

ALLOYA UPDATE

APRIL 2026 |



WHY CREDIT UNIONS CHOOSE ACH ORIGINATION THROUGH ALLOYA

Alloya proudly offers one of the best ACH Origination solutions in the industry, enabling credit unions of all sizes to securely originate and manage ACH transactions while expanding capabilities for business members. Built specifically for credit unions and designed for institutions of all sizes, the service is fueled by the Power of Cooperation, combining modern technology, built-in compliance and expert support without the cost or complexity of standalone ACH software. With Alloya's ACH Origination solution, there is something for everyone.



Looking to Attract and Retain Members?

- **Attract and retain business members.** Our solution can assist your credit union in attracting and retaining business members by sharing access with them, growing your ACH business while also making better use of your staff's time. Your credit union can also set limits for your business members or process on behalf of them.
- **Indirect lending made easy.** Looking for a new way to facilitate indirect lending transactions? Our solution allows for funds to be provided more quickly than checks and less expensively than wires.
- **Haven't implemented real-time payments yet?** No problem. ACH Origination is an efficient and cost-effective alternative that still allows you to transmit electronic payments in a timely manner.



Security and Regulations Concern You?

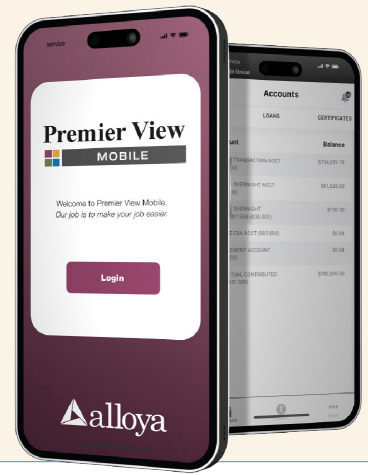
- **Security and compliance.** Alloya's online account management system, Premier View, features single sign-on multifactor authentication and robust user-level controls. Plus, automated system updates help your credit union stay current with Nacha rules and requirements. Same Day ACH support is offered with secure processing standards.
- **Mitigate risk using ACH Anomaly Detection.** This new optional feature for ACH Origination places batches on hold when they deviate from expected behaviors or established settings, allowing your organization to review them further. This tool will also help improve compliance with the upcoming Nacha fraud monitoring rule changes.
- **Simplified and detailed reporting.** No more headaches trying to track transactions. All activity is available in one place, making reporting easier than ever.
- **Send files securely.** Our SFTP option adds an extra layer of security when sending files. Send Nacha files created from another provider to Alloya to keep all your ACH Origination activity in one spot.

Interested in learning more about how Alloya's ACH Origination solution can simplify your credit union's operational life? Reach out to your Alloya representative today or contact Member Services at memberservices@alloyacorp.org or (800) 342-4328 with any questions.



PREMIER VIEW MOBILE

Summer travel season is fast approaching — have you signed up for the Premier View Mobile app? While your token may be out of reach or your desk miles away, key convenience functions never have to be. With Premier View Mobile, you can process transactions, approvals and more from your device. Authentication is completed via a one-time code sent to your phone via SMS text, simplifying the process. Click [here](#) (Premier View login required) to learn how you can put the power of Premier View in your pocket.



GET THE SCOOP ON RELATIONAL UNDERWRITING ... AND MORE!



Chocolate, vanilla, strawberry... the more ice cream flavors, the better. It's the same with great ideas! That's why we're excited to give you the inside scoop on how credit unions like yours are helping members when they need it most through QCash, a

digital and fully automated small-dollar lending platform. Keep an eye on your inbox — over the coming months, we'll be sharing interviews with current QCash clients that each focus on a specific advantage of the platform along with real-life member stories. If you're a QCash client, we hope that these videos add flavor to your brainstorming process. If you're not yet part of the QCash family, we hope that getting a taste of how QCash empowers credit unions to serve members in need will inspire you to learn more.

We're kicking off the month of April with a video showcasing a unique feature of QCash that drives financial inclusion: relational underwriting. Instead of requiring a credit check as part of the application process, QCash uses member relationship data for small-dollar loan decisioning, helping those with a thin credit file or low credit score access the funds they need within the safety of their credit union. See what our clients have to say about how relational underwriting is driving financial inclusion in their communities by visiting [our website!](#)

QCASH Small-dollar lending Automated for you Easy for your members

CAN'T MISS LINK EVENT | THE FUTURE OF WORK: BEYOND WORK/LIFE BALANCE

Join us on Thursday, May 7 at 1:00 pm CT as corporate wellness and performance expert Kristel Bauer introduces a modern, realistic framework to help professionals thrive without sacrificing well-being. Bauer will share practical strategies for managing stress, setting healthy boundaries and building habits that support both well-being and high performance. She will also explore tools that create immediate, positive impact for individuals and teams across remote, hybrid and in-office settings.



Register now to secure your seat at the table!

[REGISTER NOW](#)



REGISTER NOW FOR ALLOYA'S 12TH ANNUAL CREDIT UNION LEADERSHIP SYMPOSIUM

Come join us in Nashville from September 9-11 for Alloya's 12th Annual Credit Union Leadership Symposium! As we return to Music City, we're turning up the energy for an event you won't want to miss. Attendees will have the opportunity to hear from Elliot Eisenberg, a fan-favorite economist from last year's Symposium, as well as renowned generational expert Phil Gwoke and AI Futurist Byron Reese. Our evening outings are also sure to be a hit! After dinner at the brand-new Foundry Fieldhouse at the Gaylord Opryland Resort & Convention Center, we are headed to the legendary Grand Ole Opry, home to country music's most celebrated artists, where we will enjoy a live show. **Register now** to secure your seat for an unforgettable time of education, networking and relationship building with your credit union peers.

Credit Union Leadership SYMPOSIUM September 9-11, 2026 Nashville, TN



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