



**NEURAL
PAYMENTS**

Send Money Seamless with *LEVERAGE* Payment Solutions and Neural Payments

LEVERAGE Payment Solutions and Neural Payments makes sending money anywhere, at any time, a seamless experience. The Neural Payments system offers the ability to send funds both inside and outside of the Neural Payments ecosystem through existing integrations with PayPal, Venmo, and Visa/MasterCard.

Members want to be able to send money seamlessly and Neural Payments gives your members the ability to send money right from their mobile app. There is no third-party app required and no card registration to enroll in the program, reducing the potential risk for fraud.

Member Experience

- The receiver gets to decide where the funds are sent.
- Funds are able to be transferred in real time.
- Allows the sender to transact from within their trusted, digital banking ecosystem, while allowing the receiver to connect to the money movement platforms they already use.

Credit Union Experience

- No heavy data sharing requirements.
- Implementations is complete in less than 90 days.
- No additional settlement processes to learn.
- Reduces fraud losses and support calls relating to disputes.

For more information about how *LEVERAGE* and Neural Payments can assist your credit union, email consult@myleverage.com or call 855-9EXPERT (855-939-7378).

LEVERAGE
www.myleverage.com

FAQs - Neural Payments

Q: What are my one-time and monthly fees to participate?

A: Monthly fees are based on a flat-rate structure and the tier is determined by the number of Monthly payment-to-payment transfers that are performed. One-time fees may vary based on the mobile provider.

Q: How long does it take to implement?

A: A typical implementations range takes 60-90 days.

Q: How will my cardholders be protected from fraudulent attacks?

A: Neural Payments is launching a Fraud Rules engine that will alert credit unions of specific behaviors and actions and allow them to take action based on predefined criteria (transfer amount out of the ordinary, first-time user, first time recipient, etc). Neural Payments has also eliminated the need for card registration events in the ecosystem, thus closing an entry point for fraud. Limits can also be customized on a bank identification number (BIN) level or individual cardholder on a daily, weekly, monthly basis and by dollar volume and velocity of transfers.

Q: Are there fees from Venmo, PayPal and the networks?

A: PayPal and Venmo charge \$0.25 per transfer that is passed back to the credit union.