

NOW[®] Network

Your solution for
instant payments

As instant payments have transformed money movement for financial institutions and accountholders, forward-looking banks and credit unions have embraced their potential. They're looking for solutions that can help them use instant payments to increase customer and member acquisition, improve operational efficiency, reduce fraud risk and generate growth. Fiserv has invested heavily in building services that enable institutions of all sizes to leverage real-time payment rails to achieve these goals.

The NOW Network solution from Fiserv, including the NOW Gateway, is a real-time payment ecosystem enabling financial institutions to offer instant money movement for consumers and businesses, providing 24/7 connectivity and integration with other payment networks and applications.



What is the NOW Network?

The NOW Network, launched in 2014, is an instant payments network that integrates with your institution's core system to power real-time payments applications, managing settlement and processing for you. Development of the network has been continuous; with rising consumer, small business, merchant and financial institution demands, Fiserv has made ongoing investments to create built-in integrations with various payments applications to expand our instant payments capabilities.

The network functions like other payments networks, such as Star, Visa or Zelle®, with network participants gaining easy access to other network participants by following specific network requirements.

In 2025, NOW Network moved nearly \$350 billion in instant transactions, representing nearly 1.2 billion transactions. The network now has more than 1,600 participating financial institutions, and continues to grow.





What is NOW Gateway?

As part of the NOW solution, NOW participants have access to the NOW Gateway from Fiserv, which can connect to various real-time payments applications, and other instant payments networks, such as RTP® and FedNow®. The NOW Gateway solution also connects to other payments networks, such as VISA, Mastercard, Zelle® and, of course, the NOW Network. NOW participants can easily integrate with new instant payments applications, real-time payments networks and emerging instant payments features in their existing payments applications, simply by joining the NOW Network.

NOW Gateway – Your differential advantage

Regardless of core

Send real-time payments

- CashFlow® Central
- TransferNow® Instant
- CheckFree® NextSM bill pay
- Zelle®
- Digital payouts
- Pay-by-bank

Receive real-time payments

- Zelle®
- From other financial institutions through RTP® and FedNow®



Integration to your core

Real-time networks



Other future networks



A variety of use cases

The NOW Network and NOW Gateway support applications and capabilities that keep financial institutions on the leading edge of digital payments:

Zelle®

Turnkey Service for Zelle® from Fiserv is powered by the NOW Network. Financial institutions using our Zelle® offering participate in the NOW Network, which manages settlement, facilitates the instant payment

transaction and connects to the Zelle® Network through the NOW Gateway. This enables all Zelle® participants to send and receive funds from participating financial institutions. For many Fiserv clients, instant payments integration into the NOW Network through Zelle® is their primary use case for NOW.

Real-Time Good Funds

Through the NOW Network, Fiserv supports Real-Time Good Funds across key digital payments applications, including CashFlow Central® and CheckFree® Next.

Real-Time Good Funds helps financial institutions deliver confident instant payments by validating available funds and updating account balances instantly at the point of payment. That means fewer exceptions and a smoother experience for account holders – consumers and small business owners are alerted to insufficient funds in real time to help prevent overdrafts and reduce NSF losses, returns and operational costs.

CashFlow Central

CashFlow Central from Fiserv is an integrated accounts payable and accounts receivable solution for small businesses, with instant payments capabilities powered by the NOW Network. It helps businesses pay and get paid faster by giving them flexible delivery speeds – instant for urgent payments, or next-day and three-day ACH for routine transactions.

CheckFree Next

CheckFree Next is the Fiserv bill pay solution with instant payments capabilities for clients connected to the NOW Network. Instant bill payments in CheckFree Next are enabled by Real-Time Good Funds, which validates available funds and updates account balances immediately at the point of payment – ideal for bills due now or due the same day.

TransferNow®

TransferNow from Fiserv is our A2A payments solution – with three different speed options for consumers and small businesses. These account holders can send instant payments through the NOW Network, next-day ACH or three-day ACH. As an additional benefit for NOW Network participants, TransferNow Instant includes Next-Day Good Funds, which virtually eliminates NSF losses.

Instant Government Payments

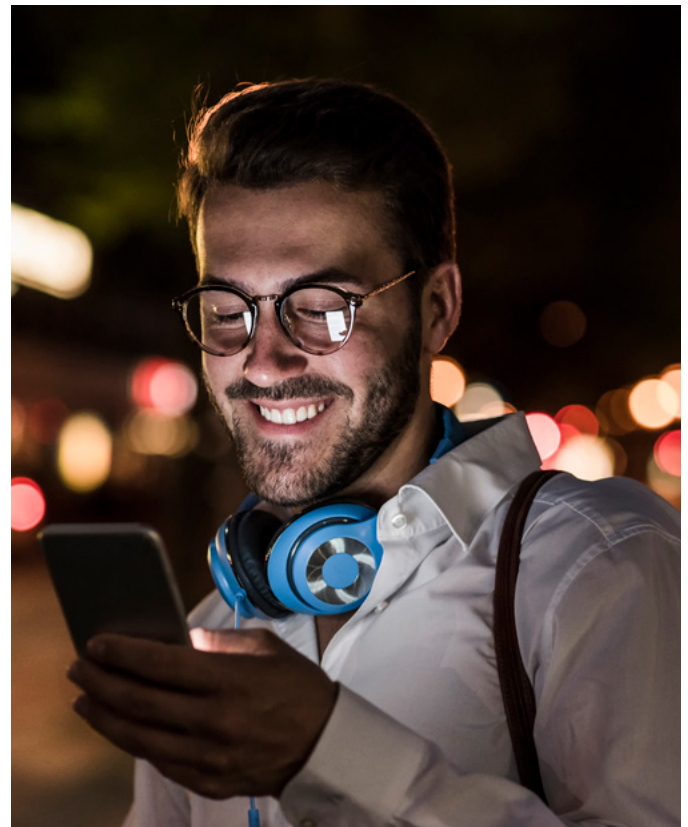
The NOW Gateway can enable your financial institution to connect to the FedNow Service to receive instant government disbursements from participating government agencies. In 2025, FedNow began supporting instant FEMA disaster relief payments, with additional federal agencies also adopting FedNow for instant government disbursements.

The NOW Gateway provides the connection from the Federal Reserve to the issuing financial institution and to the FedNow Service. In the example of the first instant FEMA disbursement to CB&S Bank, the NOW Gateway provided this receiving financial institution with its connection to FedNow.

Connecting to RTP and FedNow

As instant payments continue to grow, connecting to real-time payments networks such as RTP and FedNow is extremely important. In 2025, RTP and FedNow moved a combined \$2.3 trillion, representing more than 450 million transactions. This increasing volume is due to expanding use cases, higher transfer limits and strong financial institution adoption rates.

The NOW Gateway connection to RTP and FedNow is an ideal solution for financial institutions looking to receive instant payments and prepare to send to other participating financial institutions on these networks.





Pay by bank

Fiserv has partnered with leading retailers to offer instant payments rails as an alternative to the ACH pay by bank options that currently exist in the market. As consumers prepare to check out at a retailer offering pay by bank, they have the option to select this payment method during ecommerce checkout or in a digital wallet. NOW Network participants are now able to receive transaction incentives for purchases made at specific merchants, while avoiding transaction processing fees for various traditional card payments.

In addition to generating revenue for these authorized debits, financial institutions gain data and insights into consumers' purchasing behavior, which can enable them to offer more personalized service and find new cross-selling opportunities.

Pay by bank has broad appeal as merchants begin to roll out loyalty and rewards programs incentivizing these types of purchases with meaningful discounts or points.




Make the connection

When your financial institution connects with the NOW Network and NOW Gateway, you're able to tap broad instant payment capabilities that enable your accountholders to receive real-time payments from as many people and businesses as possible.

These Fiserv solutions can give you the flexibility to offer what your institution and your accountholders want and need as real-time payments become ever-more prevalent in financial services. To learn more, contact us today.

Connect with us

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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.

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