

### Enterprise Payments Platform

A Single, Centralized Platform for Payment Types and Clearing Schemes in the U.S.



Your payments business can be a competitive advantage – if your payments infrastructure delivers fast, intelligent 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 U.S. payment types – Fedwire, SWIFT, ACH and The Clearing House Real-Time Payments (TCH RTP®).

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, including wire, real-time and ACH, on one platform.

### **Wire Payments**

ISO 20022 and SWIFT gpi-compliant solutions enable you to process domestic and international wires across Fedwire, CHIPS and Correspondent Payments via SWIFT. Wire payment 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.

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

### **Real-Time Payments**

Enterprise Payments: RTP delivers real-time payments processing for the RTP network from The Clearing House (TCH). Financial institutions can now offer 24/7/365 payments with immediate funds availability and payment certainty, enabling both retail and commercial customers to send and receive payments instantly right from their accounts.

Enterprise Payments: RTP supports the full range of TCH messaging capabilities including Request for Payment, Request for Information and Response, Request for Return of Funds and Remittance Advice. With access to the full RTP messaging suite, more information can be sent with transactions – including invoicing and e-billing information and extensive remittance detail. This improves the speed, security and efficiency of every transaction.

## **ACH Payments**

Originate and receive Automated Clearing House (ACH) payments while reducing operational complexity with automated rules-based handling. Enterprise Payments: ACH streamlines workflow processing, clearing and settlement.

Based on the market-leading ACH solution (PEP+® from Fiserv), Enterprise Payments: ACH provides continuous collection of inbound files/batches and items, eliminating the need for batch-based window processing and accelerating processing time.

Exceptions are categorized in pools on the user interface and can be worked interactively in real time. The solution can process NACHA-formatted files, batches and items as well as ISO 20022. Consolidated settlement at both the file/batch level and item level are supported.

## **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.

Our rich suite of open APIs allows you to configure workflows specific to payment channels, products and even individual customers – for personalized digital experiences.

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 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](https://www.fiserv.com).



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