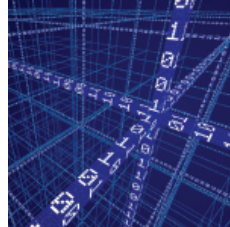


Product



PEP+®

Maximize Payment Processing Efficiencies and Speed with an Online, Real-Time ACH Solution



The industry is increasingly moving toward an electronic, interconnected and mobile payments infrastructure. At the same time, there is a constant need to balance risk management and cost reductions. It is critical that electronic payments systems decrease inefficiencies and improve productivity while providing robust risk mitigation and expanded payments capabilities.

At the same time, industry trends that include online payments (Web transactions), business-to-business (B2B) payments, and new payment types such as those initiated via digital channels, are rapidly increasing the volume of electronic payments. You need solutions that enable you to stay competitive by processing payments faster while meeting ever increasing customer expectations for usability and digital convenience.

Recognized as the industry-standard, PEP+ (Paperless Entry Processing) from Fiserv provides an online, real-time solution for quickly and efficiently originating and receiving payments through the Automated Clearing House (ACH) Network. PEP+ improves operating effectiveness and

decreases costs while providing the opportunity to offer services that are easily integrated into daily operating procedures, both for you and for your corporate customers.

Automate ACH Payment Processing and Improve Efficiencies with Robust System Functionality

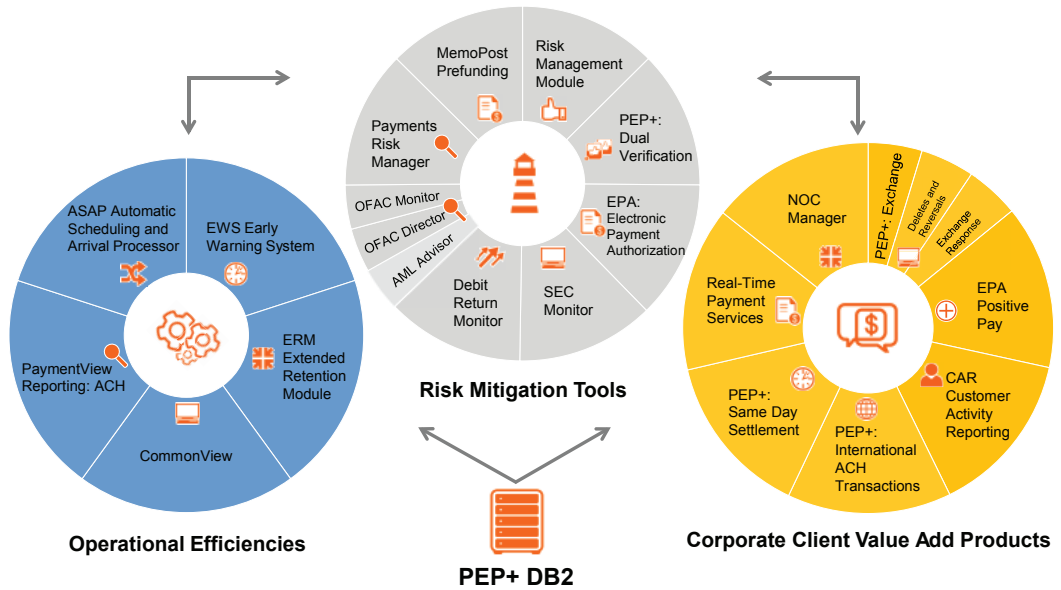
- Online access
- Risk management
- Operational security
- Multi-institutional processing
- Automated edits/interfaces
- Debit authorization/protection
- Automated scheduling
- Non-ACH reformatting
- Automated settlement
- Comprehensive reporting
- Specialized processing
- Warehousing
- Reversals

Recognized as the industry leader in ACH processing with more than 30 years of payments expertise, Fiserv technology is estimated to process approximately 52 percent of the nation's ACH transactions, which topped 23 billion in 2014.



Implement a Comprehensive Solution and Expand Your Service Offering Via Easy-to-Integrate, Add-On Modules

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 now.



Maximize Payment Processing Efficiencies and Speed with an Online, Real-Time ACH Solution

PEP+ together with our comprehensive range of add-on modules provides a complete online, real-time solution for quickly and efficiently originating and receiving payments through the ACH Network. This powerful solution positions you to meet new market demands – improving flexibility, operating effectiveness and decreasing costs.

Connect With Us

For more information about PEP+, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

The Industry-Leading Solution for Electronic Payment Processing, PEP+ Enables You to:

- Save time and money
- Improve operational effectiveness
- Maximize efficiencies and productivity
- Eliminate costly manual processes
- Provide new revenue expansion capabilities
- Enhance customer servicing and satisfaction
- Expand business services and offerings



Fiserv Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com