"Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work." – Robert Orben

Faster Payments Ecosystem

Bread is your financial institution's introduction to faster payments. It allows financial institutions to support the sending and receiving of faster payments. It is robust and built for the future to make faster payments easy, no matter how they evolve.

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Bread Crumbs

Bread consists of four faster payments modules to provide for all consumer touch

modules to provide for all consumer touch points.

PEER-TO-PEER **P2P**

C2B CONSUMER-TO-BUSINESS

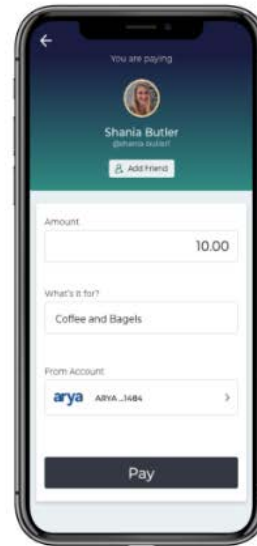BUSINESS-TO-CONSUMER **B2C**

B2B BUSINESS-TO-BUSINESS

Most Feasible Routing

Most Feasible Routing

Bread utilizes the Most Feasible Routing payment mapping structure. This technology routes payments taking into account speed, cost, and network. Financial institutions have the option to activate the Bread Network, ACH, SDACH, TCH RTP, and even FedNow once it becomes available. Your payments arrive when you need them, at a cost you love.

love.

BreadNow is a powerful loan payment collection module that leverages faster payments. With BreadNow, a financial institution can receive guaranteed funds from outside their institution in real time.

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