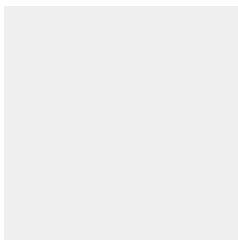
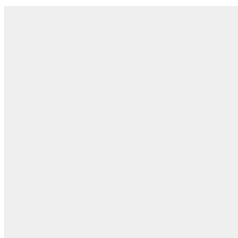
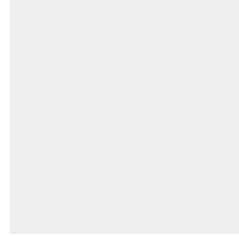
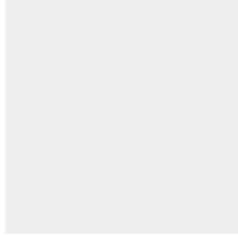
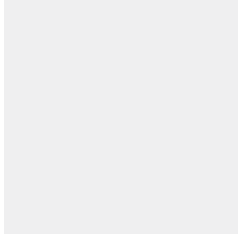


Products



Immediate Funds™

Offer Funds Availability to Your Account Holders
While Building Deeper Relationships



Products

Your accountholders want instant access to their deposited funds. Deliver the funds availability they expect and strengthen your relationship with them by offering Immediate Funds from Fiserv. Immediate Funds lets you meet a pressing demand from small businesses and consumers across all demographic groups—while generating revenue and reducing overall risk for your institution.



There is a growing need for instant availability of funds from checks and consumers are willing to pay for the convenience. That need has created competition for financial institutions (FIs), as non-bank entities have opened their doors in order to meet consumer demand. And, even more challenging, more than half of consumers who use alternative funds availability services have accounts with an FI—but go elsewhere in an attempt to get more immediate access to funds. That means your institution is losing client wallet share, potentially losing valuable customers or members due to lack of these services, and definitely missing out on potential revenue.

There is good news, however. In a 2015 Lieberman study of those likely to use an institution-provided service, 71 percent of respondents said they would use an immediate funds service at least once a month and 16 percent said they would use it weekly. Recent focus group studies also found that consumers would much rather pay for the convenience of instant funds access at their FI than at third-party check cashing businesses.

Deliver for Your Accountholders When They Need You Most

Immediate Funds can help you build deeper relationships with your accountholders by offering a fee-based service that shows how much you value their business. By honoring funds for a qualifying deposit, you are delivering real-time convenience for your accountholders—perhaps enabling an emergency or “special-occasion” payment like college tuition or equipment for their business—right when they need it. That level of trust promotes account retention and attracts new accountholders.

Serve Accountholders Now and Expand Into All Relevant Banking Channels

With Immediate Funds, you can give accountholders immediate access to funds from checks presented through teller, mobile and ATM channels. Immediate Funds safeguards your institution against risk and integrates easily with existing teller, ATM and mobile banking systems. The solution can also easily integrate with existing third-party vendors you may be using in your daily deposit operations.

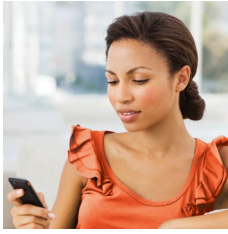
The Immediate Funds Difference

Immediate Funds enables you to offer that differentiated consumer experience the market is demanding today. No other solution can match Immediate Funds for delivering convenience for your accountholders and revenue potential and goodwill for your institution. No other solution can offer you:

No Declines

The unique configuration of the Immediate Funds deposit service allows accountholders to receive an offer of accelerated funds availability only when they have been pre-approved. With our consistently high approval rates, the majority of your accountholders will receive an offer, and absolutely no one will receive a decline.

Transactions we are not able to pre-approve will simply not receive the accelerated funds availability offer, and the transaction will follow the standard funds availability process flow.



No Personally Identifiable Data

Today's savvy consumers are increasingly concerned about their personally identifiable information (PII). Where this data goes and who accesses it has the potential to result in a compromise of their account information, and at the worst, identity theft. The Immediate Funds deposit service from Fiserv does not rely on any PII, and does not require any PII data from the institution in order to decision a transaction. The deposit service does not access any consumer credit reports, and does not provide information to credit reporting agencies.

Response Within Seconds

We live in an instant gratification world. Wait times seem to give consumers the opportunity to find alternative solutions that could meet their needs quicker. Fiserv guarantees a response within seconds to provide an offer to your consumer and small business accountholders. This rate is consistent across all channels—whether in person at the teller line, on a mobile device or at the ATM—and offers are presented immediately, giving your pre-approved accountholders the opportunity to get access to the full value of those deposited funds.

Consistently High Approval Rates

With Immediate Funds, our model automatically tries to approve the first transaction for every accountholder to grow adoption. Retention and share of wallet are key metrics in every institution. If we can help you provide that positive experience with our Immediate Funds service, consumer and small business accountholders will realize the value and convenience of filling this need at your institution instead of with an alternative method.

The Fiserv Difference

With more than 30 years as a financial services technology leader, only Fiserv has the expertise to offer this comprehensive instant funds access solution.

Why Fiserv? With Immediate Funds, you get:

- The same decision engine for all channels: Consistency is critical. That's why the Immediate Funds deposit service uses the same engine to review and decision deposit transactions across all deployed channels. Consumers who received an approved offer with their check deposit at the branch last week will benefit from that experience when they use their mobile device to make another deposit today. No starting over just because of using a different channel—it's this type of consistency that retains profitable accountholders.
- Easy integration providing expedited time to market: Just as we use one engine to serve all channels, Immediate Funds offers a modern, nimble architecture designed to connect with a common set of APIs. That means seamless integration and quicker time to market.
- Security, backed by the safety and soundness of Fiserv: While other guarantee solutions may exist in the marketplace, none has the stability and strength associated with the Fiserv brand. We've been providing solid, forward thinking solutions to our FI clients for more than 30 years, and are excited about the opportunity for our clients to benefit from the Immediate Funds service.

The Benefits to Your Institution

With Immediate Funds, your institution gains a significant advantage over your competition, both third-party and other institutions.

Immediate Funds can offer:

A New Revenue Stream From Positive, Opt-In Accountholders

Your accountholders want immediate funds access and are more than willing to pay for the capability. With Immediate Funds, you have the opportunity to charge a fee for the service, and work to replace fee income erosion from regulatory actions. From the consumer perspective, the alternative is a much higher, punitive overdraft fee (with potential impact to their credit score), or a trip to the check casher. Having the convenience of a service at their existing FI at a more reasonable rate is very attractive to the consumer.

The Ability to Monetize Self-Service Channels

Offers can be presented via mobile device or ATM, giving you the opportunity to derive fee income from deposits happening through the self-service channels. FIs wishing to drive more deposit transactions through these channels can deploy the solution in the self-service space without deploying it in the branch. Configurations are completely up to the institution, depending upon strategy.

The Ability to Attract and Retain Accountholders

Bringing this solution to your market will enable you to differentiate your institution from the competition. Your consumers will now be able to obtain more of their needed services from you, and your institution will be gaining more share of their wallet. In addition, having this solution in the market will potentially bring new consumers and small businesses in, who can't get this full range of services at their current institution.

The Benefits to Your Accountholders

Your accountholders will also quickly recognize the benefits of Immediate Funds, by helping them:

Meet Accelerated Deposit Needs at Your Institution

Keep consumers from splitting their loyalty. If you can meet all their financial service needs, they save time and money.

Better Manage Cash Flows

Survey results show that every age and income demographic experiences a need for immediate funds from time to time. Immediate Funds allows your accountholders to quickly and easily go from problem to solution with a click and small fee. No impact to credit, no loan to repay.

Protect Their Credit Rating

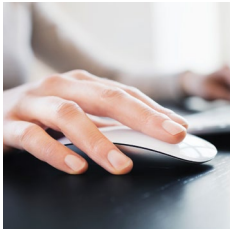
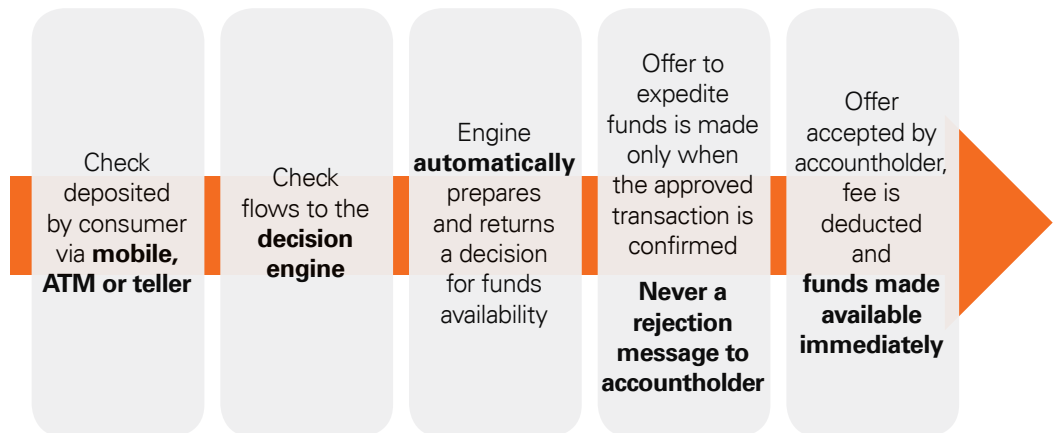
With Immediate Funds, you can help your accountholders reduce their NSF overdraft situations and stay away from punitive credit report ratings.

A Simple Process, a Powerful Solution

Immediate Funds offers unprecedented convenience through a simple, quick process. Check deposit transactions (in any channel) are routed through a robust decision engine. Within seconds, Fiserv provides your institution with a decision on whether you can offer the accountholder immediate availability of the entire amount of that check. All check types and amounts are allowed. No accountholder is "turned down." Approved checks receive an offer that can be relayed, and non-approved checks simply don't receive the offer and follow the standard funds availability policy.



Immediate Funds Workflow



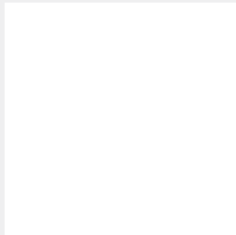
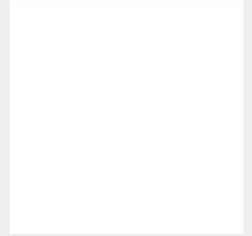
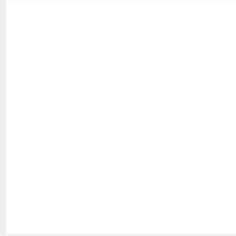
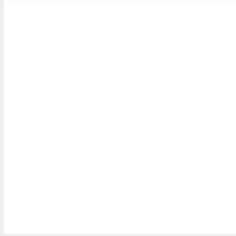
After receiving the offer, the accountholder chooses whether or not to accept the immediate funds service for a fee (set by your institution). If your accountholder accepts the offer, you simply credit the account with the net proceeds immediately. It's that simple, and that powerful.

Connect With Us

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

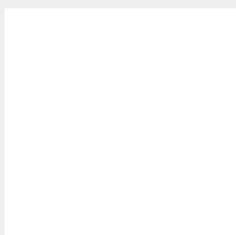
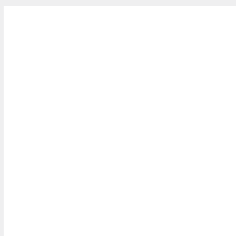
Key Benefits

- Enables you to provide immediate funds for your accountholders from check deposits
- Gives your accountholders an option for immediate funds at your financial institution rather than at an alternative financial service provider
- Delivers immediate funds decisions to your staff within seconds, avoiding line delays or accountholder wait time
- Keeps you in complete control of the accountholder relationship via communications, branding, promotion and delivery
- Can be deployed with minimal IT support
- Is delivered quickly through your existing mobile channel and teller line
- Requires no software installation and can be applied to all relevant points of check presentment
- Offers your institution the option to generate revenue with value-added services



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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