



Real-Time Payment Third-Party Service Provider of The Clearing House



Evident Systems provides turnkey services that enable financial institutions to support:

- Real-Time Payments,**
- Real-Time Customer Service,**
- Real-Time Security,** and
- Real-Time Analytics.**

Evident Real-Time® Payments

Evident Real-Time Payments has real-time payment (RTP) services that seamlessly integrates financial institutions onto The Clearing House's (TCH) RTP® network. Its turnkey services enable banks and credit unions to securely activate receive-only or send and receive RTP services for their account holders – effortlessly.

Businesses gain real-time visibility into their receivables and cash flow to more effectively manage their businesses. Consumers immediately know what is safe to spend, improving their overall money management. By accelerating banking services into real-time, banks and credit unions are meeting the demand of their account holders, ultimately increasing deposits and cash flow, reducing cost and risk, and delivering an exceptional customer experience.



Evident Real-Time® Payments offers a holistic approach to real-time payments, through its turnkey set of services to send and receive payments – instantly.

Value Delivered in Real-Time to Banks and Credit Unions

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Accelerated real-time transformation
 The first step in delivering real-time banking is enabling real-time payments to be sent and received. Evident Systems accelerates this initial step for financial institutions with its turnkey services delivering RTP services in days, not weeks or months.
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Increased deposits and cash flow
 Businesses and consumers are turning to their financial institutions to offer greater visibility into their cash flow, enabling real-time money management. Those institutions who offer real-time payment services will have the opportunity to capture more deposits, improving their overall cash position.
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Reduced costs and risk
 Evident Systems eliminates the need for banks and credit unions to ramp up their IT department to build out and service real-time payments. With pre-built secure integrations, the risk and cost of joining the RTP network is reduced.
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Enhanced account holder experiences
 By enabling the ability for business and consumer account holders to accept and deliver payments in real-time, they are able to more effectively manage their finances and spend less time guessing their cash position. This ultimately increases their overall satisfaction with the quality of services delivered by their financial institution.

With **Evident Real-Time® Payments**, financial institutions can:

Rapidly Onboard into RTP Network

Getting started with any new program can often be the most daunting task. With Evident Real-Time® Payments, **onboarding** into The Clearing House's RTP network is **streamlined** through self-guided registration. All required documents needed for review and signature are located in one location. Data is also collected in a **secure**, consistent fashion. Once completed, banks and credit unions have a single-data repository for all content that can easily be referenced in the future or leveraged for auditing purposes.

Securely Connect Core Banking System

Evident Real-Time Payments **automatically** and **securely integrates** Core banking systems (i.e. Jack Henry Banking & Credit Systems, Finastra, Finxact, BBVA) into the TCH RTP network. These dynamic integrations eliminate the need for IT teams to learn the RTP protocol, identify the right connections within their Core banking systems, and secure those integration points. Evident Systems **removes the integration barrier** to TCH's RTP network, achieving what could take weeks or months, in minutes.

Automatically Test and Certify

Pre-certified and approved by The Clearing House, Evident Real-Time® Payments delivers a **full test infrastructure** for not only testing initial setup, but ongoing integration as potential changes arise. **Automated tests** ensure all calls are properly configured and payments are being sent and received in real-time. Once all tests are passed, confirmation of completion is shared with TCH who then **certifies** the completed integration. The financial institution is then **automatically** alerted that their instance is fully certified and ready for activation. Evident Systems delivers a test suite purpose-built for real-time processing, eliminating the need to build out entire new test infrastructures.

Continually Monitor and Alert

Transforming a financial institution into real-time requires a new way of thinking. Historical methods for monitoring and alerting with batch operations, will not work when financial transactions move to real-time. Evident Real-Time® Payments includes a **complete monitoring service** that is **continually tracking** all transactions and **alerting** when abnormalities appear. Administrators can define thresholds to **proactively alert** when percentage of transactions fail over a certain time period or if transactions of a certain size routinely fail. Issues can be **identified quickly and remediated** before a large number of businesses or consumer account holders are impacted.



Bobby Calderwood
Founder

"We live in an on-demand world where services and products are delivered in real-time. Many local and community banks and credit unions are only now starting to engage in the transformation to real-time. TCH has supported this move with a standard set of protocols for interbank settlements and real-time money movement. By leveraging Evident Real-Time® Payments, financial institutions can seamlessly and automatically integrate their core banking systems into the RTP network and leverage pre-certified tests to confirm successful integration. We are removing all barriers for banks and credit unions of any size to leverage the RTP network and offer real-time payment services to their business and consumer account holders."

EVIDENT
SYSTEMS

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