

## Accel™ Prepaid Support

### Offer Your Prepaid Cardholders Convenient Payments and Funds Access

Adding the Accel debit payments network to your prepaid card program provides real-time payments and funds access – anytime, anywhere.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.

**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)

#### Reloadable Prepaid

Accel provides comprehensive payments and funds access in support of issuers' reloadable prepaid card programs.

Reloadable prepaid cards are welcome at Accel ATMs and point-of-sale locations just like traditional debit cards.

#### Reload Flexibility

Reloadable prepaid cards can be conveniently reloaded using various methods, including at ATMs that support deposit acceptance and at retailers that support this unique functionality.

#### Partial Approvals

Partial transaction approvals allow you to approve a portion of the transaction amount when a transaction exceeds the amount of available funds, providing an additional level of convenience and flexibility to your reloadable prepaid card program

For example, if a cardholder is using a prepaid card with an \$80 balance for a \$100 purchase, a partial approval allows \$80 of the transaction to be processed and the cardholder can use another form of payment for the remaining \$20.

#### Non-Reloadable Prepaid

These cards are often referred to as gift or closed loop cards, and their use is limited to the POS environment – no ATM access – and has a unique requirement of not allowing cash back at the point of sale.

Accel supports the no-cash access provision for non-reloadable prepaid cards as well as the unique requirements associated with Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and Health Reimbursement Accounts (HSA).

#### Prepaid Card Program Integration

Fiserv also offers an integrated prepaid processing platform with robust capabilities for issuers interested in a comprehensive prepaid solution for reloadable and non-reloadable card programs that can be enabled with Accel access.

In addition, Accel offers connectivity with other prepaid platforms in the market.

#### Connect With Us

For more information about Accel from Fiserv, please contact us at 800-519-8883 or visit [www.fiserv.com/accel](http://www.fiserv.com/accel).