A2A Features Comparison Guide

CU*Answers currently offers integrations with two account-to-account (A2A) payment providers: **Swivel** and **Payrailz.** While both solutions enable members to transfer funds between accounts, each provider offers a unique set of features and capabilities. Use the comparison below to review the current differences between the two vendors and determine which solution best meets your credit union's needs. As a quick summation, **Payrailz** is focused on member-driven choices made via ***It's Me 247*** online and mobile banking. **Swivel** is generally set up in the CBX core.

Feature or Option	Swivel	Payrailz
Full integration with **It's Me 247** Online Banking		✓
Trustly real-time A2A		✓
EULA control		✓
Fraud monitoring		✓
Administration site access		✓
CBX Phone Operator access	✓	
Access to **CU Publisher**	✓ ** Quick Transfer and Scheduled Transfer only*	✓
Support for		
Service charge fees	✓	✓
Micro-deposits		✓
Recurring A2A	✓	✓
Loan payments	✓	
Accounts payable ACH	✓	
Business accounts	✓	
PIB controls	✓	

Questions? We'd love to chat!

[Contact Cards and Payments](https://www.cuanswers.com/solutions/cards-payments/)

https://www.cuanswers.com/solutions/cards-payments/

CU*ANSWERS
A Credit Union Service Organization