

MODERNIZING “ACH” PAYMENTS

PAYEDNOW PLAYBOOK: MODERNIZING ACH PAYMENTS FOR A SMARTER, SECURE FUTURE

Reimagine the speed, security, and efficiency of Automated Clearing House (ACH) payments with PayedNow. This playbook serves as your ultimate guide to leveraging our cutting-edge Purposed Payments (PP) and Request to Pay (RTP) solutions, patented technologies, and regulatory-ready architecture to revolutionize payment systems. Tailored for businesses, financial institutions, and governments, PayedNow's platform integrates seamlessly with legacy systems, supports multi-rail payment options, and ensures real-time AML/KYC compliance.

Discover how PayedNow can drive digital transformation, enhance operational scalability, and redefine payment transparency, all while meeting global standards like ISO20022.



COMPLIANCE

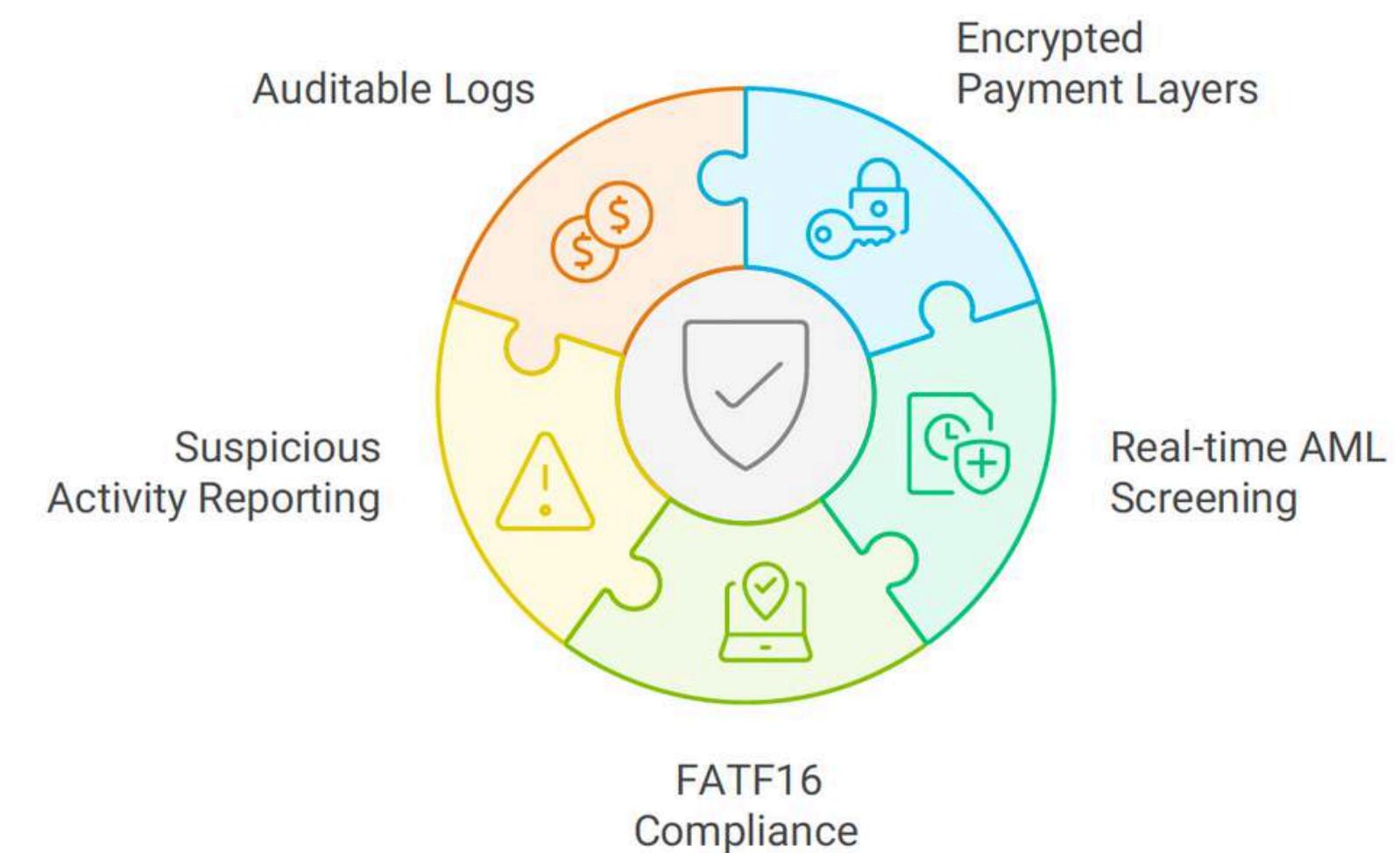
AML and FATF16 Requirements

PayedNow's encrypted Purposed Payments (PP) and Request to Pay (RTP) layers ensure real-time Anti-Money Laundering (AML) screening and compliance with FATF16

Suspicious Activity Reporting (SAR) with auditable logs enhances regulatory adherence.



Compliance and Security in Payment Systems



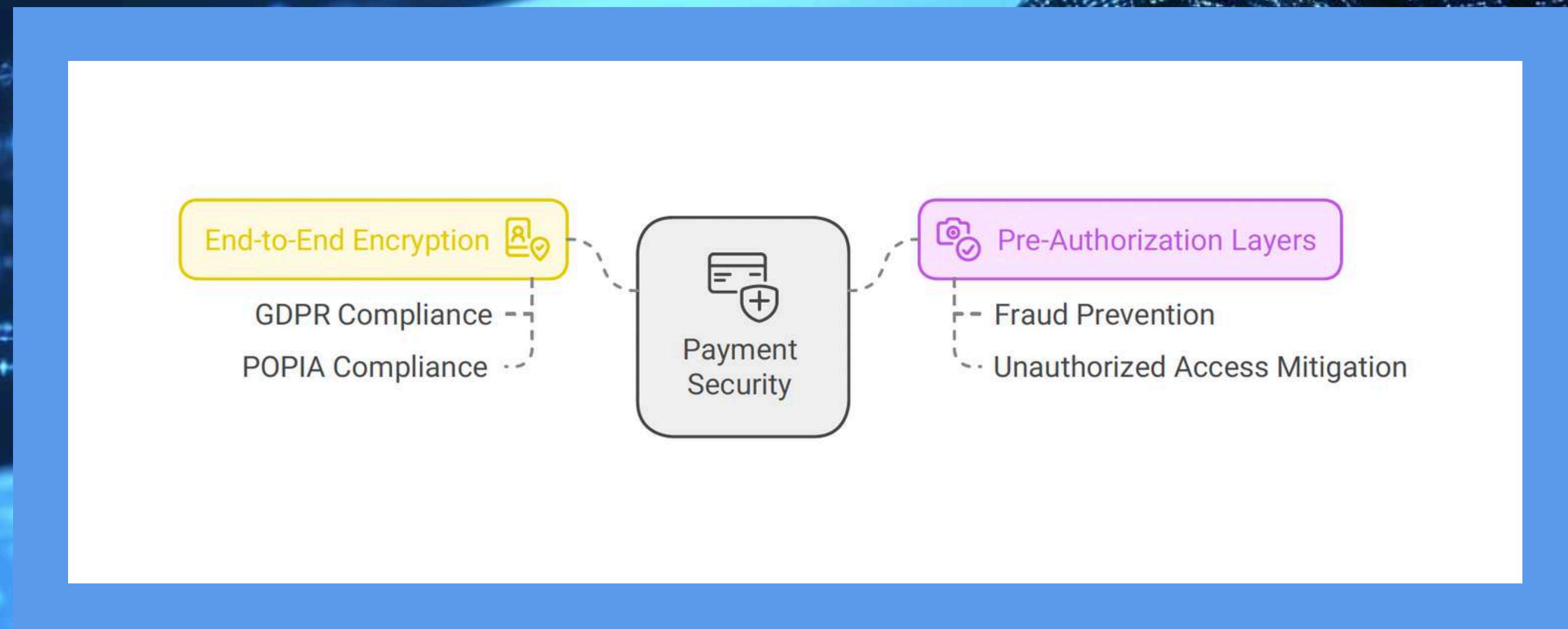
COMPLIANCE

Data Privacy & Security Regulations

End-to-end encryption aligns with global data privacy laws (e.g. GDPR, POPIA), ensuring sensitive payment details are safeguarded.

Pre-authorization layers mitigate risks associated with unauthorized access and fraudulent transactions.





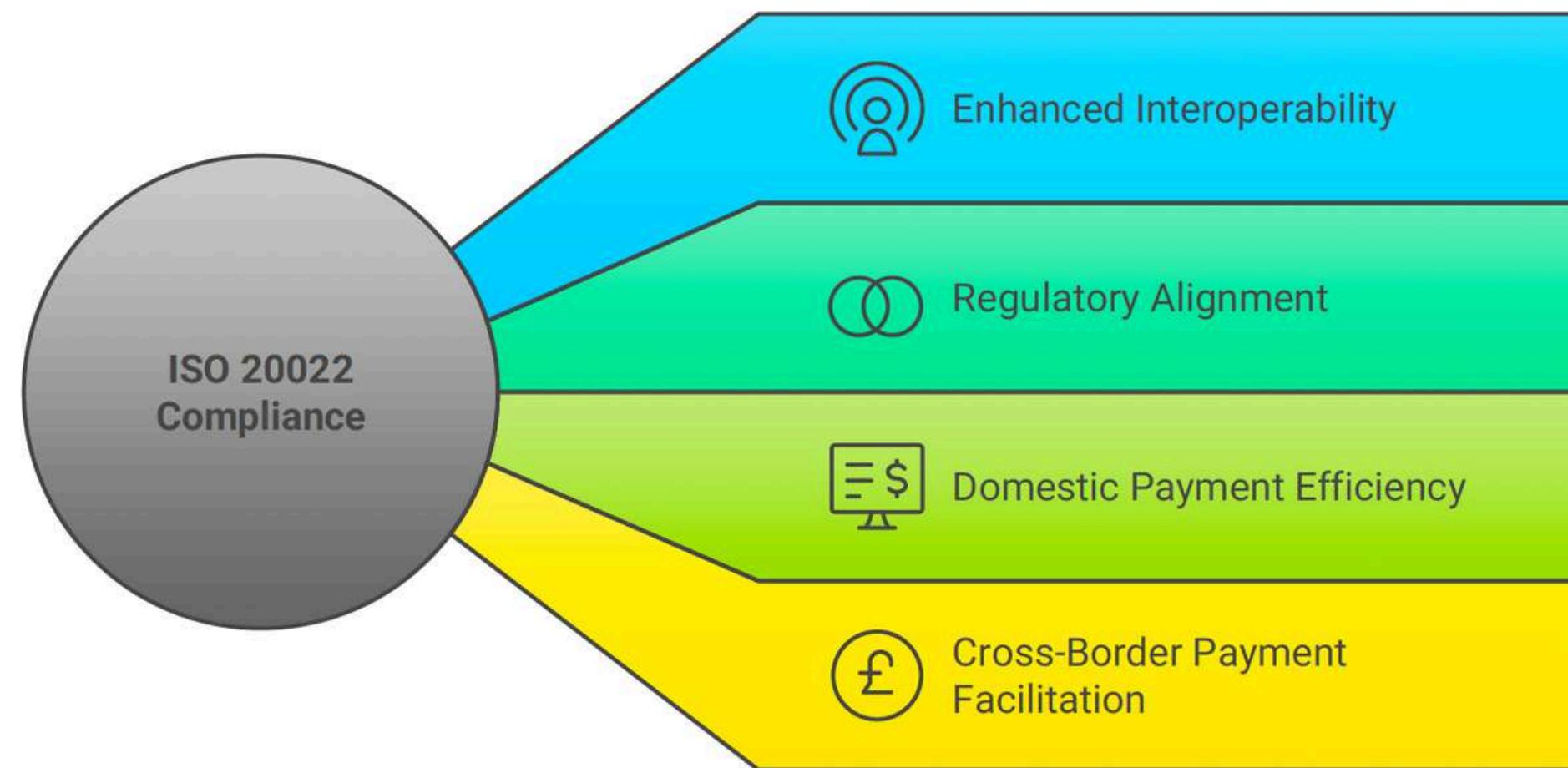
COMPLIANCE

Industry-Specific Compliance

ISO 20022-compliant messaging integrates seamlessly into ACH systems, enhancing interoperability and regulatory alignment for domestic and cross-border payments.



Unveiling the Impact of ISO 20022 on ACH



BUSINESS VALUE PROPOSITION

Market Flexibility

Banks:

Modernizing ACH infrastructure to enhance security, efficiency, and real-time payment capabilities.

Governments:

Deploying scalable and interoperable payment systems for social grants, taxes, and bulk payments.

Financial Service Providers:

Offering secure and compliant transaction solutions to their clients.



Who should lead ACH modernization efforts?

Banks

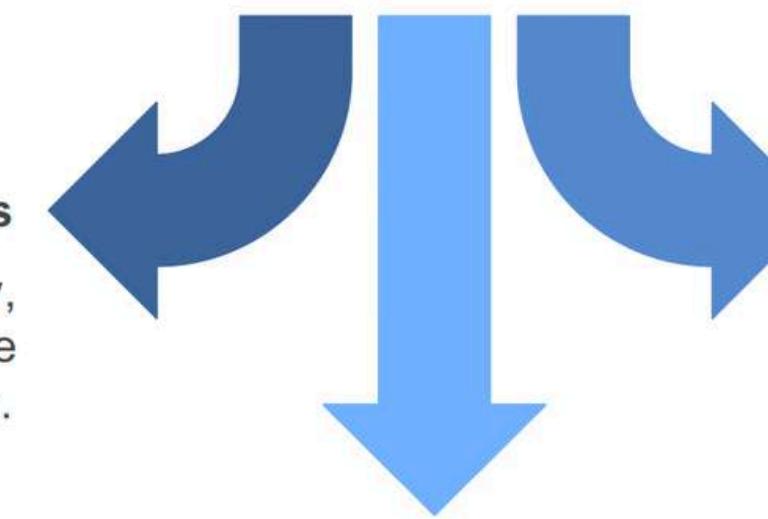
Focus on enhancing security, efficiency, and real-time capabilities.

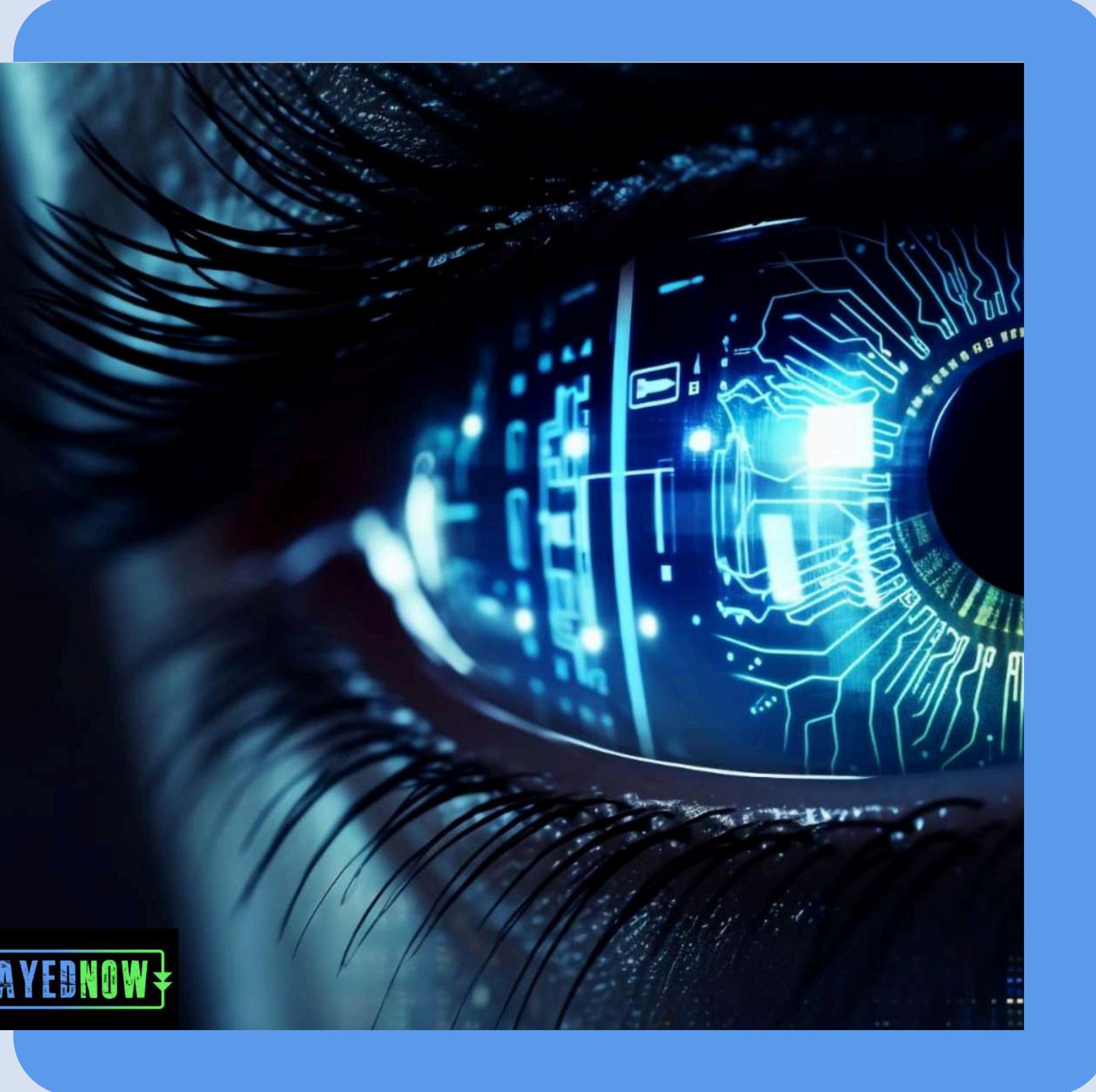
Governments

Develop scalable and interoperable payment systems for public use.

Financial Service Providers

Offer secure and compliant transaction solutions.





BUSINESS VALUE PROPOSITION

Unique Service Differentiators

Patented PP and RTP Solutions:

Secure pre-authorization (PP) and instant payment execution (RTP) reduce fraud and streamline ACH workflows.

Multi-Rail Compatibility:

Supports ACH alongside alternative payment rails like mobile wallets, vouchers, and real-time settlement networks.

Regulatory-Ready:

Simplifies ISO 20022 migration and ensures AML/KYC compliance with real-time screening.

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PP and RTP



Multi-Rail
Compatibility



Regulatory
Compliance

BUSINESS VALUE PROPOSITION

Payment Flexibility & Options

Real-time payments for ACH, wallets, and vouchers.

Payee-driven choice of preferred settlement channels (e.g. bank accounts, wallets, or digital rails).

Cross-border ACH capabilities via ISO 20022-compliant messaging.



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Advanced Payment Solutions Overview

Cross-Border
Capabilities

Real-Time
Payments

Settlement
Channel Choices



DEPLOYMENT OPTIONS

Scalable Infrastructure Requirements

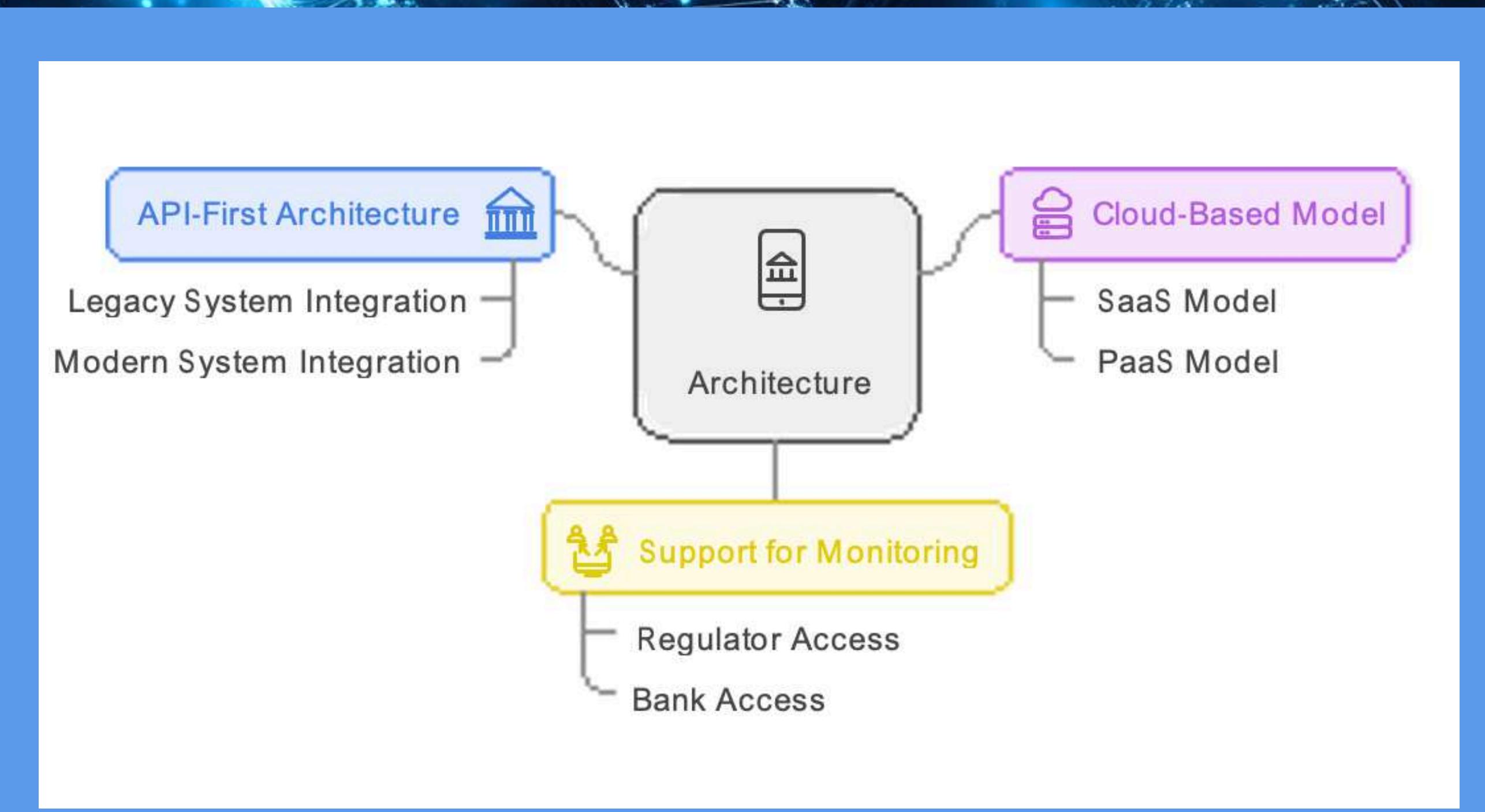
API-first architecture for seamless integration with legacy and modern banking systems.

Cloud-based SaaS or PaaS model ensures scalability for high-volume transactions.

Support for centralized monitoring and multi-party access for regulators and banks.



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DEPLOYMENT OPTIONS

Cybersecurity & Data Protection Measures

Encrypted PP and RTP workflows ensure tamper-proof transaction data.

Compliance-driven fraud detection identifies and mitigates anomalies in real time.

Dual-layer authentication and KYC validation protect users and meet regulatory requirements.



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ARCHITECTURE

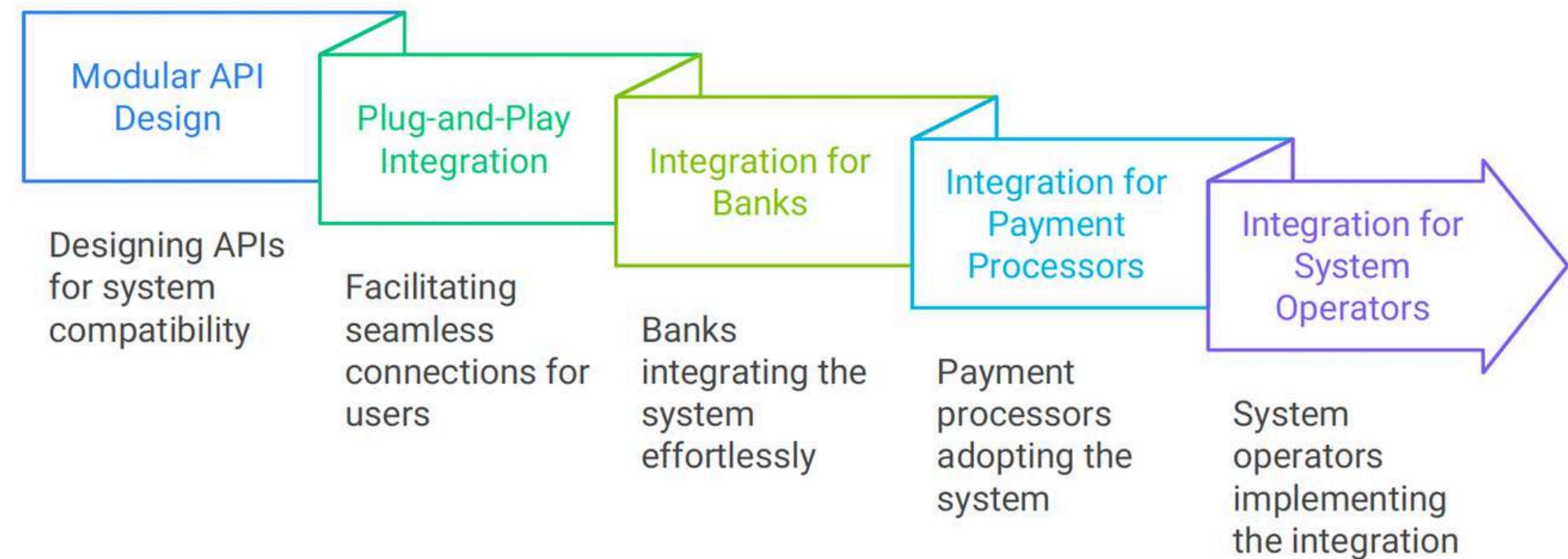
API Integration with Partner Platforms

Modular API design ensures interoperability with existing ACH systems.

Easy plug-and-play integration for banks, payment processors, and System Operators.



ACH System Integration Process

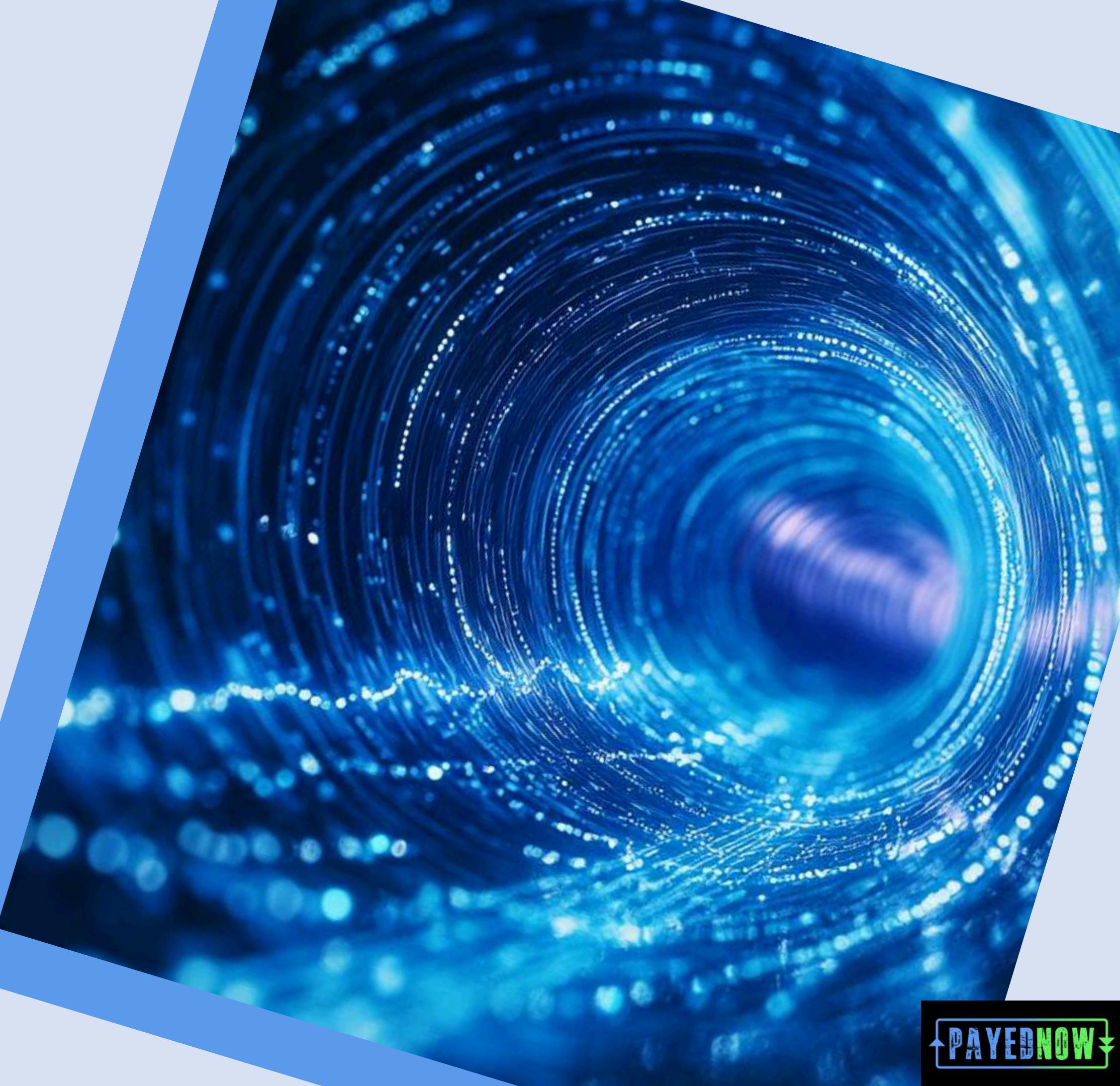


ARCHITECTURE

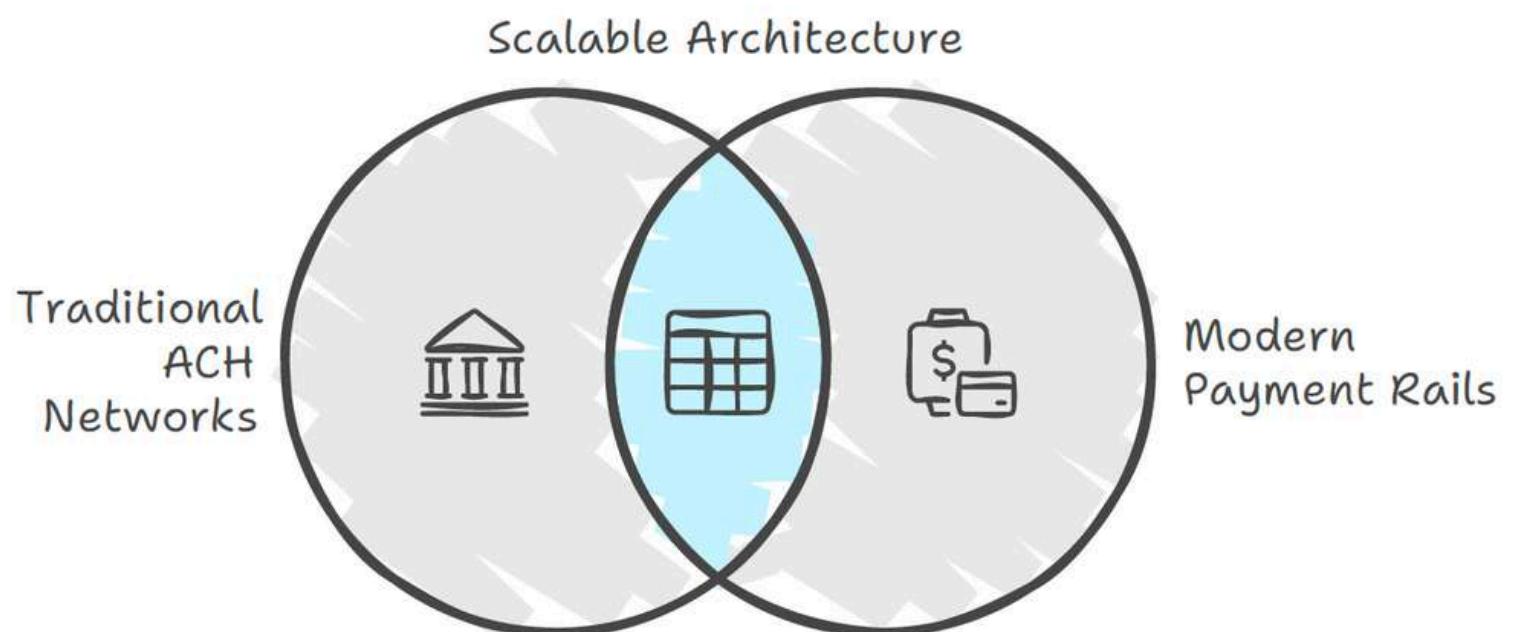
Multi-Rail Payment Compatibility

Seamless support for ACH, real-time payments, and wallet-based systems.

Scalable architecture bridges traditional ACH networks with modern payment rails.



Bridging Traditional and Modern Payment Systems



ARCHITECTURE

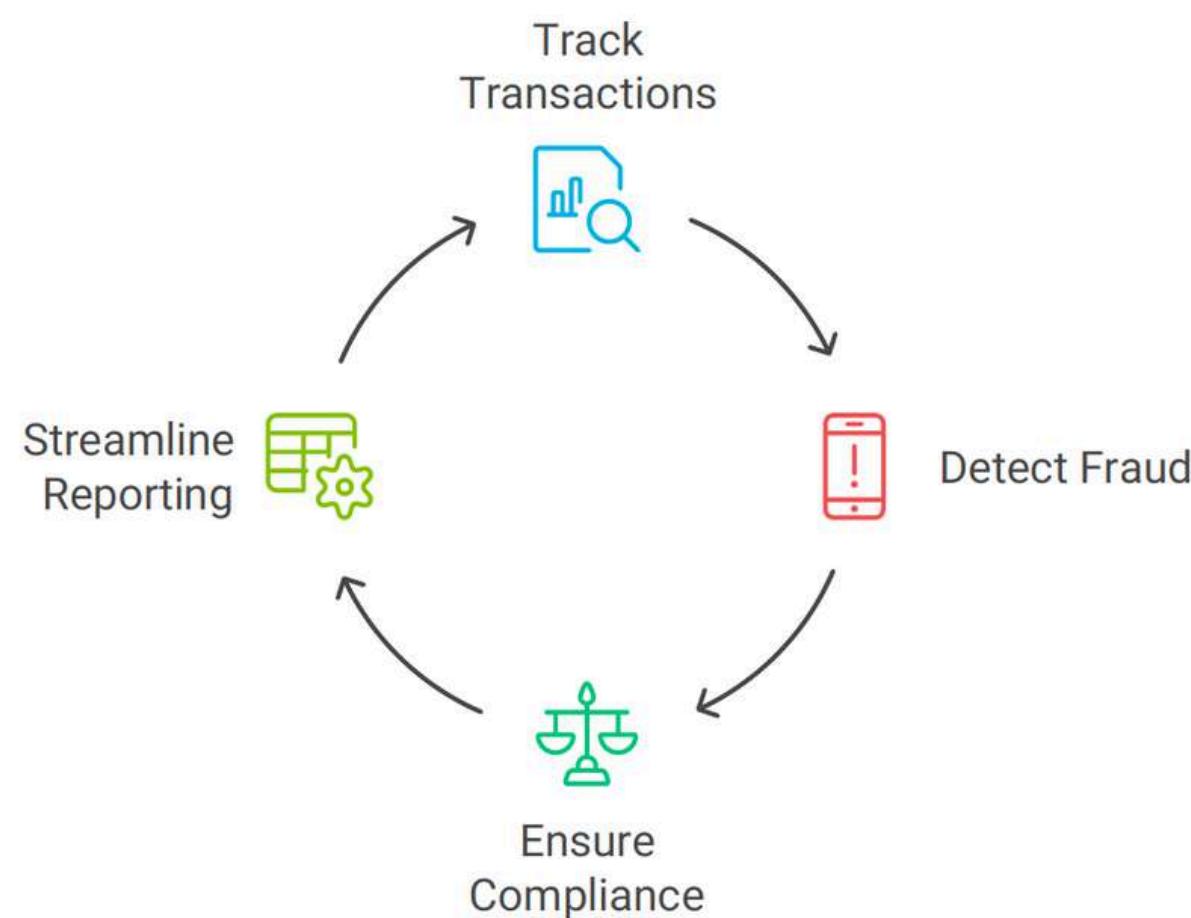
Centralized Monitoring

Real-time dashboards enable banks and regulators to track transactions, detect fraud, and ensure compliance.

Automated reporting tools streamline audit trails and regulatory submissions.



Transaction Monitoring and Reporting Cycle



PROCESS OVERVIEW



1. Transaction Initiation:

Payer triggers a PayedNow Purposed Payments (PP) via PayedNow's API-integrated system.

2. Pre-Payment Authorization:

PayedNow encrypts and validates the PP layer with real-time AML/KYC screening.

3. Transaction Execution:

Funds are routed via ACH or selected payment rails. Real-time confirmation is shared with payer, payee, and relevant stakeholders

4. Settlement Confirmation:

PayedNow transmits encrypted settlement notifications and generates an auditable log for compliance.

Achieving Secure Payment Transactions

Settlement Confirmation

Notifications are sent and logs are generated for compliance.

Transaction Execution

Funds are routed and confirmed in real-time.

Pre-Payment Authorization

Payment details are encrypted and screened for compliance.

Transaction Initiation

A payer triggers a payment request through an API.



PROCESS OVERVIEW

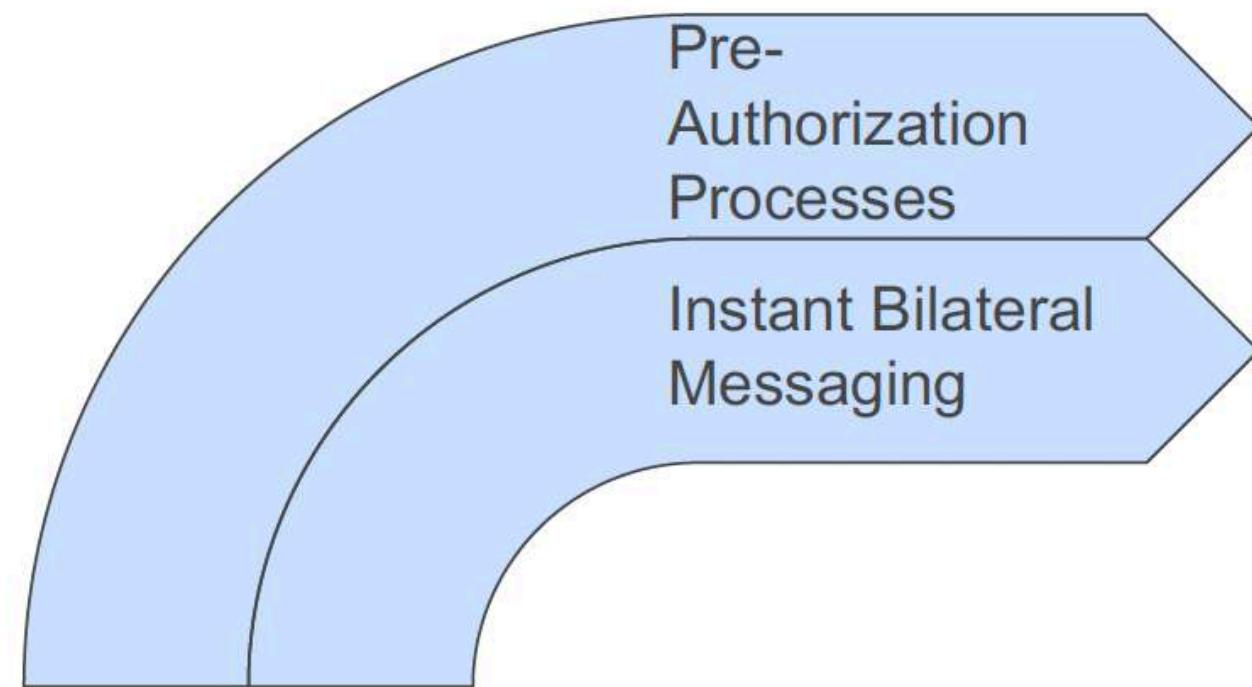


Real-Time Updates

Instant bilateral messaging ensures stakeholders receive transaction status in real time.

Pre-authorization processes enhance the overall efficiency and security of the payment workflow.

Enhancing Payment Workflow Efficiency



Enhances security and efficiency before processing

Ensures real-time transaction status updates

By adopting PayedNow's modern ACH solution, organizations can significantly improve their payment processes, ensuring compliance and enhancing the overall customer experience.



CONTACT INFORMATION

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