAYMENT FOR POSSIBLE FRAUD?

As a credit union, you are constantly on guard against fraudulent activities that may compromise your members' accounts. Identifying potential fraud early is crucial to safeguarding assets and maintaining trust. But when exactly should you research a payment for possible fraud?




In this new article by Alloya's fraud experts, you'll learn about scenarios and trigger points that warrant further exploration, be introduced to useful resources, and read real-life examples of credit unions preventing fraud through thorough investigation.



[READ THE ARTICLE](#)



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