

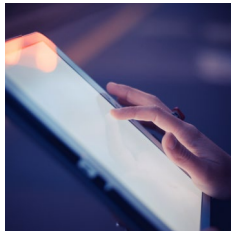
Module



PEP+®: Direct

Improve Customer Experiences through APIs

The ability to quickly adapt your online presence to changing customer expectations is crucial. PEP+®: Direct from Fiserv enables you to provide greater online consistency, expand capabilities to new delivery channels and maintain the flexibility to meet consumers' dynamic needs.



PEP+ is the industry-leading solution for originating and receiving real-time payments through the ACH network. PEP+®: Direct takes your ACH capabilities to the next level by giving you complete control over the customer experience – including the presentation of content and integration of capabilities – while improving automation and efficiency.

PEP+®: Direct provides an application programming interface (API) platform that lets you extend your digital reach to mobile apps, integrate PEP+ capabilities into a payments hub, or add critical functionality to your cash management or balance reporting website. While your customers enjoy new functionality on your website or mobile app, PEP+®: Direct monitors system health, tracks activities and ensures PEP+ data integrity is maintained.

Create a Better Customer Experience

Your customers expect an exceptional online experience. PEP+®: Direct allows you to deliver on that promise by enabling the integration of PEP+ with other payment channels and applications.

Control Totals

Allow your customer to add, modify or delete ACH control totals through various channels, including your cash management website and mobile devices. Empower straight-through processing without sacrificing out-of-band authentication standards by processing control totals that have been scraped from emails or control files directly into PEP+.

Positive Pay

Administer complete ownership of the user experience as customers post transactions to their accounts. Extend valuable fraud prevention capabilities to mobile devices as well as your primary cash management website.

Reverse Positive Pay

Address costly inefficiencies by empowering both consumer and corporate customers to return unauthorized ACH items directly from your website or mobile app. Eliminate the tedious steps required to manually create returns in PEP+. Once you've displayed the necessary disclosures and collected the digital signatures, PEP+ and PEP+®: Direct do the rest.

Warehouse Inquiry

Provide ACH detail and addenda information to internal users and external customers. PEP+ warehouse data can be used to enrich the ACH-related information available on your customer-facing online platforms and enable ACH data exports in file formats that may not be available today. Update internal customer service dashboards or other access points as needed to allow easier, more efficient customer service.

Onboarding and Maintenance

Support the initial setup and ongoing maintenance of commonly used customer information, reducing your reliance on native PEP+ screens. Eliminate the re-entry of data on PEP+ after it's been keyed into other bank systems and streamline the onboarding of large, complex originators. Keep PEP+ in sync with your internal systems by enabling automatic updates when relevant information is updated on a linked platform.

Deletes and Reversals

Enable customers to request the deletion or reversal of their own ACH origination file, batch or item directly from the website they used to submit it in the first place. PEP+ either deletes or reverses the requested items based on the request it receives. Give customers added peace-of-mind by sending them a confirmation once PEP+ has executed the request.

File Status Tracker

Enable tracking of ACH files or batches as they progress through standard processing milestones in PEP+. Information can be visually presented online or in your mobile app and used to drive customer notifications and updates. This API can also be used to identify potential processing issues.

Risk Management

Notify appropriate personnel when customers exceed their risk limits in PEP+. Provide valuable information to credit/risk officers, allowing them to make timely decisions about whether a file or batch should be approved and reset. Provide originators with up-to-date information about their remaining risk capacity for additional processing.

File Management

Allow customers to manage certain criteria under which files or batches should be processed, including the bank's schedule for receiving ACH origination files. Enable originators to view and manage their process or hold data, which can then be used to help mitigate the risk of processing erroneous or fraudulent items. Use this API to drive valuable customer messaging.

Flexible File Formatter

Expand the list of supported file formats to include ISO20022, BAI, SWIFT and other commonly used formats. Convert incoming and outgoing files to meet customer needs. Use this API to support business continuity and emergency processing needs.



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.

Origination

Support the origination of ACH items via an API, rather than requiring customers to create standardized files. Enable ACH as a payment option for e-commerce merchants, payment hub integration and other capabilities, without relying on NACHA-formatted files for processing.

Event Notifications

Allow customers to monitor their accounts for specific events such as large-dollar transactions or the return of an item they originated. Enable customers to access the most up-to-date information on their accounts.

Connect With Us

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

Key Benefits

- Address costly inefficiencies while enhancing the user experience
- Meet the evolving needs of customers
- Exercise complete control over your user experience
- Expand capabilities into new digital channels
- Create competitive advantages
- Innovate and add functionality more easily
- Improve customer satisfaction
- Increase revenue opportunities



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