

Accel™ Prepaid Support

Offer Your Prepaid Cardholders Convenient Payments and Funds Access

Adding the Accel debit payments network to your prepaid card program provides real-time payments and funds access – anytime, anywhere.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

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Reloadable Prepaid

Accel provides comprehensive payments and funds access in support of issuers' reloadable prepaid card programs.

Reloadable prepaid cards are welcome at Accel ATMs and point-of-sale locations just like traditional debit cards.

Reload Flexibility

Reloadable prepaid cards can be conveniently reloaded using various methods, including at ATMs that support deposit acceptance and at retailers that support this unique functionality.

Partial Approvals

Partial transaction approvals allow you to approve a portion of the transaction amount when a transaction exceeds the amount of available funds, providing an additional level of convenience and flexibility to your reloadable prepaid card program

For example, if a cardholder is using a prepaid card with an \$80 balance for a \$100 purchase, a partial approval allows \$80 of the transaction to be processed and the cardholder can use another form of payment for the remaining \$20.

Non-Reloadable Prepaid

These cards are often referred to as gift or closed loop cards, and their use is limited to the POS environment – no ATM access – and has a unique requirement of not allowing cash back at the point of sale.

Accel supports the no-cash access provision for non-reloadable prepaid cards as well as the unique requirements associated with Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), and Health Reimbursement Accounts (HSA).

Prepaid Card Program Integration

Fiserv also offers an integrated prepaid processing platform with robust capabilities for issuers interested in a comprehensive prepaid solution for reloadable and non-reloadable card programs that can be enabled with Accel access.

In addition, Accel offers connectivity with other prepaid platforms in the market.

Connect With Us

For more information about Accel from Fiserv, please contact us at 800-519-8883 or visit www.fiserv.com/accel.