

Stewart Title revolutionize the Title Industry with instant funding powered by AppBrilliance's RTP pay-in solution

AppBrilliance Real-Time Funding API solves key UX problem for RTP/RfP and FedNow



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[AppBrilliance](#), Inc. today confirmed that its the technology engine behind the new Request for Payment (RfP) experience announced by real-estate payments leader ZOCCAM in collaboration with U.S. Bank and Stewart Title. The rollout marks the title industry's first production use of RfP to move good-funds deposits in real time.

With RfP embedded in the ZOCCAM mobile app and website, homebuyers can authorize earnest-money or escrow deposits in seconds. Homebuyer funds settle instantly and irrevocably to Stewart Title's escrow account via the RTP network, eliminating wire instructions, checks and ACH delays. Instant, secure and low cost.

"Our mission is to deliver the instant-payment experiences that customers have lacked without the friction and limitations of the default Request-for-Payment flow." said C. Eric Smith, Co-Founder of AppBrilliance.

Key Benefits of the AppBrilliance Real-Time Payments API

- Lower Cost – significantly reduces costs vs. cards, checks, wires and ACH
- Safer – Eliminates risk of non-settlement, disputes, charge-backs and fraud
- Faster Payments – 24x7x365 availability with instant good-funds arriving in 15 seconds

AppBrilliance abstracts the complexity of RTP/RfP and FedNow rails into a single developer interface for real-time payments and open banking. With as little as two clicks, users can now complete purchases - an overdue upgrade to the legacy payment systems, reducing costs and risk for consumers, payment service providers (PSPs) and banks.

Availability:

AppBrilliance's patented technology is available today supporting an expanding set of use-cases, including digital wallets, brokerage funding, consumer bill pay, and iGaming. To schedule a demo, visit appbrilliance.com or email instant@appbrilliance.com.

About AppBrilliance, Inc.:

AppBrilliance is a Texas-based fintech that simplifies access to the U.S. instant-payments ecosystem, enabling businesses to request and receive money in real time with a single integration.

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RTP is a registered trademark of The Clearing House Payments Company L.L.C. FedNow is a service mark of the Federal Reserve Banks.

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