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Fiserv Successfully Pilots CardFree Cash at ATMs Via Accel Debit Payments Network

- | CardFree Cash helps financial institutions and ATM owners meet consumer demand for convenient, secure access to funds
- | The patent-pending CardFree Cash solution positions Accel® debit payments network to deliver network-based, card-free transactions at an ATM

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that it has completed a successful pilot with Jacksonville, Fla.-based VyStar Credit Union to offer card-free access to cash at participating ATMs with CardFree Cash from Fiserv.

"Member convenience is a key component of our overall payments strategy," said Melissa Thomas, vice president, Electronic Payments and Card Services, VyStar Credit Union, which has \$5.6 billion in assets. "With CardFree Cash, our members can securely access funds from an ATM immediately without their debit card regardless of the reason they don't have it with them."

If a member's debit card is lost, stolen, breached, or simply left at home, they can still withdraw cash by using a secure access code and PIN at a participating ATM. For added security, VyStar Credit Union can set withdrawal limits, number of transactions allowed and length of time the access code can be used by each member.

"Today's consumers have come to expect immediate, easy and secure access to their money," said Vincent Brennan, president, Card Services, Fiserv. "Card replacement can take time, and wire transfers can be expensive. Instant access to funds without a card helps financial institutions improve service and security."

Card-free cash withdrawals in the pilot are performed at acquiring partner Payment Alliance International's (PAI) participating ATMs and completed over the Accel debit payments network.

"ATMs aren't just for card-carrying consumers anymore," said John J. Leehy, III, president and chief executive officer of PAI. "PAI is thrilled to partner with a debit payments industry leader like Fiserv to deliver a unique solution that leverages the Accel network of ATMs, where consumers can obtain cash at convenient, secure and card-free access points across the United States."

Additional Resources:

- | For more information on Accel, visit www.accelnetwork.com
- | CardFree Cash will be featured during a Fiserv demo at [FinovateFall](#), Thurs., Sept. 17, 2015

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a leader in financial services technology, and today is among FORTUNE® magazine's World's Most Admired Companies and Forbes magazine's America's Best Employers. For more information, visit www.fiserv.com.

About VyStar Credit Union

With assets of over \$5.6 billion, VyStar Credit Union is headquartered in Jacksonville, Fla. Established in 1952 with 12 members, the credit union recently reached the 500,000-member mark. VyStar serves people living or working in 17 counties of Northeast Florida through its 37 branches, 9 high school branches and 183 ATMs. For more information, visit www.vystarcu.org.

About Payment Alliance International

Payment Alliance International (PAI) is one of the nation's largest deployers of ATMs, provides ATM processing and maintenance services, ATM equipment sales and support, and ATM branding programs. PAI also offers comprehensive payment and small business solutions including credit, debit and prepaid card acceptance services...all designed to maximize customer success and make business easy. Payment Alliance International is based in Louisville, Ky. For more information, please visit www.GoPAI.com or follow us on Facebook and Twitter.

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