

MessagePay Signs 400th Financial Institution, One of the Fastest-Growing Payments Companies for Credit Unions and Banks

On pace to exceed \$1.2B in 2026 and expanded its offering with two-way communication through MessagePay Direct, AI-powered predictive analytics through AI Pay+

LEHI, UT, UNITED STATES, September 3, 2026 /EINPresswire.com/ --

MessagePay, a leading digital payments and communications platform for credit unions and community banks, today announced it has signed its 400th new financial institution customer. Through August 2026 alone, MessagePay has signed 86 new credit unions and community banks — extending its position as one of the fastest-growing payments companies serving financial institutions in the country.

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When borrowers can pay with a tap instead of a phone call or a trip to the branch, they actually pay on time. That's what's driving adoption.”

Greg Pesci, President and CEO, MessagePay

MessagePay's platform lets community banks and credit unions communicate with borrowers and collect payments over text message, web, phone, and email. Borrowers can pay by tapping a secure link or replying directly within a text conversation, without downloading an app or logging into online banking.

“When borrowers can pay with a tap instead of a phone call or a trip to the branch, they actually pay on time,” said

Greg Pesci, President and CEO of MessagePay. “That's what's driving adoption -- institutions are seeing delinquencies drop and payment volume climb, and borrowers like the convenience.”

Expanded two-way communication and new AI predictive analytics

Alongside its customer growth, MessagePay has expanded its two-way communication capabilities through MessagePay Direct, giving institutions a more direct channel for resolving payment issues with borrowers over text.



MessagePay Signs 400th Financial Institution Customer

The company has also introduced AI Pay+, an AI-powered predictive analytics tool built for asset recovery and collections teams. The new capability analyzes borrower behavior to forecast when and how a borrower is likely to pay. This gives collections teams a way to segment their portfolios and take action with far more precision than traditional delinquency buckets.

"Our customers were already seeing results with the core platform," said Brandon Alletto, SVP of Sales. "AI Pay+ and MessagePay Direct give their teams something more specific: a way to prioritize which accounts need a human touch and which ones don't."

Broad reach across institution types and sizes

MessagePay's customer base spans institutions from Hawaii to Florida, ranging from credit unions with \$10 million in assets to banks managing more than \$20 billion. The company supports more than 30 core and third-party integrations. MessagePay has direct integration with multiple credit union and banking cores, including Fiserv, Jack Henry, Corelation, CU Answers, and Flex.

In particular, MessagePay's integration with Fiserv banking cores has allowed community banks to connect and utilize the MessagePay solution for the first time in 2026.

"The range of institutions we work with, from small community financial institutions to billion-dollar ones, tells us this isn't a niche solution," Pesci said. "It's becoming a standard part of how financial institutions communicate with the people they serve."

About MessagePay

MessagePay is a leading digital payments and communications platform for community financial institutions. Its platform lets institutions communicate with borrowers and collect payments securely across text, web, email, phone, and online portal in one system. Predictive AI analytics help collections teams identify which borrowers are likely to pay and prioritize outreach accordingly. MessagePay integrates with core processing platforms such as Fiserv, Jack Henry, Corelation, CU Answers, Flex, and others. For more information, visit messagepay.com.

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