



PEP+®: Same Day Settlement

Same Day ACH Processing Service for Key Clients

PEP+: Same Day Settlement from Fiserv enables your institution to offer same day ACH settlement to key clients as a value-added service. Same Day Settlement is ideal for institutions interested in generating new revenue while promoting both account retention and new account growth.

Increase account retention and new account growth while creating revenue expansion opportunities with PEP+: Same Day Settlement.

Maximize Your ACH Processing Value

To compete in today's competitive banking market, it is critical for financial institutions to offer intuitive, value-added services in order to retain existing customers and attract new ones. Offering key clients the option of same-day ACH settlement for certain transactions can greatly increase customer retention via expanded service offerings, as well as generate business development and revenue expansion opportunities.

The Power of PEP+: Same Day Settlement

Designed to work with the FedACH® SameDay Service, PEP+: Same Day Settlement enhances your experience by providing greater control over this optional program and improving operational efficiency via automated rules-based handling. Same Day Settlement enables selected and qualified ACH transactions to be originated and settled on the same day based on rules established at the customer level. Built on the superior product reputation of PEP+, an industry standard in ACH processing for nearly three decades, Same Day Settlement provides your institution with the tools to differentiate yourself in the market by offering a valuable service to your key clients.

The Same Day Settlement Advantage

With Same Day Settlement, you control all aspects of your same day service offering. From determining which SEC codes and transaction types, Debits or Credits, are eligible for processing, to which of your customers qualify for the service, you decide how to customize your same-day service based on your organization's current needs and directives. The solution enables you to set a dollar limit cap, applicable for both Debit and Credit entries, to help determine a qualified or unqualified transaction. Detailed reporting functionality and segregated statistics provide clearer insights into customer activity, revenue potential and billing—enabling you to identify same day activity and potential corporate candidates for the service. Further, Same Day Settlement provides you the ability to apply a premium charge and streamlines the settlement reconciliation processes.

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 the FedACH SameDay Service schedules.

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.

Expand Your ACH Operations With Same Day Settlement

PEP+: Same Day Settlement expands your ACH operations by empowering your organization to offer and promote same day ACH settlement to clients that you deem eligible, and by providing additional controls over this optional program. And, as a value-added service, you enhance your organization's revenue potential while strengthening both account retention and potential account growth.

Key Benefits

Benefits to Bank

- Increases value of your PEP+ service offering
- Provides valuable revenue expansion opportunities via monthly or per item settlement fees and increased interest revenue
- Promotes both account retention and new account growth by offering a value-added service at a low cost
- Gives total control of same day service to bank regarding which clients are qualified, and which SEC code transactions are eligible

Benefits to Corporate Originator

- Empowers corporate to make same day payments and funds transfers – offering a low-cost option for accelerated clearing and settlement
- Simplifies ACH origination for your corporate customer via automated rules-driven processing, removing the need to manually designate which transactions should be expedited via same day settlement
- Accommodates business as well as consumer transactions, enabling new possibilities in managing balances and cash positions
- Ability to achieve earlier access to funds offering the potential to reduce fraud, collections and charge-off activity



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