

# Immediate Funds<sup>SM</sup>

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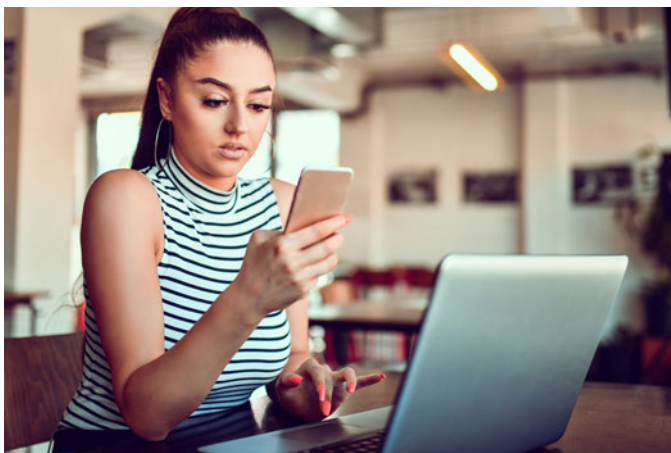
Offer Accelerated Funds Availability  
to Your Accountholders While  
Building Deeper Relationships

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**In a 24/7 world, accountholders often need instant access to their deposited check funds. Deliver the funds availability they expect by offering Immediate Funds from Fiserv. Our accelerated funds solution enables you to meet a pressing demand from consumers and small businesses – while generating revenue and reducing overall risk for your institution.**

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There is a growing need for instant availability of funds from checks and consumers are willing to pay for the convenience. The need has created competition for financial institutions, as nonbank entities have opened their doors to meet consumer demand. That means your institution is potentially losing client wallet share, revenue and valuable accountholders due to lack of these services.



There is good news, however. Immediate Funds can help you build deeper relationships with your accountholders by offering a fee-based service that shows how much you value their business. By accelerating funds for a qualifying deposit, you can deliver real-time convenience for your accountholders and enable emergency or special occasion payments such as college tuition or equipment for a business, right when they need it. That level of trust promotes account retention and attracts new accountholders.

### **Serve Accountholders Now and Expand Into All Relevant Banking Channels**

With Immediate Funds, you can give accountholders immediate access to funds from checks presented through mobile, ATM and teller channels. Immediate Funds safeguards your institution against risk and integrates with existing mobile, ATM and teller banking systems. The solution also integrates with existing third-party vendors you may be using in your daily deposit operations.

### **The Immediate Funds Difference**

Immediate Funds enables you to offer the differentiated consumer experience today's market demands. Immediate Funds delivers convenience for your accountholders and revenue potential and goodwill for your institution.

Immediate Funds offers:

#### **No Declines**

The unique configuration of the Immediate Funds deposit service allows accountholders to receive an offer of accelerated funds availability only when they have been preapproved. With our consistently high approval rates, the majority of accountholders will receive an offer and absolutely no one will receive a decline.



Transactions not preapproved will simply not receive the accelerated funds availability offer and the transaction will follow the standard funds availability process flow.

### **No Personally Identifiable Data**

Consumers are increasingly concerned about the security of their personally identifiable information (PII). Where this data goes and who accesses it has the potential to result in a compromise of their account information and at worst, identity theft. Immediate Funds does not rely on or require any PII data to decision a transaction. The deposit service does not access any consumer credit reports and does not provide information to credit reporting agencies.

### **Response Within Seconds**

We live in an instant gratification world. Wait times seem to give consumers the opportunity to find alternative solutions that could meet their needs quicker. Fiserv guarantees a response within seconds to enable offers to your consumer and small business accountholders. That rate is consistent across all channels, whether on a mobile device, at the ATM or in person at the teller line. Offers are presented immediately, giving your preapproved accountholders the opportunity to get access to the full value of their deposited funds.

### **Consistently High Approval Rates**

Our model for Immediate Funds was developed to provide high approval rates for qualified deposit items. Retention and share of wallet are key metrics for every institution. If consumers and small business accountholders have a positive experience with our Immediate Funds service, they will likely see the value and convenience of instantly accessing funds at your institution rather than with an alternative method.

### **The Fiserv Difference**

With more than 35 years as a financial services technology leader, Fiserv has the expertise to offer this comprehensive, instant-funds access solution.

With Immediate Funds, you get:

#### **The same decision engine for all channels**

Consistency is critical. That's why the Immediate Funds deposit service uses the same engine to review and decision deposit transactions across all deployed channels. Consumers who received an approved offer with their check deposit at the branch last week, for example, will benefit when they use their mobile device to make another deposit today. There's no starting over just because the accountholder uses a different channel. It's that type of consistency that retains profitable accountholders.

## **Security, backed by the safety and soundness of Fiserv**

Other guarantee solutions lack the stability and strength associated with Fiserv. We provide solid, forward-thinking solutions and are excited for our clients to benefit from Immediate Funds.

## **The Benefits to Your Institution**

With Immediate Funds, your institution gains a significant advantage over your competition, including third parties and other institutions.

Immediate Funds can offer:

### **A New Revenue Stream From Accountholders**

Your accountholders want immediate funds access and are more than willing to pay for the capability. With Immediate Funds, you have the opportunity to charge a fee for the service and work to replace fee income erosion from regulatory actions. From the consumer perspective, the alternative is a much higher, punitive overdraft fee or a trip to the check casher. Having the convenience of a service at their existing financial institution at a more reasonable rate is very attractive to consumers.

### **The Opportunity to Monetize Self-Service Channels**

Offers can be presented through a mobile device or ATM, giving you the opportunity to derive fee income from deposits through self-service channels. Financial institutions wishing to drive more deposit transactions through those channels can deploy the solution in the self-service space without deploying it in the branch. Configurations are completely up to the institution, depending upon strategies.

## **The Ability to Attract and Retain Accountholders**

Bringing this solution to your market will enable you to differentiate your institution from the competition. Your accountholders will be able to obtain more of their needed services from you and your institution will gain more wallet share. In addition, the solution in the market may bring new consumers and small businesses to your institution, especially those who aren't able to get this full range of services at their current institution.

## **The Benefits to Your Accountholders**

Your accountholders will quickly recognize the benefits of Immediate Funds, which helps consumers and small businesses:

### **Meet Accelerated Deposit Needs at Your Institution**

Keep consumers from splitting their loyalty. If you can meet all their financial service needs, they save time and money.

### **Better Manage Cash Flows**

Every age and income demographic experiences a need for immediate funds from time to time. Immediate Funds allows your accountholders to quickly and easily go from problem to solution with a click and small fee. There's no impact to credit and no loan to repay.



## A Simple Process, a Powerful Solution

Immediate Funds offers unprecedented convenience through a simple, quick process. Check-deposit transactions (in any channel) are routed through a robust decision engine. Within seconds, Fiserv provides your institution with a decision on whether you can offer the accountholder immediate availability of the entire amount of that check. All check types and amounts are allowed and no accountholder is “turned down.” Approved checks receive an offer that can be relayed and nonapproved checks simply don’t receive the offer and follow the standard funds availability policy.

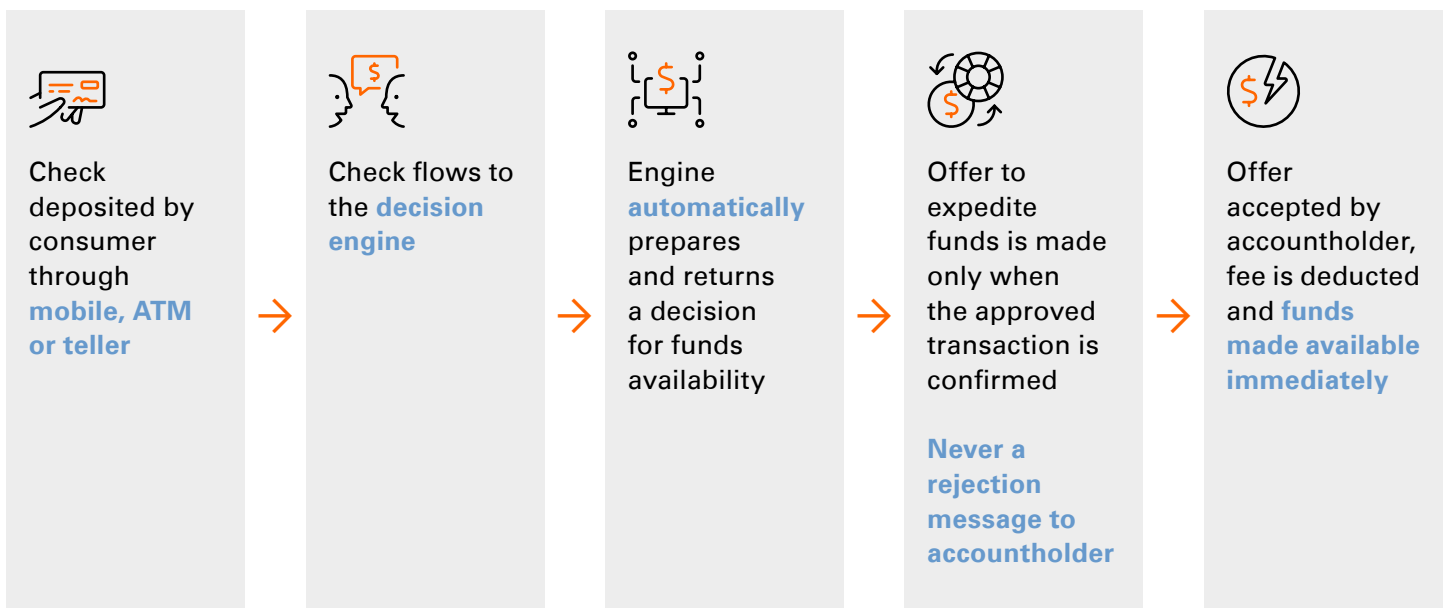
After receiving the offer, the accountholder chooses whether to accept the Immediate Funds service for a fee, which is set by your institution. If your accountholder accepts the offer, you simply credit the account with the net proceeds immediately. It’s that simple and that powerful.



### Key Benefits:


- Enables you to provide immediate funds for your accountholders from check deposits
- Gives your accountholders an option for Immediate Funds at your financial institution rather than at an alternative financial services provider
- Delivers Immediate Funds decisions to your staff within seconds, avoiding line delays or accountholder wait time
- Keeps you in complete control of the accountholder relationship through communications, branding, promotion and delivery
- Offers your institution the option to generate revenue with value-added services

## Immediate Funds Workflow



# Connect With Us

For more information  
about Immediate Funds:

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 fiserv.com

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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