

Solution

Business Savings by Fiserv

A high yield savings account for merchants to grow and protect cash

Why Business Savings by Fiserv?

With Business Savings, merchants can earn a competitive return on excess operating cash while accessing up to \$100 million of federal deposit insurance, all through a single account.

Safety

- Up to \$100 million of federally insured deposit coverage per tax ID*
- Deposits backed by the full faith and credit of the U.S. government
- No market, credit or principal risk

Performance

- 3.00% APY** (as of 3/1/26)
- Competitive yield compared to bank savings accounts
- Improve return on cash without changing treasury process

Liquidity

- Next-day liquidity
- No term, no penalties or withdrawal fees
- Funds remain available for payroll/daily expenses

*Federal insurance limit is up to \$100 million per tax ID. **Current rate is for a maximum deposit of \$50 million. For balances >\$50 million, contact your representative.

Impact

- Deposits support communities in all 50 states
- Strengthens local economies and job creation
- Keeps capital circulation in communities merchants serve

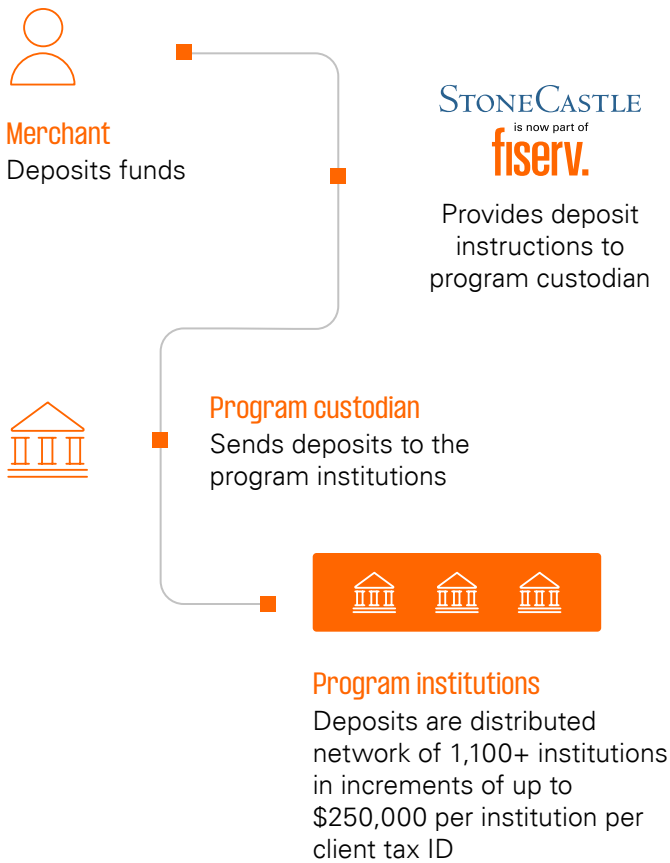
Control

- Link directly to your existing bank account
- Detailed monthly statements, one 1099
- Transparency to view deposit allocations

Business Savings by Fiserv extends the value of your merchant relationship beyond payments

As a Fiserv merchant, you trust us to power your business's payments every day. Now you can put excess business cash to work, with a high-yield, liquid savings solution designed specifically for operating and reserve funds – built within the same trusted infrastructure that supports your business today.

How Business Savings works



Getting started is easy!



Simple online account application

Your Fiserv relationship manager will send an electronic invitation to apply.



Link your primary bank account

Link your primary operating account and transfer reserve deposits into Business Savings.



Online portal

Access your funds 24x7 including daily balances held at each depository institution.



Connect with us

For more information about Business Savings, contact your Fiserv relationship manager.

Fiserv is the global technology leader at the intersection of finance and commerce. Our solutions empower financial institutions and businesses of all sizes to deliver banking and payments experiences that move more than money.

Discover how at [fiserv.com](https://www.fiserv.com).