

Payments Network

Enhance Consumer Loyalty, Increase Revenue and Improve Your Competitive Edge With Real-Time Payments Solutions





Solutions

Meet the demands of consumers who expect to make payments and access funds wherever, whenever and however they choose. Payments Network from Fiserv empowers you to meet that demand with real-time payments solutions including Accel™, a leading debit payments network. Build deeper consumer relationships, increase revenue and improve competitive advantage in a changing market with innovative real-time solutions, transparent pricing strategy and simplified processing.



Accel ensures secure, fast and successful debit transactions, anytime and anywhere.

Accelerating Real-Time Payments

Forward-thinking financial institutions can deliver dependable real-time payments and funds access with our unparalleled set of solutions. With our Payments Network group of products, your financial institution can serve as the single source for all of your consumers' payment needs, as consumers and small businesses increasingly rely on mobile devices and other emerging technology to conduct transactions of all kinds.

To retain consumer accounts in an increasingly digital world, financial institutions need to provide immediate availability and functionality that embraces current technology. You can gain more satisfied and more loyal consumers via our funds access capabilities and our ability to accelerate retail, biller and social payments through real-time enablement.

The real-time functionality of Accel helps you nurture existing accounts and attract new consumers in key demographic segments. Stay well ahead of the curve—and competitors—by capitalizing on trends that impact the way consumers and businesses conduct transactions, whether via traditional point-of-sale locations, ATMs, the Internet or mobile devices. Your consumers can choose from a variety of innovative payment vehicles ranging from debit, healthcare and prepaid cards to payment applications like e-wallet to perform real-time enabled transactions through Accel.

Dependable, Secure and Convenient Funds Access

You can depend on Accel to ensure fast, successful and secure transactions, at any time and any place. Available 24x7, our system operates within the Fiserv PCI-compliant data centers, ensuring consistent and reliable transaction processing on behalf of our members.

In addition, Accel mitigates the risk associated with consumer payments through Card Alert Service from Fiserv a counterfeit card fraud detection and management service. Card Alert Service combines powerful predictive analytic software with investigative techniques to identify at-risk cards that may not yet have been used for unauthorized withdrawals, making it possible to inhibit such crime and thereby reduce counterfeit losses.

Expansive North American Network

The dependability and security of Accel are complemented by broad channel access, enabling convenient consumer transactions. Our expansive network of Accel ATMs covers all 50 U.S. states, territories and Canada, and offers both surcharge-free funds access and a deposit-accepting option, which enables consumers to make deposits within a larger geographic area.

Accel is welcomed at retail outlets nationwide, wherever PIN debit is accepted. More Accel retailers than ever support cash back at the point of sale for consumers,



providing a safe and convenient way to get cash as well as a revenue source for financial institutions – rather than an expense for consumer cash access.

Modern Consumer Purchase Options

Accel provides you with the ability to offer a safe, reliable and convenient debit payment option for online consumer purchases, as well. Secure Internet debit retains the traditional two-factor authentication – a card number and a PIN – for consumers who desire the added security of a PIN-based transaction.



You can also attract consumers with the speed and convenience of PINless transactions. At the traditional point of sale and in the e-commerce environment, qualifying merchants can opt to submit purchase transactions through Accel without PIN data. To reduce the risk of these transactions, point-of-sale merchants must set appropriate dollar limits, and participating e-commerce merchants must employ a secure customer-authentication method for online transactions via computers or mobile devices.



Payments Innovations

Accel understands the need to continually deliver payment solutions to help members differentiate their services from those of existing and emerging competitors. We combine the popular options that consumers demand with exceptional revenue opportunities for our member institutions. We're also continuously developing new



products that will benefit our members, such as cardless payment solutions like e-wallets, and the ability to access funds by entering a primary account number (PAN) or virtual PIN.

Small Business Mobile Payments

We can help you build deeper, more profitable small business relationships – and attract new ones – by enabling real-time payments with SpotPay™ from Fiserv – a financial institution-branded small business mobile payments solution. Available at no cost to you, SpotPay uses a secure card reader attached to an iOS or Android™ mobile device to enable small businesses to accept all forms of payments and delivers tools to effectively manage their businesses. Accel delivers the real-time functionality of check deposits, card payments, balance inquiries and transfers, and real-time transaction settlement to enhance the value of SpotPay.

Real-Time Funds Transfers

Accel provides the foundation to support secure and convenient real-time money transfer transactions. Money transmitter providers (originators) that have processing relationships with Accel provide the initiating and receiving endpoints to move funds immediately through the Accel network. For example, SpotPay enables card-linked settlement, moving funds directly from a consumer to the small business' account. Accel also enables person-to-person payments through mobile applications as well as numerous other real-time transactions, such as between accounts.

With Accel, consumers can send and receive money in real-time as easily as they send and receive email and text messages. Our unique transaction set lets you easily differentiate these payments from traditional point of sale and bill payments.

With money transfer transactions your institution can:

- Generate a new stream of transaction-based revenue
- Attract new accounts from key segments
- Boost satisfaction and increase loyalty among existing consumers
- Increase the lifetime value of account relationships
- Achieve higher average balances with account holders who actively use person-to-person payments

Prepaid and Healthcare Cards

Adding Accel can also provide real-time payments and funds access for your prepaid or healthcare card program. Accel supports reloadable prepaid cards that are accepted at Accel ATMs and POS locations just like traditional debit cards. We also support gift or closed-loop cards and other non-reloadable prepaid cards that can be used only at the point of sale, with no option for cash back or ATM access, as well as the unique requirements associated with Health

Savings Accounts (HSA), Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA).

Accel members have access to full integration with the Fiserv comprehensive prepaid platform, and Accel provides connectivity to other prepaid platforms in the market.

Member Governance Structure

Accel is the only major payments network with a member-based advisory council that represents a cross section of our network members, from very large to community financial institutions. The council provides strategic input regarding products and services, pricing, security and material operating rules decisions to ensure Accel addresses the needs of our membership base.

Accel Member Advantage

Accel member advantage allows you to optimize your payments portfolio, maximize network investment and boost non-interest revenue. Eliminating participation in less cost-effective debit networks in favor of Accel positions you to minimize your payments program spend and maximize your revenue. With current industry trends, it is more important than ever to maintain only the minimum number of debit brands on debit and prepaid programs. As your partner, Accel ensures that you will continue to earn the highest revenue possible with valuable anywhere, anytime real-time payments access.



Accel is the only major payments network with a member-based advisory council that ensures member needs are met.



Increase revenue, attract new customers, and strengthen existing relationships with real-time payments solutions.

Positioned for Growth

In an increasingly digital, evolving payments environment, Accel helps you remain well ahead of the competition with our innovative real-time solutions and penetration of non-traditional markets. In addition to being backed by the stability and reputation of Fiserv, a leader in delivering innovative financial services technology solutions, we partner with leading industry providers to offer solutions that position you as the go-to choice for consumers' payments needs.

We would welcome the opportunity to work with you to deliver new and innovative payment solutions that will enhance your financial institution's revenue, effectively address changing consumer demands, help you strengthen your consumer and business relationships, and directly contribute to the long-term growth, success and profitability of your payments portfolio.

Key Benefits

- Consumer-payments focus helps to mitigate attrition and increase revenue-producing transactions
- Comprehensive real-time payment services allow you to offer innovative functionality to consumers today and well into the future
- Single-partner integration and processing simplicity enhance your operational effectiveness
- Clear and transparent pricing strategy helps you optimize revenue in an ever-evolving and competitive payments market
- Member governance structure provides insight on products and services and helps address specific market segments

Connect With Us

For more information on the Payments Network, please contact us at 800-519-8883 or visit www.fiserv.com/accel.

About Fiserv

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 for a look at what's next, right now.



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