SIMPLE, SECURE, AND EFFICIENT INSTANT PAYMENTS

pidgin

Pidgin is an Instant Payment solution created for community banks, enabling them to process and settle their payments through United Bankers' Bank.

UBB'S PIDGIN INSTANT PAYMENT PLATFORM:

- Meets the needs of your business and individual account holders, whether you use P2P, C2B, B2C, or B2B.
- Connects with current and future instant payment systems, including FedNow and RTP.
- Provides automated posting to your host system and notification to your customers.
- Offers detailed reporting.
- Supported by legendary UBB customer support, providing a friendly staff to personally answer questions.

KEY BENEFITS & FEATURES

- 24/7/365 access
- Real-time settlement
- Payments are posted directly to your customer's account
- Option to enroll as a "Receive-Only" participant
- Most feasible routing: Pidgin Network, FedNow, ACH, RTP
- Ability to set value limits
- Option to request payment
- Comprehensive reporting features
- Funds remain in your bank, strengthening account retention

SIMPLE

- UNET combined with Pidgin's easy-to-use interface reduces training and setup time.

SECURE

- Pidgin utilizes SSL Internet data encryption to secure the integrity and confidentiality of all financial information.
- UNET.web's biometric fingerprint authentication provides secure access and additional protection.
- Your customers' funds remain in FDIC-insured bank accounts rather than a third-party wallet.

EFFICIENT

The Pidgin platform is a complete end-to-end solution streamlining the instant payment process. Payments are routed most feasibly based on flexible rules to:

- Pidgin Network
- FedNow
- ACH
- RTP
- Other instant payment networks

SCAN ME

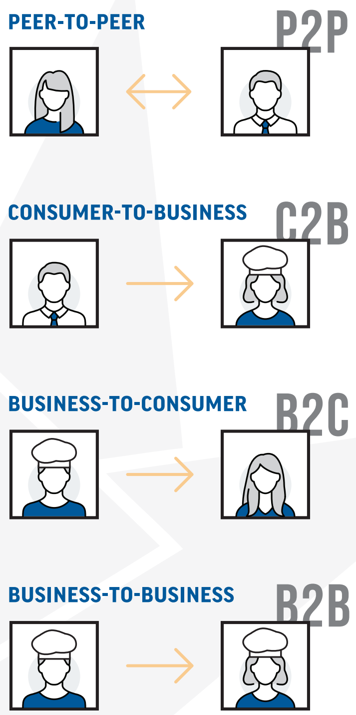
To request additional information, please visit **ubbpayments.com**

PIDGIN EXCHANGE

This administrative platform allows financial institutions to see all of their users' payment information made through various faster payment networks in one place. Via the dashboard, the Pidgin Exchange provides quick proof points, allows institutions to customize payment rails and to sort, set up new administrative users in custom-defined roles, and dive into granular reporting related to payment activity.

PIDGIN B2B

This responsive web solution enables faster payments between businesses. The platform can integrate into a financial institution's existing digital banking network via SAML SSO or as a standalone service offering. Designed to handle large transaction volumes in real-time, Pidgin B2B helps businesses manage their cash flow more efficiently. This platform benefits financial institutions by creating additional revenue streams, reducing costs, and increasing customer retention by providing the services their business customers need.



PIDGIN P2P

This mobile application facilitates real-time payments for personal account holders to pay anyone they need. This application can be integrated into a financial institution's existing banking app or as a standalone application. The Pidgin P2P app allows account holders to send and receive funds instantly, directly from their account rather than a third-party wallet. With the user-friendly interface and robust security measures, sending money to family, friends, or colleagues has never been easier for account holders.

FedNow 24/7 INSTANT PAYMENTS

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To request additional information, please visit **ubbpayments.com**