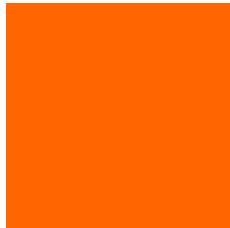


Product



FlexLine AdvanceSM

Provide Quick Access to Cash for Your Consumers and Small Businesses



Many consumers and small business owners are confronting unanticipated personal and financial challenges. Their well-being matters – and they're looking to you for help. FlexLine Advance from Fiserv offers a timely way to meet their needs, minimize risk and create revenue.

Maximizing credit line utilization is an easy way to help consumers and small business owners when they need it most. FlexLine Advance gives consumers and small business owners an affordable way to leverage their unused credit line on credit cards for urgently needed funds.

Here's how:

- 72 percent of consumer credit card lines are currently unused – that's over \$4,000 available per average consumer account*
- 83 percent of small business credit card lines are currently unused – that's over \$15,000 available per average small business account*

It's Fast

- Upon logging into their account online, eligible consumers and small business owners will see an announcement with a link to "know more"
- They can view their options for a credit line advance, with repayment terms and interest rate options you define
- Funds are deposited electronically into their account within about two business days

It's Easy for Cardholders

- There are no fees
- No new application is required
- Money is deposited quickly

It's Simple for You

- Program features are incorporated into online account management software that cardholders already use
- Define up to three repayment terms and interest rate options

*Data compiled from financial institution clients processed on the Fiserv credit processing platform.

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.

Full Marketing Support

Fiserv provides a suite of free digital and print marketing assets to help you promote FlexLine Advance to accountholders. All marketing assets include suggested language that can be edited by you. Your legal and compliance advisors should review any marketing materials prior to publication.

Rise to the Challenge

Changing economic circumstances are impacting the needs and expectations of consumers and small businesses. With creative solutions like FlexLine Advance, you can position your institution as a trusted financial partner.

Key Benefits

- Provides consumers and small businesses with quick access to needed cash
- Generates interest income from unused credit lines with no incremental issuer liability
- Quick, efficient request process uses an online account management consumer portal
- Program parameters are set by each participating financial institution

Connect With Us

For more information about FlexLine Advance, call 800-872-7882, email getsolutions@fiserv.com or visit fiserv.com.



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