



The gold standard in digital banking

# Alkami: The Gold Standard of Money Movement



We live in a world today where consumers demand constant innovation. Cryptocurrency is one example of that future innovation, and FIs must evolve and shift accordingly with new solutions to meet these expectations. Other solutions such as smart savings tools, P2P payment apps, and retailer apps are driving deposit displacement in the market.

To compete across the range of competition and leverage modern fintech solutions to your FI's advantage, adopting a robust integration strategy to offer direct in-app access to the innovative solutions your users are already engaging with elsewhere is key. Your digital banking platform should be the central hub for your users to access these money movement tools, all in one place.

## Future-Proofing Money Movement

Money Movement solutions on the Alkami platform are designed to support rapid growth as new industry shifts arise. To leverage our nimble integration strategy, we've secured the infrastructure to support scalable solutions, designed to help your organization be a leader of innovation now and into the future.

## Instant Account Verification

Say goodbye to outdated trial deposits that verify that the external account can receive a transfer but doesn't confirm ownership.

Introducing Instant Account Verification, a safe, secure, and fast way to instantly verify and connect accounts with reduced risk. Our IAV solution allows FIs to decide which ownership types are allowed, and how account name-matching occurs.

While trial deposits can take days, IAV happens in real time, and users only need to enter online banking credentials. By reducing friction in the verification process, users get a great first impression, and abandonment rates are greatly reduced.

# \$300B

In the United States alone, the total transaction volume of Mobile peer-to-peer (P2P) payments will surpass \$300 billion by the end of 2021  
- NASDAQ

## Alkami + Zelle: Mobile-First P2P Payment

Zelle is widely used across the market in the P2P payment space. Leverage robust integrations to your advantage by adding the option for your users to make Zelle transactions directly within your digital banking app. You'll be able to access this third-party data and boost engagement within your app instead of having your users go elsewhere to make these transactions. And importantly, offer your users an advanced mobile money movement solution that exceeds users' digital expectations.

## On the Horizon: Cryptocurrency, Powered by NYDIG

**81%** of bitcoin holders would choose to store it with their bank if offered.  
- NYDIG "BITCOIN + BANKING" SURVEY

We're excited to launch cryptocurrency solutions on our platform, which will be a way for your FI to earn non-interest income, attract savvy users, and lead innovation in the market.

Powered by NYDIG, users will be able to conveniently buy and sell Bitcoin directly in the online banking platform and stay updated on Bitcoin market value. They'll also gain access to cryptocurrency education and FAQs, ensuring financial wellness for your users. Constantly thinking of the future, Alkami helps keep your money movement experience on the leading edge, providing your users world class digital banking technology.

**For more information on how to leverage Alkami's Money Movement solutions, contact your representative or visit [Alkami.com](https://alkami.com).**

