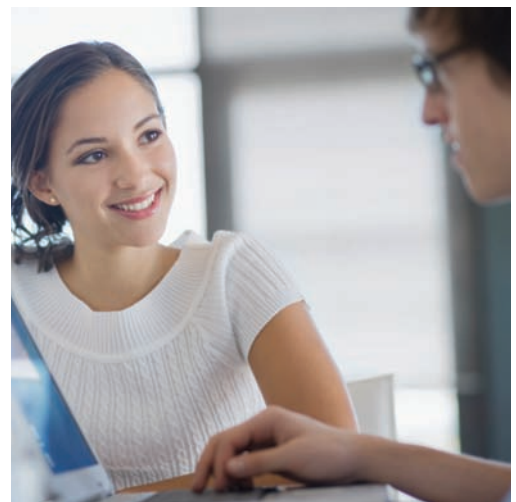
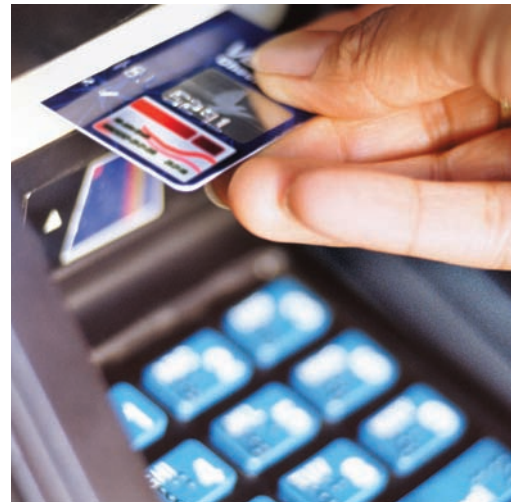


Payments Network

Improve Your Bottom Line and Enhance the Consumer Experience with Accelerated Real-Time Payments and Funds Access Solutions





Solutions

In this always-on digital world, consumers expect the convenience of making payments and accessing funds wherever, whenever and however they choose. Payments Network solutions from Fiserv enable you to meet that demand with innovative real-time payment solutions, while improving your bottom line. Specifically, the Accel™ debit payments network helps you accelerate retail, biller and social payments through real-time enablement.



Innovative Payments and Funds Access

Provide access to millions of consumers from thousands of financial institutions throughout the U.S. and Canada. Maximize revenue and minimize your payments network investment and participation costs with our transparent pricing strategy and integration with leading payments applications. That's Accel. Enabling real-time capabilities in funds access and payments for ATM, point of sale, e-commerce, online bill payments and money transfers through secure, efficient and dependable transactions.

Take advantage of financial trends that impact the way consumers and small businesses conduct transactions with our accelerated payment and funds access solutions, ranging from debit, ATM, and prepaid and healthcare cards to innovative cardless payment applications.

High System Availability and Reliability

With secure and reliable transaction processing from initiation to authorization via Accel, you can enhance the consumer experience by providing improved access, greater convenience and exceptional service. Your organization also benefits from lower overall operating costs, expanded revenue opportunities and high system availability.

You can count on the consistent, dependable transaction-processing environment and infrastructure of Accel for real-time funds access and debit payment solutions. We provide competitive rates and switch fees to help improve your bottom line.

Boost consumer satisfaction by delivering fast and efficient transactions through our proven 24x7 network switch availability and system reliability, giving you exceptional authorization and response times. Accel processes transactions within a PCI-compliant Fiserv data center with complete redundancy and business continuity plans.

PIN Debit

Debit and prepaid cards remain a popular PIN debit payment method for consumers and merchants. Consumers depend on the convenience and security of PIN debit for funds access at ATMs and real-time payments. PIN debit frees them from the need to carry extra cash and allows them to get cash back with debit purchases.

Online, Accel PIN debit delivers a safe, reliable way for consumers to make online payments to merchants. Secure Internet PIN debit seamlessly integrates two-factor authentication of a card number and a PIN into the merchant's checkout process.

With PIN debit, your organization benefits from guaranteed authorized transactions; quicker and more cost-effective transaction processing than checks, signature debit cards



Accel delivers the latest developments in POS payments, enabling you to provide consumers with convenient real-time solutions.

Anywhere, Anytime Payments and Funds Access



Industry-leading switch performance, terminal availability and transaction authorization rates of Accel mean fast and efficient transactions.

or credit cards, and reduced risk of fraud. These benefits translate into more transaction opportunities and the potential for increased sales and revenue for your organization.

PINless Debit

Enhance the consumer experience by expediting the transaction process. With Accel, consumers can use PINless debit in traditional POS settings and for online purchases and bill payments, rather than relying on paper checks, signature debit cards or credit cards.

Qualifying merchants can offer consumers the speed and convenience of making POS debit card purchases without having to enter a PIN. PINless POS transactions are for the amount of purchase only without the option for cash back, and within defined program limits. In addition, online merchants can offer consumers speedy, real-time transactions with no restriction on the transaction dollar limit through flexible Accel PINless e-commerce transactions.

For both in-person and e-commerce transactions, qualifying merchants submit purchases through the network to the card issuer for approval without PIN data.

PINless debit is also fast becoming a preferred method for online bill payments. Merchants who take advantage of this trend can benefit from a higher volume of debit transactions as well as improved consumer satisfaction and loyalty. With Accel, you can offer consumers the

flexibility of paying either via a merchant's or biller's website, or by telephone. Accel supports billers such as utilities, insurers, educational institutions, government agencies, lenders, Internet service providers (ISPs) and rental agencies. Consumers can initiate both one-time and recurring bill payment transactions.

Cardless Debit

Merchants, acquirers and processors can expedite transactions and attract key demographic segments by relying on Accel to enable convenient, innovative cardless debit payments with a virtual card number. Consumers can use a virtual card number to conduct transactions at ATMs and in traditional POS venues without the need to carry a debit card.

Online, consumers can conduct transactions from the device of their choosing. This gives on-the-go consumers the speed and flexibility of making a purchase online.

Prepaid Cards

Accel supports both reloadable and non-reloadable prepaid cards. Consumers can load eligible prepaid cards at the point of sale and at ATMs that participate in the Accel deposit-acceptance program. You may accept any form of payment to fund a prepaid card. Any fees you opt to assess for the reload are processed in the same manner as surcharged transactions.

Healthcare Cards

Consumers at participating Accel POS providers can use healthcare cards for PIN point-of-sale transactions, a convenient and flexible feature that can help drive additional consumer purchases. Accel supports the unique industry requirements associated with Health Savings Accounts (HSA), Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA).

In addition, you can enable consumers to make convenient online purchases through Accel using healthcare cards for qualifying items such as prescriptions and other health-related items.

Money Transfers

Accel provides the foundation for offering secure, real-time money transfer transactions with the potential for increased revenue through optional transaction fees. Money transmitter providers (originators) that have processing relationships with Accel provide the initiating and receiving endpoints that enable consumers to send and receive money in real time just as easily as they send and receive email and text messages.

Unlike other money transfer offerings, Accel does not simply treat these transactions as POS or PINless bill payments. Accel uses unique transaction identifiers to help you clearly identify and differentiate money transfer transactions for processing and reporting.

Channel-Specific Benefits

With Accel, merchants, acquirers and processors can derive such benefits as an improved bottom line, accelerated transactions and the ability to deliver an enhanced consumer experience via multiple channels, including ATM, point-of-sale, e-commerce and mobile devices.

ATM Solutions

Approximately 90 percent of Accel ATMs are located off the premises of financial institutions and in locations that provide consumers with the flexible, convenient access they desire. Fiserv maintains strong business relationships with sponsoring financial institutions nationwide to provide strategies for effective, comprehensive and profitable ATM deployment. Competitive pricing provides you with high-value interchange revenue opportunities.

POS Solutions

Through Accel, processors, acquirers and merchants can achieve routing efficiencies that deliver substantial savings as transaction volumes increase. In addition, you can reduce your operating costs. Since Fiserv provides processing for a majority of our financial institution members, and processes POS transactions with and between all major payments networks, you can complete transactions without routing through multiple payments processors.

Consumers across the demographic spectrum prefer the convenience of using PINless debit for online payments.





You benefit from guaranteed authorized transactions; quicker and more cost-effective transaction processing than checks, signature debit cards or credit cards; and reduced risk of fraud. That translates into more transaction opportunities and the potential for increased sales and revenue.



E-commerce Solutions

Online merchants can deliver consumers the “pay now” debit experience of traditional POS through the accelerated capabilities of Accel. Low-cost, secure Internet PIN, PINless and cardless debit solutions, and money transfers give consumers the flexibility of conducting real-time online transactions with a variety of payment methods, increasing their satisfaction.

Innovative Payment Solutions

Accel offers the security, reliability and availability necessary to support emerging payment capabilities. Accel serves as the network engine behind two innovative Fiserv payment solutions—PopMoney®, our peer-to-peer payments solutions, and SpotPay™, our mobile card reader solution that lets merchants accept payments and deposit checks with ease and convenience.

Improve Consumer Satisfaction And Enhance Financial Performance

Merchants, acquirers and processors can enhance their financial performance by offering consumers the latest developments in convenient, real-time payments and funds access solutions

Qualifying merchants can submit POS purchases within defined program limits for approval without PIN data.

Key Benefits

- Access to millions of consumers from thousands of financial institutions throughout the U.S. and Canada
- Clear, competitive pricing to minimize your investment and participation costs, and maximize your revenue
- Secure and reliable transaction processing from acquisition to authorization
- Low-cost, high-value solutions for secure, successful and dependable payments and funds access
- Innovative real-time solutions that attract and increase the loyalty of key consumer and small-business demographic segments

from Accel, expediting transactions and enhancing the consumer experience. You can also increase consumer satisfaction by providing the capability to access funds and make retail, biller and social payments through a broad range of methods, including PIN, PINless and cardless debit solutions, prepaid and healthcare cards, and money transfers. Consumers can use these flexible methods at ATMs, online, at traditional point-of-sale venues and via mobile devices. Accel backs these innovations with successful, dependable and secure transaction processing.

Connect With Us

For more information on Accel, please contact us at 800-519-8883 or visit www.accelnetwork.com.

About Fiserv

Fiserv is leading provider in payments technology processing 11 billion credit, debit and ATM transactions and more than 20 million digital payment transactions annually.

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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