

STRATEGIC PAYMENTS BLUEPRINT™

A framework to help financial institutions modernize with confidence

SAFE™ + SEND™ DISCOVERY PROGRAM



De-Risking Send-Side Enablement: A Framework to Support FedNow Adoption

OVERVIEW

Overview Many financial institutions have connected to FedNow® or RTP® in receive-only mode. But without a clear Send strategy, they risk missing the monetization opportunity and increasing their exposure to fraud, operational breakdowns, and compliance issues.

The **SAFE™ + SEND™ Discovery Program** provides institutions with a structured, non-vendor-aligned approach to activate Send capabilities safely and strategically.

ABOUT THE SAFE™ + SEND™ DISCOVERY PROGRAM

A **6–8 week** engagement led by industry veteran Marcia Klingensmith, known as the Instant Payments Maven™.

The program helps institutions:

- Assess instant payments maturity
- Identify 2–3 monetizable, risk-aligned use cases
- Map operational, technical, and fraud exposure
- Deliver an execution-ready roadmap and GTM plan

Want to start smaller? A **2-week** Quick Hit version is available, focused on stakeholder interviews and a maturity snapshot—with the full fee credited toward the complete engagement.

WHAT SEND™ STANDS FOR

The **SEND™ methodology** guides institutions through a four-phase journey:

- **Strategize** – Align on goals, assess maturity, and map risk
- **Explore** – Identify and score use cases based on feasibility and value
- **Navigate** – Analyze technical readiness, gaps, and stakeholder requirements
- **Design** – Build service blueprints, CX flows, and go-to-market plans

The **SAFE™ framework** addresses risks across:

- Settlement
- Authentication
- Fraud & Exposure
- Economics

Use Cases Highlighted

- Earned wage access
- Wallet disbursements
- Real-time loan funding
- Me-to-me transfers
- Treasury operations

WHY IT MATTERS

As adoption of instant payments grows, smaller and mid-sized institutions face unique hurdles:

- Uncertainty around which use cases are feasible and compliant
- Limited internal alignment across risk, operations, and product
- Concern over fraud, reputational risk, and regulatory scrutiny
- Pressure to innovate without overstressing internal capacity

The **SAFE™ + SEND™** framework is designed to support institutions in navigating these challenges.

HOW THIS SUPPORTS SEND- SIDE MODERNIZATION

This program accelerates institutional readiness while reducing downstream risk. It complements national efforts to drive safe, strategic, and inclusive adoption of instant payments.

Let's Collaborate

This framework is available as an educational tool. We welcome the opportunity to brief your team or contribute to a roundtable, workshop, or awareness campaign focused on monetizing send-side payment capabilities.

For information:

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