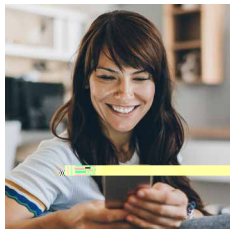




A Convenient, Risk-Managed Way to Make Account-to-Account Transfers



money movement tools – bill payment, person-to-person payments and account-to-account transfers – become a destination hub from which accountholders can move money any way they choose.

TransferNow from Fiserv allows you to enhance your digital offerings and strengthen relationships by offering accountholders the flexibility to manage their money as they see fit.

The financial lives of most consumers are complex and spread across multiple financial institutions. TransferNow offers an easy, fast and secure digital funds transfer service that lets consumers move money from accounts at other financial institutions to their accounts at your bank or credit union.

Digital banking tools have made opening accounts simple and easy. As a result, many consumers find themselves juggling their finances among several banks, credit unions and investment firms. Consumers today want easier ways to move their money between multiple accounts. With TransferNow, you can offer your accountholders the ability to safely transfer money between their accounts held at nearly every U.S.-based financial institution. Financial institutions that offer a consolidated set of frequently used

The account-to-account transfer capabilities of TransferNow allow your accountholders to transfer funds into and out of checking, savings, brokerage and money market accounts between different financial institutions. TransferNow gives consumers multiple transfer options so they can execute simple one-time transfers, recurring transfers or future-dated transfers to meet specific and ongoing needs. TransferNow also allows accountholders to transfer money from external accounts toward monthly payments in their loan accounts at their financial institution.

The solution gives you the flexibility of multiple configuration options, including the ability to provide accountholders with instant, next day and three day delivery options, and the ability to charge fees for the service.

Fiserv facilitates these transactions through ACH and NOW Network from Fiserv, enabling millions of digital banking users to take advantage of a unified, secure and easy-to-use account-to-account transfer experience.



Key Benefits

Financial Institutions

Customers and Members

next day

Real-time account verification

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