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# PEP+<sup>®</sup>: Same Day Settlement

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Discover Enhanced Control Over  
Same-Day ACH Processing

Offering intuitive, compelling services that meet the needs of current and prospective customers is a key to remaining competitive in today's dynamic banking market. With that in mind, providing same-day ACH processing has quickly become part of a financial institution's competitive differentiation. However, there also must be controls to determine which transactions can settle on the same business day processed.

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PEP+: Same Day Settlement from Fiserv enables financial institutions to offer same-day ACH processing to key clients without sacrificing control over which transactions should be processed in the same day. It allows specific originators to process same-day payments while preventing those that haven't been approved, protecting customers from inadvertent fees or mistimed transactions.



## The Power of PEP+: Same Day Settlement

Designed to go beyond Nacha requirements, PEP+: Same Day Settlement enhances your experience by providing greater control and operational efficiency through automated rules-based handling. Same Day Settlement enables selected and qualified ACH transactions to be originated and settled on the same business day based on rules established at the customer level.

Built on the product reputation of PEP+, the industry leader in ACH processing for decades, Same Day Settlement provides the tools to differentiate yourself in the market while maintaining the control your auditors require.

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## The Same Day Settlement Advantage

With Same Day Settlement, you control all aspects of your same-day service offering. You determine which customers, U.S. Securities and Exchange Commission codes, transaction types, debits or credits are eligible for processing through same-day ACH. Additionally, you can set a cap dollar limit for processing debit entries, credit entries or both.

Detailed reporting and statistics provide clear insights into customer activity and associated revenue potential, enabling you to identify originators that could be premium same-day ACH options. Further, Same Day Settlement provides the ability to control which transactions are processed for same-day settlement and which should settle on the next business day. With those enhanced management capabilities, you can offer a premium service and grow your product revenue.



Your corporate originators benefit because they can speed up ACH processing by offering a low-cost option for same-day payments and debits. It simplifies ACH origination through automated rules-driven processing, removing the need to manually designate which transactions should be expedited through same-day settlement. It also can reduce fraud, collections and charge-off activity.

## Expedient Processing Schedules

To enhance the same-day offering, Same Day Settlement allows you to offer convenient processing schedules by configuring designated PEP+ processing windows to align with your ACH operator's published same-day ACH schedules.

Grow your customer base while creating revenue expansion opportunities with PEP+: Same Day Settlement.



## Key Benefits:

### Benefits for Financial Institutions


- Increases value of your PEP+ service offering
- Provides revenue-expansion opportunities through premium per-item fees
- Improves customer satisfaction by offering a value-added service at a low cost
- Provides control over the same-day ACH service, letting you select which customers can process same-day transactions, which transactions are enabled and the dollar limits that meet internal risk tolerance
- Simplifies ACH origination through automated rules-driven processing, removing the need to manually designate which transactions should be expedited for same-day settlement

### Benefits for Corporate Originators

- Empowers corporations to offer same-day ACH payments through a low-cost option for accelerated clearing and settlement
- Accommodates all same-day ACH transactions permitted by Nacha rules, enabling new possibilities in managing balances and cash positions
- Allows earlier access to funds, reducing fraud risk, collections and charge-off activity

# Connect With Us

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