

Accel®

Enhance Loyalty, Increase Revenue and Gain a Competitive Edge



Offering convenient, real-time access to funds and payments has become essential to maintaining strong consumer relationships and attracting new accountholders. Accel debit payments network from Fiserv delivers the anytime banking services consumers want – wherever and however they choose.

Finding the right payments network can position your institution for growth in the increasingly competitive financial services market. Accel lets your accountholders access funds in a multitude of ways, make in-store and online purchases with ease, and send and receive money in real-time. By leveraging our expansive network and innovative payments services, you can drive consumer loyalty and new revenue streams.

Flexible and Functional

You can depend on Accel to ensure fast, secure transactions. A broad range of capabilities include point-of-sale (POS) programs for PIN debit, PINless bill payments, no-PIN transactions, e-commerce transactions and money transfer transaction programs. Our expansive Accel ATM network, covering all 50 U.S. states, territories and Canada, offers surcharge-free funds access at over 32,000 ATMs nationwide and a deposit-accepting option.

Backed by more than 40 years of debit and payments expertise, Accel remains at the forefront of the payments industry and responsive to the constantly-evolving payments landscape.

- Consumers, small businesses and commercial organizations use debit, prepaid and health care cards for Accel real-time funds access and payment transactions
- Financial institutions enjoy a wide range of cost-effective and secure debit programs, including PIN, PINless and cardless transactions, in addition to enhanced payment capabilities and technologies that include EMV® chip cards and transactions secured with a token
- Issuing organizations can choose from unique and flexible POS interchange programs designed for institutions of all sizes

Expansive North American Network

Accel offers broad channel access and expansive coverage, enabling convenient consumer transactions throughout North America. With an ATM acceptance rate of 99 percent, Accel cardholders can visit almost any ATM across the U.S. and in Canada to withdraw cash or conduct a balance inquiry. Accel cardholders are welcomed at U.S. retailers of all sizes for both in-store and online purchases and payments.



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 to learn more.

No Card, No Problem

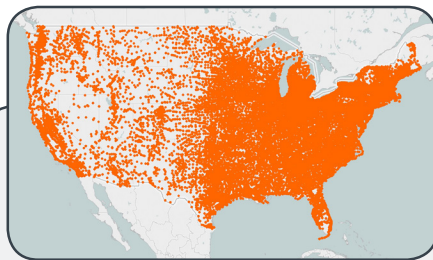
Thousands of ATMs in the Accel network offer CardFree CashSM from Fiserv, a patent-pending cardless-cash solution that delivers the ultimate convenience in cash access. Our expansive Accel ATM network covering all 50 U.S. states, territories and Canada offers surcharge-free funds access at over 32,000 ATMs nationwide, and a deposit-accepting option.

Connect With Us

For more information about Accel, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

Key Benefits

- Mitigates attrition and increases revenue-producing transactions
- Delivers real-time, innovative funds access and payments services to consumers
- Maximize overall surcharge-free cash access at more than 60,000 ATMs nationwide
- Optimizes your payments portfolio and returns on your network investment
- Enhances operational effectiveness while boosting noninterest revenue
- Delivers cardless cash access at participating ATMs in a secure and convenient manner



Full Suite of Debit Payments



PIN



ANP PINless



ANP+ Signature



ATM



Bill Payments



E-Commerce



Internet PIN Debit



Money Transfers



Tokens



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