Payrailz® Digital Payments Platform™

Payrailz is a next-generation, cloud-native, AI-enabled digital payments platform that both consumer and business members can use for money movement.

- Offer bill pay, pay a loan, A2A, and P2P payment solutions in a single platform
- Integration with numerous digital banking providers
- Real-time, actionable fraud detection driven by AI

In a rapidly evolving digital landscape, credit unions must rise to meet growing member expectations alongside the competition from big tech and fintech challengers. With Payrailz, credit unions can deliver intelligent, seamless, real-time payments across a single platform, empowering both members and staff.

Payrailz is a next-generation, cloud-native, AI-powered payments platform designed to unify person-to-person (P2P), bill pay, account transfers, and loan payments—all accessible within your digital banking ecosystem. Whether for consumers or small businesses, Payrailz delivers frictionless money movement and deeper member engagement.

How It Works

Payrailz integrates with your digital banking platform, offering members a unified interface for all their payments needs while providing administrators robust controls and insight. Digital payment options include:

- Consumer and business bill pay
- Real-time, open loop Person-to-Person (P2P) payments
- Business-to-Customer (B2C) disbursements
- Account-to-Account (A2A) internal and external transfers
- Consumer loan, mortgage, and credit card payments

Payrailz is core-agnostic and supports both Jack Henry™ Symitar® and non-Symitar users.

Pay A Bill – Modern, AI-assisted bill pay for both business and consumer members. Full detail eBills are available, and payments can be made with flexible delivery options including emergency/immediate, same day, next day, future date, recurring, and autopay.

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An interactive calendar streamlines payment scheduling and date changes. Pay groups can be created, and all scheduled and historical payments can be viewed. AI-driven actionable insights about bills and payment accounts are seamlessly generated and enable bill pay subscribers to take immediate action on the information provided. These insights include personalized recommendations and reminders that can improve bill management and budgeting. Businesses can have multiple users with appropriate entitlements for viewing, managing, and paying bills. Multi-layered fraud mitigation is optimized with full integration with Fraud Monitor, which scores 100% of bill pay transactions in real time.

Pay A Person (P2P) – Pay A Person is the industry's only credit union-centric, open-loop, real-time P2P payments solution that provides a flexible, convenient way to send money to virtually anyone. Unlike closed-loop solutions, open-loop does not require the sender and receiver to belong to the same payments network. One-time and recurring payments can be made using the recipient's mobile number or email address with flexible delivery options, split pay functionality, good funds settlement, and the ability to credit funds to checking and savings accounts, debit cards, and Venmo accounts with other options in development, including the RTP® network and the FedNow℠ Service. Fraud mitigation is optimized with a multi-layered approach that includes one-time password (OTP) functionality and full integration with Fraud Monitor, which scores 100% of P2P payments in real time. Pay A Person can be implemented as a standalone solution or strategic component of the Payrailz Digital Payments Platform.

Transfer Money (A2A) – Enable people and businesses to make seamless, secure one-time and recurring transfers across banking relationships with flexible delivery schedules, including real time, same day, next day, future date, and recurring. External accounts are authenticated in real time and good funds settlement for outgoing transfers virtually eliminates overdrafts. Next-day ACH streamlines processing and provides full transparency into the exchange of funds. Multi-layered fraud mitigation is optimized with one-time password (OTP) functionality and full integration with Fraud Monitor, which scores 100% of account transfers in real time.

Pay A Loan – Provide consumer and business members with multiple ways to make loan, mortgage, and credit card payments – including through websites, digital banking, call centers, or IVR systems – with same-day posting. Summary and detailed loan and credit card statements are available, and one-time and recurring payments for variable or set amounts can be made and funded by internal or external checking accounts, savings accounts, and debit cards. Notifications and reminders regarding due dates and scheduled payments are available, and payments can be made by registered users or guests. Experienced representatives are available to support end users with fully branded service.

Fraud Monitor – This AI-based solution provides real-time fraud detection when payment transactions are initiated. This highly customizable solution supports a wide range of payment types including P2P (Pay A Person), bill payments (Pay A Bill), and account-to-account outbound external transfers (Transfer Money). Based on behavioral analytics, Fraud Monitor can substantially mitigate payment fraud including Account Takeover (ATO), in which a fraudster takes possession of an authentic user's credentials and attempts to quickly move funds out of their account. AI

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and machine learning are leveraged to simultaneously detect and weigh multiple fraud attributes and indicators, including known and previously unknown fraud instances and patterns, and to generate an aggregated, actionable score as each payment transaction is scheduled. Each credit union can configure score ranges and other thresholds based on its unique risk tolerance.

Action Insights® – Leverage unique payment behaviors and related data to provide personalized, actionable recommendations and reminders that enable people to better manage their bills and money. These recommendations, which are triggered by specific transactions, enhance user engagement and create competitive differentiation for credit unions.

PayWayz – This smart payment routing hub streamlines and simplifies the entire payment process with seamless integration with all funding sources and payment delivery via every distribution rail. This hub eliminates the need for credit unions to maintain multiple payment vendors, network connections, and payments solutions.

Key Benefits

Advanced AI – Leverage AI-driven recommendations and reminders through Action Insights®, enhancing members' ability to manage bills and budgets proactively.

Real-Time Security – Every payment is monitored by Fraud Monitor in real time—utilizing advanced AI and behavioral analytics to score 100% of transactions for risk.

Flexibility to Meet Member Needs – One platform supports both consumers and small businesses. Customizable fee structures, entitlements, and administrative access give credit unions control without complexity.

Configurable and Future Ready – Payrailz is already positioned for emerging rails like FedNow® and RTP®, ensuring your credit union can evolve with the payments landscape.

"Payrailz empowers credit unions to modernize how they support payments, from everyday bill pay to advanced loan servicing. This platform brings together flexibility, intelligence, and a real-time foundation to help our partners thrive in the digital era."

Rebekah Higgins
Chief Growth Officer

Learn More

For additional information on implementing Payrailz at your credit union, please contact your dedicated Client Success Manager, or email ARM@synergentcorp.com.