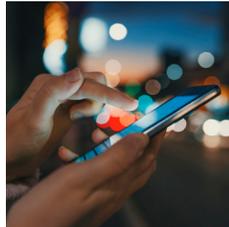


**TransferNow®: Instant Transfers and TransferNow: Next-Day Good Funds**

A Convenient, Risk-Managed Way to Make Account-to-Account Transfers Even Faster



TransferNow: Instant Transfers and TransferNow: Next-Day Good Funds from Fiserv help you eliminate credit risk and significantly reduce outbound returns.

As consumers grow more digitally savvy, they're looking for the quickest, easiest and cheapest ways to move money with the touch of a finger. The need for customer convenience and speed is driving forward-thinking financial institutions to expand their online and mobile options to better serve customers and mitigate risk.

**Speed Matters**

When acquiring new customers in an online environment, you need solutions that help you make fast, effective decisions while meeting regulatory requirements. Solutions that help you grow revenue, reduce losses and improve consumer experiences through faster money movement.

**Transfer Funds in Real Time**

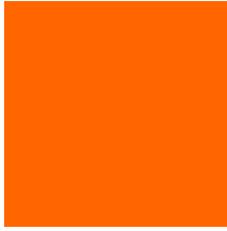
NOW® Network from Fiserv lets your accountholders transfer money between two instant-enabled accounts at different financial institutions in real-time or by the next day. This removes the credit risk related to ACH-based, next-day services.

TransferNow: Instant Transfers gives you a competitive advantage – and a source of new revenue – by delivering faster money movement consumers want.

As an added benefit, a responsive user interface optimizes user experiences by adapting to different screen sizes including standard and plus-size mobile phones, laptops, desktops and tablets.

**Eliminate Credit Risk**

TransferNow: Next-Day Good Funds eliminates your credit risk by debiting the instant-enabled account in real time. The credit is sent next day through ACH.



Fiserv is driving innovation in Payments, Processing Services, Risk and Compliance, Customer and Channel Management and Insights and 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 risk management leadership from Fiserv using best-of-breed risk mitigation tools to deliver capabilities such as:

- Ability to verify ownership of external accounts in real time, as well as through trial deposit
- Real-time, seamless account ownership verification by connecting to a third-party database or by asking the user to enter the login information of the external bank account
- Real-time risk scoring of all transfer activity
- Configurable transfer limits
- Out-of-band authentication tools such as knowledge-based authentication (KBA) and one-time passcode (OTP)

### Key Benefits

- Increased opportunity to capture assets
- Transfer funds in real time
- Reduce losses
- New transaction-based revenue
- Enhanced risk-monitoring capabilities
- Greater ROI from online and mobile channels
- Increased accountholder satisfaction
- Ability to provide same user experience across all devices using responsive design

### Connect With Us

For more information about TransferNow: Instant Transfers and TransferNow: Next-Day Good Funds, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](http://fiserv.com).



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