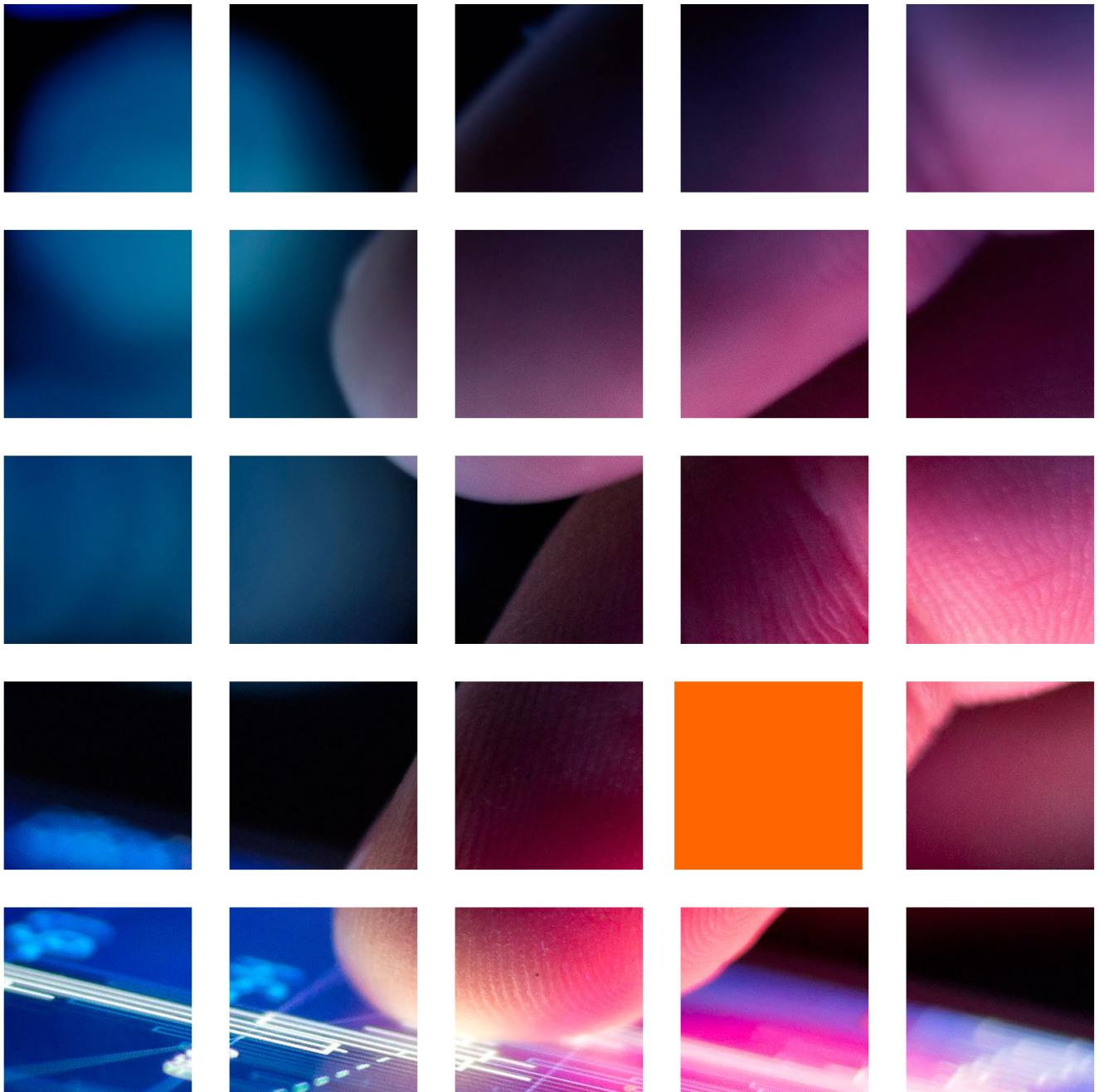


Enterprise Payments Solutions

Powerful Solutions to Simplify Your Payments Infrastructure and
Build a Foundation for Digital Transformation





Solutions

Speed, ease and convenience – the new standard expectations for payments are both a significant challenge and an opportunity for financial institutions across the world. The need to offer modern payments options, while managing existing payments business, controlling costs and remaining competitive, has never been greater. Enterprise Payments Solutions from Fiserv can help you simplify your payments infrastructure by enabling you to build and manage powerful, scalable payments capabilities on a single, integrated platform – a foundation for digital transformation.

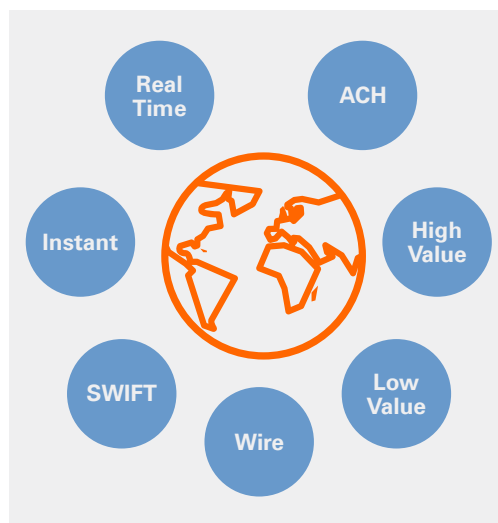
Real-Time Payments Are Here

Offering real-time payment options is now the cost of remaining competitive and relevant. Customers, whether consumer or commercial, expect 24/7 access to their funds and the ability to pay or be paid immediately.

This is just one of the challenges facing financial institutions. Payments regulatory changes, new standards such as ISO20022, the increasing demands of fraud and risk management, and ever-increasing competition must all be considered. However, with these challenges come new opportunities for those organizations that successfully address them, including opportunities to differentiate, to grow efficiency and to realize new revenue streams.

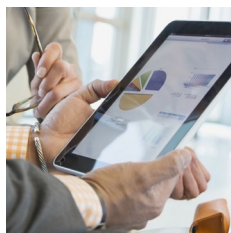
A New Breed of Payments Processing

Fiserv understands the challenges you face to maintain and grow your payments business. Enterprise Payments Solutions from Fiserv enables institutions to simplify their entire noncards payments infrastructure and deliver effective, modern payments without a complete technology overhaul. With Enterprise Payments Solutions, you can streamline payment workflows, replace and modernize legacy technology and create innovative new customer products and services – all from a single technology platform.



All of our payments solutions are built on Dovetail Payments Platform – an open, extensible transaction architecture. Dovetail Payments Platform delivers real-time core transaction management and messaging functions that streamline payments management, monitoring and decision making. Our open architecture can overlay or replace legacy systems, extend out to new clearing schemes or add new application capabilities as your business needs evolve.

This also means that you can start small – with a single point solution for a single payment type or clearing – and then build out, effectively managing your entire noncards payments strategy at your own pace. In short, you can future-proof your payments business.



With Enterprise Payments Solutions, Fiserv offers a range of payments solutions to manage your entire noncards payments portfolio, including:

- Dovetail Payments Platform
- Dovetail Instant Payments
- Dovetail ACH
- Dovetail Wire
- Dovetail High-Value Payments
- Dovetail Payments for SWIFT
- Dovetail Liquidity Management

Dovetail Payments Platform

Dovetail Payments Platform provides a single platform to centralize and manage all noncard payment types and clearing schemes, helping financial institutions of all sizes, worldwide, simplify their payments infrastructures.

The platform is designed to grow with your institution, scaling to meet the needs of your payments business. From two payment types, to any combination of high-value or low-value, global or domestic, ACH, wire, real-time or instant payments, Dovetail Payments Platform provides the strategic solution for all of your noncard payment processing needs.

Dovetail Instant Payments

For instant (real-time) payments, Dovetail Instant Payments from Fiserv is a point solution that delivers high-performance, 24/7/365 real-time payment processing across any instant clearing mechanisms. Whether the requirement is for an SCT Inst-compliant scheme such as EBA RT1, STET or TIPS, TCH RTP in the U.S., or an ISO8583 scheme such as U.K. Faster Payments, Dovetail Instant Payments can manage your instant payment processing.

In common with all of our point solutions, Dovetail Instant Payments is based on the Dovetail Payments Platform, so additional payment types and clearings can be easily added as your payments needs change.

Dovetail Wire

Dovetail Wire from Fiserv is an advanced payments platform for high-value, domestic and international wire payments including Fedwire, CHIPS and SWIFT. Dovetail Wire can handle the complexity of domestic and international wire payments while also scaling to meet the needs of your business – from processing a few wires a day to handling significant volumes.

Dovetail High-Value Payments

Dovetail High-Value Payments from Fiserv provides financial institutions with a high-value payments solution for RTGS and other high-value payment systems. With support for U.S. Fedwire and CHIPS, U.K. CHAPS, TARGET2 and EURO1, as well as many other traditional and hybrid high-value clearings, Dovetail High-Value Payments can meet all of your high-value payment processing needs.

Dovetail High-Value Payments can handle the complexity of domestic and international high-value payments while also scaling to meet the unique needs of your business.

Dovetail ACH

Dovetail ACH from Fiserv is a point solution that provides financial institutions with a modern, low-value payments solution. With the ability to support domestic ACH systems such as NACHA, EBA STEP2, U.K. BACS and many other deferred net settlement systems, Dovetail ACH can support all your domestic ACH processing needs.

Dovetail Payments for SWIFT

Dovetail Payments for SWIFT from Fiserv provides banks and financial institutions with a comprehensive solution to meet all SWIFT payment requirements, including coverage of the new SWIFT global payments innovation (gpi), which increases the speed, transparency and traceability of cross-border payments.

Dovetail Liquidity Management

Dovetail Liquidity Management from Fiserv helps financial institutions understand their liquidity position across all currencies, legal entities and clearing relationships in real time. With Dovetail Liquidity Management, your institution can monitor and manage risk exposure and funding positions, and optimize cash flows – anytime, anywhere.

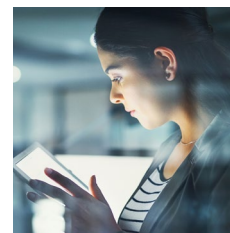
Deployment Options

All Enterprise Payments Solutions from Fiserv can be implemented on-premise, hosted or in the cloud. With out-of-the-box proven solutions, all Enterprise Payments Solutions can be implemented in months, not years.

With the hosted option, your institution has all the benefits of Fiserv payments innovation without the traditional maintenance costs associated with an on-site deployment.

Key Benefits

- Consolidate, simplify and reduce costs with a single platform for your complete noncards payments business
- Increase operational efficiency with centralized payments logic and optimized straight-through processing
- Enhance and differentiate the customer experience by delivering a consistently great payments experience matched to personalized products and services
- Quickly adapt and enhance processing capabilities through managed, self-service configuration of workflows and services
- Get complete end-to-end visibility and control of all payments activities through easy integration with upstream and downstream systems
- Future-proof your noncards payments business, whether your choice is a point solution or a complete strategic platform



Roles and Responsibilities

Responsibility	Service Options		
	On-premise	Cloud	Hosted
System Hardware	Client	Cloud Provider	Fiserv
System Software	Client	Cloud Provider	Fiserv
Software Maintenance <ul style="list-style-type: none">• Problem Reporting• Installation/Update Testing	Client	Cloud Provider	Fiserv
System Processing	Client	Cloud Provider	Client
Daily Operations	Client	Cloud Provider	Client
Technical Support	Client	Cloud Provider	Fiserv
Exceptions and Risk Processing	Client	Cloud Provider	Client

The Fiserv Advantage

When you partner with Fiserv, you're teaming up with a leader in global payments innovation and technology. We are trusted by more than 12,000 organizations worldwide to help their customers – businesses and consumers – move and manage money and information each day.

Connect With Us

For more information about Enterprise Payments Solutions, call us at 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



About Fiserv

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. Visit [fiserv.com](https://www.fiserv.com) to learn more.



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