



# PAYMENTS

Credit unions must remain competitive and agile in offering core-integrated, real-time payments solutions. Synergent has partnered with Jack Henry & Associates to provide JHA PayCenter, a payments hub that enables access to real-time payments. Member-facing solutions currently include Zelle and RTP Receive. In the future, as the faster payments space continues to evolve, additional services will be added, such as RTP Send and Fed Now.

Members expect and demand to have access to real-time payments solutions. Faster payments offerings will serve as the platform for credit unions to create new and innovative products and services, providing a foundation for future growth while meeting immediate member need.

## HOW IT WORKS

JHA PayCenter encompasses a set of services within the faster payments space. Online dashboards provide complete transaction visibility and insights. Sophisticated reporting supports all payment activities, including reconciliation, aging, and settlement, as required by the faster payments networks. An intuitive dashboard allows credit unions to monitor positions and transaction volumes, with search capabilities that support drill downs to transaction level detail.

By accessing this product through Synergent, credit unions on the Jack Henry™ Symitar® core processing platform gain the added benefit of having a true core-integrated tool to use in providing the faster payments experience to their members. JHA PayCenter and Symitar operate through a single source.

### Zelle®

Zelle is a person-to-person (P2P) payments platform that allows users to send money to almost anyone with a U.S. checking or savings account. This easy-to-use tool has full integration with mobile and online banking solutions. Members will be able to take advantage of the service from within their existing credit union digital banking app.

### The RTP® Network

The RTP Network enables credit unions to offer immediate, real-time payments, including account-to-account (A2A), business-to-consumer (B2C), consumer-to-business (C2B), and business-to-business (B2B). It allows credit unions to develop new services for payroll, insurance disbursements, and other quick payment cases. Within the network are the following capabilities:

JHA PayCenter is an umbrella program that allows credit unions to offer services for members to send and receive real-time payments. This includes Zelle and The Clearing House RTP® solutions for account-to-account, business-to-consumer, consumer-to-business, and business-to-business transactions.

- Develop new services for payroll and insurance disbursements
- Offer real-time payment solutions through the RTP® Network
- Provide P2P payments through Zelle
- Meet and exceed member expectations

*“Real-time payments are becoming the standard for both personal and business payments. Credit unions must consider providing these services to compete with offerings by both FinTechs and Big Techs. Faster payments, like RTP, will serve as a platform for credit unions to create new and innovative products and services.”*

**- Karen Martin**

Product Owner – Payments  
Synergent

### **RTP Receive**

RTP Receive enables banks and credit unions to receive all types of immediate payments, including A2A, B2C, C2B, and B2B. Members can benefit by having payments sent from other institutions and use cases are virtually unlimited, including:

- A variety of payroll types, including gig and rideshare driver, payroll, emergency payroll, “work today get paid today” earned wage access, termination pay, and insurance claim disbursements.
- Payroll disbursements, paying fines, taxes, insurance disbursements, and P2P payments
- Wallet transfers from PayPal, Venmo, and Square
- Account-to-account transfers

Once the service is turned on, members will instantly be able to take advantage of the benefits associated with the RTP Network. They will begin to receive their money faster than they did prior through traditional payment methods.

### **RTP Send (Coming Soon)**

RTP Send allows consumers and small businesses to initiate real-time payments, request payments, and to respond to requests. Capabilities include:

- Making irrevocable payments with immediate acknowledgement of receipt
- Enabling straight-through accounts payable and accounts receivable processes
- Streamlining bill pay with digital payment requests

### **KEY BENEFITS**

- **Remain Competitive:** JHA PayCenter allows credit unions of all sizes to compete in the faster payments space.
- **Real-Time Payment Capabilities:** Credit unions will remain competitive while meeting member demand for real-time payment services.
- **Integration With Symitar® Core:** Because PayCenter integrates directly with the Symitar® core, friction is reduced and access gained to a full, holistic view that provides the ability to expand product and service offerings.
- **Positioned For Future Service Expansion:** Real-time payments continue to evolve in terms of credit union capabilities and member-facing solutions. PayCenter as an umbrella for numerous offerings is poised to grow and evolve within the real-time payments space.
- **Trusted Symitar Expertise:** We know Symitar. JHA PayCenter is an integrated extension of the core and our team of experts will stay up-to-date on the offering, capabilities, and updates.
- **Safe and Secure:** JHA PayCenter leverages multi-layered data security. It also supports Zelle Network’s token management for account status changes.

### **LEARN MORE**

To learn more about JHA PayCenter, please contact Fred Barber, Account Executive, at [fbarber@synergentcorp.com](mailto:fbarber@synergentcorp.com).

FOR MORE  
INFORMATION

800.341.0180, Ext. 593

**Fred Barber**

Account Executive

[fbarber@synergentcorp.com](mailto:fbarber@synergentcorp.com)



RIGHT TIME. RIGHT PLACE. RIGHT SOLUTION.