

Payrailz®

A new 3rd party digital payment platform option

Payrailz® was built to make the payments experience smarter and more engaging. You have the option to choose Payrailz as your 3rd party platform for either A2A payments, P2P payments, bill pay, or any combination of the above! All Payrailz products will be available in **It's Me 247** online banking.

Bill Pay

Payrailz Bill Pay is AI-driven and smart-enabled with actionable insights about bills and payment accounts and flexible delivery methods and times.

P2P

Payrailz P2P supports one-time, future-dated, and recurring payments. Members can choose between next day ACH (ACH rail) or real-time (debit card rail) delivery options.

A2A

(Coming Soon!)

Payrailz A2A will support one-time and recurring transfers to or from external accounts.

Note: as of April 2025, Payrailz A2A is in QC testing. Once we have completed QC testing and have worked out details on the uploading of origination data to the Fed, we will share next steps.



Visit the [Payrailz Kitchen page](#) to learn more.
If you have any questions, please contact [CU*Answers Cards & Payments](#).