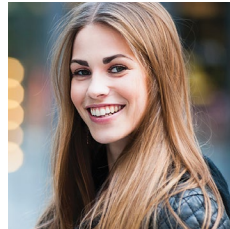


CardFree Cash™ for ATM Operators

Attract Consumers to Your ATMs by Offering Secure and Convenient Access to Cash Without a Card



With minimal implementation costs, incremental transaction growth potential and increased transaction fee revenue opportunities at your ATMs, CardFree Cash helps position you to enjoy continued success in an increasingly competitive financial self-service market.

With CardFree Cash, Fiserv is redefining the ATM network. CardFree Cash offers consumers immediate cardless access to cash at thousands of ATMs nationwide. Our dynamic and evolving network-based solution revolutionizes the way consumers send and receive cash—enabling you to provide consumers with secure, convenient and immediate access to cash when they need it—while driving more traffic to your ATMs.

The patent-pending CardFree Cash solution is the first of its kind—delivering immediate access to cash without a physical card at Popmoney® participating ATMs using the real-time rails of Accel® debit payments network from Fiserv.

Enabling your ATMs with Accel and offering CardFree Cash at your ATMs gives you potential access to millions of consumers from thousands of Fiserv client financial institutions.

CardFree Cash enables you to offer consumers cutting-edge cardless access to their cash, while positioning you as a technology leader in the marketplace. And after implementing CardFree Cash, your organization will benefit from the addition of future operational and consumer convenience enhancements, including the ability for accountholders to send cash to someone else or to themselves using a secure access code. In a future phase, accountholders will be able to request card-free cash access directly from their mobile phones.

With numerous reasons why consumers might need instant card-free access to their cash at your ATMs, you can quickly and securely meet that need, while generating greater revenue and exposure for your organization and ATM locations.



Emergency Cash

If a consumer loses a wallet while traveling, they can still access cash immediately without a physical card.



Interim Access

A consumer can access cash while waiting for a lost, stolen or breached card to be replaced.



Convenience

Simply for convenience, a consumer can use an access code to get cash instead of carrying a physical card or wallet.



Send Cash

Future enhancements will allow consumers to send cash to someone else or to themselves. The receiver can collect the cash at a participating ATM.



Mobile Access

In the future, consumers will also be able to initiate card-free cash access directly from a mobile phone, as well as receive push notifications to access cash at nearby ATMs.



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 and fiserv.com/speed to learn more.

Easy and Convenient for Consumers, Secure and Profitable for You

Consumers are not the only ones who benefit from CardFree Cash. The solution enables you to grow your bottom line through more frequent use of your ATMs and increased transaction fee revenue from CardFree Cash transactions. Retail locations may experience increased foot traffic as consumers come to perform CardFree Cash transactions. And, CardFree Cash offers an additional opportunity to help differentiate your ATM locations.

Attract the Next Generation of Consumers

As mobility and immediacy continue to permeate all consumers' lives, delivering secure, innovative and convenient payments and funds access solutions like CardFree Cash will set you apart from your competition and help you successfully meet the needs of a diverse and changing consumer financial services market.

CardFree Cash is changing the way consumers access their money—offering a unique, innovative approach to cardless access to cash, while creating an opportunity to differentiate your ATMs and grow your revenue-producing transactions. It's a simple way to delight consumers by offering a card-free option at your ATMs.

Connect With Us

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



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