

📖 Solution

Accel[®]

Enhance Loyalty,
Increase Revenue and
Gain a Competitive Edge

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

Choosing the right payment 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.



Innovative and Secure

Backed by 50 years of debit and payments expertise, Accel remains at the forefront of the payments industry and responsive to the constantly evolving payments landscape.

Accel offers a broad range of capabilities, including point-of-sale (POS) programs for PIN and PINless debit, online bill payments, eCommerce, cardless and money transfer transaction programs.

Our ATM network covers all 50 U.S. states, territories and Canada. And, through optional participation in MoneyPass® and CardFree Cash™ from Fiserv, consumers have surcharge-free access at nearly 70,000 ATMs nationwide.

Accel is fully committed to strengthening network integrity with state-of-the-art fraud mitigation solutions, enabling you to protect your assets and minimize accountholder disruption.

- Real-time predictive fraud score uses AI and machine learning technology to provide a risk score in the online message for issuers in their transaction decision-making process
- Network rule manager detects and manages fraud by monitoring debit card activity for suspicious transactions and augments existing risk rules and processes
- 3D Secure authentication adds a powerful level of security for eCommerce transactions and promotes increased consumer confidence in online shopping
- Accel also employs PINs, CVI, AVS, tokenization and EMV®, collectively improving debit transaction security

Debit Program Optimization

With Accel, you can choose from unique and flexible pricing programs designed for institutions of all sizes.

Front-of-card pricing, a unique approach introduced to the payments industry by Accel, improves issuer economics and maximizes debit portfolio revenue and profitability.

Our robust data and reporting provide a comprehensive array of metrics that help measure the health of your debit card program and optimize overall portfolio performance.

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 Canada to withdraw cash or conduct a balance inquiry. Accel cardholders are welcomed at retailers of all sizes for both in-store and online purchases and payments.

No Card, No Problem

Thousands of conveniently located ATMs in the Accel network offer CardFree Cash from Fiserv. CardFree Cash is a patented cardless-cash solution that delivers the ultimate convenience in cash access. Consumers simply use their mobile device to locate a nearby CardFree Cash-enabled ATM, generate a secure access code and get cash safely and instantly – surcharge-free and without a card.



Key Benefits


- Mitigates attrition and increases revenue-producing transactions
- Delivers convenient real-time funds access and payment services to consumers
- Provides a broad range of secure, innovative, and flexible debit payment options
- Enhances operational effectiveness and payment portfolio with robust data and reporting at your fingertips
- Strengthens debit transaction security with a powerful, interactive suite of innovative fraud mitigation solutions
- Maximizes network investment while boosting your net overall revenue with unique front-of-card pricing
- Offers cardless cash access at participating ATMs in a secure and convenient manner

Full Suite of Debit Payments

- PIN
- PINless
- Signature
- ATM (Card + Cardless)
- Bill Payments
- eCommerce
- Internet PIN Debit
- Money Transfers
- Tokens

Connect With Us

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 [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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