

# PEP+<sup>®</sup>

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Maximize ACH Processing  
Speed and Efficiency

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The financial services industry is increasingly moving toward a faster, interconnected and mobile payments infrastructure. At the same time, there is continued focus on system stability, risk management and control over all aspects of payment processing. It's critical that electronic payments systems decrease inefficiencies and improve productivity while providing robust risk mitigation and expanded payments capabilities.

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Staying competitive in today's market often means processing payments faster while meeting ever-increasing consumer expectations for speed, usability and convenience.

Recognized as an industry leader, PEP+ from Fiserv allows you to offer features and functionality your customers demand while improving operating effectiveness, and quickly and efficiently originating and receiving ACH payments.

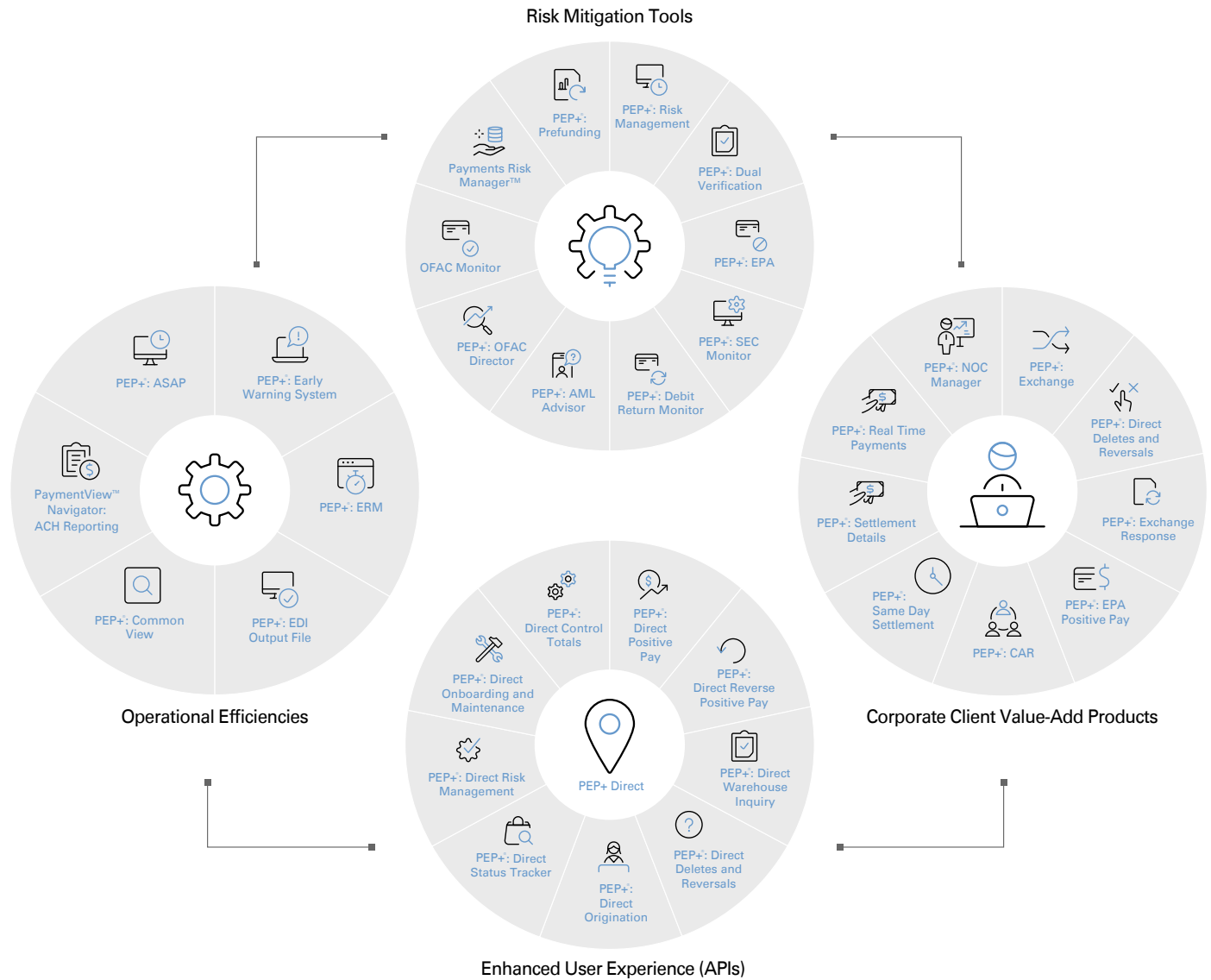
Automate ACH payment processing and improve efficiencies with robust system functions, such as:

- Online access
- Extensive API enablement
- Risk, fraud, anti-money laundering and Office of Foreign Assets Control (OFAC) protection
- Operational security
- Multi-institutional processing
- Automated edits/interfaces
- Unauthorized debit protection
- Management of Notifications of Change (NOCs)
- Automated scheduling
- Automated settlement and prefunding
- Comprehensive reporting
- Warehousing
- Reversals
- Same Day ACH

PEP+ provides a complete, feature-rich solution for quickly and efficiently originating and receiving ACH payments. The comprehensive solution positions you to meet new market demands while improving flexibility and operating effectiveness and decreasing costs.



## Expand Your Service Offering With Easy-to-Integrate, Add-On Modules




### Key Benefits:

- Save time and money through streamlined processing
- Improve operational effectiveness
- Maximize efficiencies and productivity
- Eliminate costly manual processes
- Provide new revenue expansion capabilities
- Enhance customer and member servicing and satisfaction
- Expand business services and offerings

# Connect With Us

For more information  
about PEP+:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

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.

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