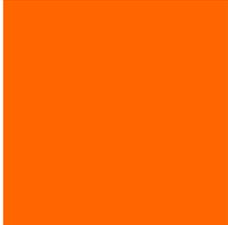


Enterprise Payments Platform

A Single, Centralized Platform for Payment Types and Clearing Schemes in Europe



Your payments business can be a competitive advantage – if your payments infrastructure delivers fast, accurate processing and connectivity across channels, payment types and clearing schemes. Enterprise Payments Platform from Fiserv delivers streamlined payments processing on a single, integrated technology platform.

Enterprise Payments Platform helps you exceed customer expectations for European payment types – high value, low value, instant, Single Euro Payments Area (SEPA) and correspondent payments through SWIFT.

Moving to an ISO 20022 and gpi-compliant, centralized payments system simplifies your IT and payments architecture by replacing multiple siloed payments systems and facilitating process automation. With a single system for reporting, customer service and payment operations and integration with other applications, you'll reduce operational costs.

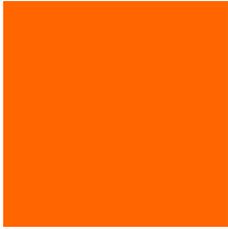
Drive competitive differentiation through payments enhanced with value-added services and deliver those services regardless of how your customer engages with you.

Increase Speed and Minimize Risk

Enterprise Payments Platform offers intelligent, configurable routing and automated data enrichment. It increases straight-through processing and overall payment processing speeds, and reduces the need for manual intervention – meaning you can process significantly more payments at a lower overall cost.

The result is faster, more accurate and more complete data, reduced risk exposure and improved regulatory reporting. Your customers benefit from faster transactions and greater visibility into their accounts for an improved service experience.

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Consumer expectations, competition and pressure from regulators require your financial institution to keep moving forward to keep up. Fiserv can help you build a progressive payments experience that protects customer relationships and positions you for the future.
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Process All Payment Types

Enterprise Payments Platform lets you process all payments on one platform and adapt to changing standards by supporting ISO 20022 out of the box.

High Value Payments

High value payment solutions enable you to process domestic and international high-value payments across EURO1, TARGET2 and UK CHAPS. These solutions offer the high STP rates, real-time debit and credit, and account notifications your customers want, with optimized processing efficiency and reduced operating costs.

High value payments can be complex and their errors costly to fix. Our solutions offer configurable, intelligent routing and automated data enrichment and repair capabilities. This increases overall payment processing speeds and reduces the need for manual intervention.

Instant Payments

Instant payment solutions for the United Kingdom and Europe offer connectivity through the channel of choice. The full range of instant payment scheme messaging is supported, improving the speed, security and efficiency of every transaction.

With Enterprise Payments Platform, financial institutions can build new products and services to meet demands for 24/7/365 digital payments, with a rich suite of open APIs to expose and configure workflows specific to channels, products and even individual customers. This enables personalized digital experiences.

SEPA and Low-Value Payments

SEPA Credit Transfers and SEPA Direct Debits are supported with automated rules-based handling to reduce operational complexity. Workflow processes and access to clearings are streamlined with options to connect through EBA Clearing, Equens or STET. Other low-value payments in Europe are also supported, including UK Bacs.

Your agility and competitiveness improve with a payments architecture that can quickly adapt to the changing needs of the industry.

Cross-Border and International Payments

Our SWIFT gpi-compliant solution supports your correspondent payments through SWIFT. It enables you to adapt to the upcoming standards in correspondent banking and helps you prepare for payments modernization.

Get the Flexibility You Need

Financial institutions vary greatly in volume, complexity and operating requirements when it comes to payments. Enterprise Payments Platform adapts to your needs as you grow. It easily connects to upstream and downstream systems, from account processing and foreign exchange to fraud and anti-money laundering.

The scalable, open-architecture platform provides centralized processing across multiple payment types and clearing schemes. You can use it as a point solution for one payment clearing or as a comprehensive payments platform on which to build a future-proof, digitally enabled payments strategy.



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.

Streamline Implementation

You can implement the platform as an on-premise, cloud or hosted (ASP) solution depending on your needs. Our experienced implementation team, equipped with a deep knowledge of payments, makes the process as easy and simple as possible. Installation, configuration and integration are tailored to the complexities of your project and institution. We focus on delivering on-time with the business configuration and training you need to be successful.

Drive Your Payments Strategy

Financial institutions are evaluating their payments strategy with the upcoming ISO 20022 changes, customer demand for real-time payments and the need for cost-effective consolidation. A platform that handles multiple payment types can not only help improve processing efficiency and reduce operating costs, but it can also be a foundation for competitive differentiation.

With Enterprise Payments Platform underpinning your payments strategy, you can simplify and accelerate your entire payments business. Whether you do it step-by-step or all at once, you can be confident that as the payments landscape continues to evolve, you are positioned to compete.

Get Advanced Insights

Enterprise Payments Platform provides an easy, intuitive user experience and advanced insights into processing performance. Dashboards display real-time data on system health, exception handling, liquidity management and other critical processes. Extensive drill-down capabilities get you quickly up-to-speed on what is working well and what needs attention.

Key Benefits

- Provides a centralized, 24/7/365 payment system that integrates with multiple clearings and payment schemes
- Offers the same seamless customer experience across all payments
- Shows a 360-degree view of payment activity
- Extends to new payment types quickly and efficiently
- Provides a single system for reporting, customer service and payment operations, minimizing total costs
- Helps keep you compliant with industry and regulatory changes
- Easily connects to upstream and downstream systems through an open technology architecture

A Strong Foundation for the Future

As a global leader in Fintech, Fiserv helps people and businesses move money and information every minute of every day. Our solutions connect financial institutions, corporations, merchants and consumers to one another – millions of times a day, reliably and securely.

We serve thousands of organizations in more than 100 countries so consumers and businesses can move money when and where they need it. When you partner with Fiserv, our solution set, global scale and investment capacity provide you with unparalleled opportunities for growth and success.

Connect With Us

For more information about Enterprise Payments Platform, call +44 1268 296 014, email getsolutions@fiserv.com or visit [fiserv.com](https://www.fiserv.com).

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