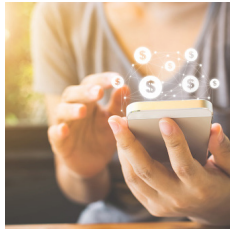


## Product



### TransferNow®

#### A Convenient, Risk-Managed Way to Make Account-to-Account Transfers



TransferNow from Fiserv allows you to enhance your online offerings and strengthen relationships by offering accountholders the flexibility to manage their money as they see fit.

The financial lives of most consumers are complex and spread across multiple financial institutions. TransferNow offers an easy, fast and secure online funds transfer service that lets consumers move money from accounts at other financial institutions to their accounts at your bank or credit union.

#### **Become the Online Hub for Moving Money**

Online banking tools have made opening accounts simple and easy. As a result, many consumers find themselves juggling their finances among several banks, credit unions and investment firms. Consumers today want easier ways to move their money between multiple accounts. With TransferNow, you can offer your accountholders the ability to safely transfer money between their accounts held at nearly every U.S.-based financial institution. Financial institutions that offer a consolidated set of frequently used money

movement tools – bill payment, person-to-person payments and account-to-account transfers – become a destination hub from which accountholders can move money any way they choose.

#### **Flexible Options**

The account-to-account transfer capabilities of TransferNow allow your accountholders to transfer funds into and out of checking, savings, brokerage and money market accounts between different financial institutions. TransferNow gives consumers multiple transfer options so they can execute simple one-time transfers, recurring transfers or future-dated transfers to meet specific and ongoing needs. TransferNow also allows accountholders to transfer money from external accounts toward monthly payments in their loan accounts at their financial institution

The solution gives you the flexibility of multiple configuration options, including the ability to provide accountholders with next-day and three-day settlement, and the ability to charge fees for the transfer service.

#### **An Expansive Network**

Fiserv facilitates these transactions between financial institutions via the ACH network, enabling millions of online banking users to take advantage of a unified, secure and easy-to-use account-to-account transfer experience.



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](http://fiserv.com) to learn more.

## Industry-Leading Risk Management

TransferNow leverages Fiserv risk management leadership, using best-of-breed risk mitigation tools such as:

- Ability to verify ownership of external accounts in real time, as well as via trial deposit
- Offline risk scoring of all transfer activity
- Configurable transfer limits

The solution also handles all aspects of ACH processing, including exceptions, resubmission and inquiries.

## A Seamless Experience

TransferNow is fully integrated with a number of online banking solutions from Fiserv – including Corillian Online®, Retail Online™, DNAweb™ and Architect™ – to create the convenient and seamless experience consumers demand while providing you with a faster time-to-market.

## Key Benefits

### Financial Institutions

- Increased opportunity to capture assets
- Multiple settlement options
- New transaction-based revenue
- Enhanced risk monitoring capabilities
- Greater ROI from the online channel
- Enhanced offering to attract new customers or members
- Increased accountholder satisfaction

### Customers and Members

- Simple transfers between accounts
- Multiple transfer speeds, including next day
- Account verification in real time
- Excellent user experience

## Connect With Us

For more information about TransferNow, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com).



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