



Real-Time ACH Processing Offers a Competitive Advantage

Faster payments are now an expectation – and that includes ever-relevant ACH payments. ACH keeps on growing, with payment volume up by 66% from 2011 to 2020, according to Nacha.

Enterprise Payments: ACH from Fiserv reimagines ACH processing to help financial institutions attract and retain accountholders while operating more efficiently.

Here's how:

1 Enables Real-Time Processing



Faster processing and exception detection

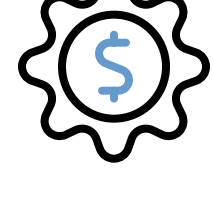


Increased straight-through processing (STP)

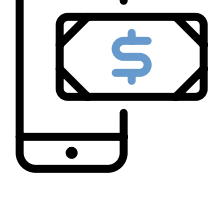


Connects to external systems in real time

2 Boosts Operational Efficiency



Automated, rules-based handling



Faster payments and settlement



Supports ISO 20022 and Nacha formats

3 Tightens Control



Validates payment in real-time with OFAC screening and fraud detection systems

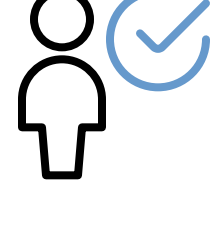


Reduces reliance on error-prone manual tasks

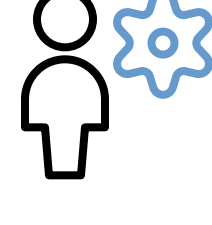


Provides full audit trail of transactions and users

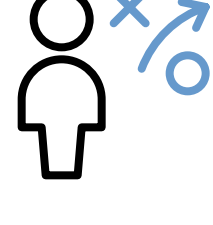
4 Personalizes Customer Experience



Ability to set unique limits against customers and accounts

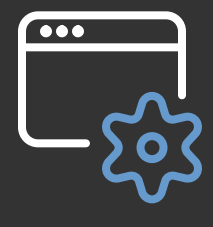


Choice of batch or item-level processing



Selection of which SEC codes are enabled for origination

5 Offers Platform Benefits



Scalable, open architecture



On-premise, cloud or hosted (ASP)



Consistent workflows across technology stack



Advanced reporting and data insights

The Automated Clearing House Network has proven it can move a massive volume of payments in a short time. Now, financial institutions have to keep up. Evolve your ACH solution to stay ahead of the future of payments.

Connect With Us

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