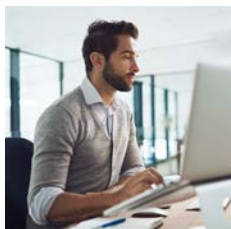**Services**

fiserv.

Digital Payments SDK

A Safe, Low-Cost and Fast Digital Payment Processing Solution for Businesses That Leverages the Same Infrastructure 4,000 Banks Use Today

The way consumers pay is evolving. They want more choices, more convenience and more security. That's why Fiserv – a global leader in payments processing, security and compliance – is channeling our payments expertise into application program interfaces (APIs) that enable businesses like yours to collect online payments through alternative lower-cost methods.

As new business models continue to flourish and businesses continue to grow their digital presence, the need for modern and effective payments solutions is increasingly critical. For example, subscription, rent, health care and other markets with recurring and high-dollar value payments are becoming cost prohibitive via traditional rails. Digital Payments SDK from Fiserv allows your business to efficiently and securely process high-volume, recurring and one-time payments leveraging our vast payments network, currently processing more than 30 billion digital payment transactions annually.

Digital Payments SDK offers a packaged set of APIs that enable you to quickly integrate alternative payment options, such as electronic check or card payments, into your existing website and other digital channels. Now, one-time and subscription payments can be processed securely with ease.

Easily Expand Your Payment Options

Why does Digital Payments SDK take an API approach? According to a recent study by Javelin Strategy & Research, APIs are projected to accelerate financial services innovation in the near future – enabling quick integration and facilitating a better and more intuitive customer experience. Digital Payments SDK gives you control over your user experience with tools that enable you to be quickly up and running. And, you get direct, real-time access to our proven payment processing capabilities.

Digital Payments SDK puts your business ahead of the trend, enabling you to add new payment options to your website with ease. You can sign up through the developer portal for immediate access to documentation and testing tools. And once you're up and running, you can monitor activity through reporting tools and web hooks. REST APIs, UI widgets and SDKs provide seamless website integration – quickly connecting your business to the extensive Fiserv payments network.

Offer a Proven, Secure and Reliable Alternative Payment Method

Digital Payments SDK leverages industry-leading risk tools, including VerifyNow™ from Fiserv, which are used by thousands of financial institutions. By utilizing our extensive risk management capabilities (including account verification, ID verification, and real-time risk scoring), and leveraging our vast payments network, consumer businesses like yours now have access to the same secure network that financial institutions have trusted for over 30 years.

Digital Payments SDK handles high transaction volumes in a secure, reliable and compliant manner. You can leverage risk tools that make the most sense for your business. Fiserv offers multiple forms of account ownership verification including our proprietary real-time verification that enables users to validate account ownership at hundreds of financial institutions in-session. For identity verification, VerifyNow provides you access to multiple third-party data sources and the ability to verify customer identity in real time.

Each transaction is assigned a proprietary risk score that is informed by multiple data sources as well as transaction activity happening across the Fiserv network. Multiple data elements including IP address, device ID, user history and transaction characteristics are used to inform the risk score. Beyond individual transaction characteristics, Fiserv monitors activity across 400 million accounts and 30 billion transactions on an annual basis, and continuously uses this information to look for trends and patterns to create a true proprietary risk assessment. This ensures that the information we provide to you is dynamic and based on up-to-date data.

The Fiserv Difference

When you partner with Fiserv, you are trusting an industry leader in money movement, moving more than $75 trillion annually. Fiserv also provides marketing support and the latest consumer insights to help your business promote these new payment options for greater adoption. We're leading the transformation of financial services technology to help our clients grow their businesses and increase profitability, while changing the way financial services are delivered to your customers.

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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 to learn more.

The Digital Payments SDK Advantage:

- **Money movement expertise.** Fiserv moves more than $75 trillion annually, leading the financial services industry in account processing with access to more than 1.5 billion biller accounts

- **Easy integration.** REST APIs, UI widgets and SDKs quickly connect you to the extensive Fiserv network in a flexible way

- **Lower costs.** Fiserv identifies PINless debit transactions which qualify for lower processing fees and deliver significant cost savings

- **Industry-leading risk and fraud protection.** Mitigate loss exposure by leveraging real-time risk scoring and VerifyNow, the account and identity verification toolset

- **Robust developer tools.** Including one-time and subscription payment APIs available through a developer portal, a sandbox environment for testing, and reporting tools and web hooks to monitor activity

- **Marketing tools to drive adoption.** Fiserv provides marketing tools and the latest consumer insights to help you better manage and connect with your clients

Connect With Us

For more information about Digital Payments SDK, call 800-872-7882, email digitalpaymentsSDK@fiserv.com or visit www.fiserv.com/digitalpaymentsSDK.