



November 3, 2015

Fiserv and Early Warning Partner to Enable Real-Time Bill Payment and Real-Time Deposit Services for U.S. Financial Institutions

Partnership will connect thousands of financial institutions of all sizes, representing more than 75 percent of all deposit accounts in the U.S.

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, and Early Warning, a leader in fraud prevention and risk management, announced today that they have partnered to expand the availability of real-time capabilities in the U.S. The partnership will initially facilitate real-time bill payment and deposit capabilities for users of the [NOWSM Network](#) from Fiserv or the good funds network from Early Warning.

The partnership between Fiserv and Early Warning brings together the leading provider of electronic bill payment and the leading provider of real-time deposit account verification and funds availability to enable broader consumer access to real-time services through their financial institutions. Combined, the Fiserv and Early Warning networks reach more than 6,000 banks and credit unions, including the 40 largest financial institutions in the U.S. and thousands of mid-size and community financial institutions, representing more than 75 percent of all deposit accounts in the U.S. The NOW Network from Fiserv also connects to tens of thousands of billers.

As demand for payment speed grows among consumers and small businesses, financial institutions are working to deliver new and enhanced real-time services. The partnership between Fiserv and Early Warning will enable financial institutions to meet the demand for speed by delivering robust real-time services with broad reach.

Initially the partners will focus on enabling real-time payment for bills issued by financial-institutions, such as those for mortgages and credit cards, and real-time deposits. The partnership will also enable Fiserv to integrate its 5,300 account processing clients into the Early Warning [Deposit Chek[®] Service](#) suite and its good funds network, facilitating instant posting of bill payments and immediate funds availability for deposits. The companies plan to pilot these services in early 2016 as they work together to commercialize these services for general availability later in the year.

"At Wells Fargo, we know our customers count on us to process their financial transactions - and make their deposited funds available - as quickly as possible," said Ken Zimmerman, Executive Vice President and Head of the Deposit Products Group, Wells Fargo. "This initiative will make it much easier for financial institutions of all sizes to credit deposits more quickly and to enable an instant bill payment system that's more efficient than those in today's marketplace. These enhancements will not only improve the customer experience significantly, but will enable further investment in faster payment capabilities in the years to come."

"In today's marketplace, people want real-time results, and expectations with banking transactions are no different," said Kleber Santos, Executive Vice President of Consumer Banking, Capital One. "Connecting financial institutions and payment networks in real-time enables safe, immediate transaction decisions and a better customer experience."

"Our partnership with Early Warning expands the selection of real-time services we can offer clients, enabling them to deliver the speed their customers desire," said Rahul Gupta, President, Billing and Payment, Fiserv. "Interoperability is a key characteristic of the NOW Network from Fiserv, and by working with other strategic networks such as Early Warning we can make real-time payment options available to consumer and small business users through financial institutions of all sizes."

NOW Network

The NOW Network is a next generation payment network delivering integrated and real-time enabled money movement capabilities to streamline the payments experience beyond the point of sale. Introduced by Fiserv in 2014, the network is bringing together more than 4,000 financial institutions and more than 50,000 billers through a common directory and payment network supporting real-time transfers, real-time person-to-person payments and same-day bill payments.

Early Warning's good funds network

Through relationships with more than 2,300 organizations, Early Warning's good funds network provides visibility to 95% of the DDA accounts and 45% of the teller lines and ATMs in the U.S. By working with FIs of all sizes throughout the country, Early Warning continues to expand the network for the betterment of the entire financial community providing information on over 600M DDA accounts and over 150M card accounts nationwide.

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 Early Warning

Early Warning provides risk management solutions to a diverse network of 2,300 financial institutions, government entities and payment companies, enabling businesses and consumers to transact securely and conveniently. Owned and governed by Bank of America, BB&T, Capital One, JPMorgan Chase and Wells Fargo, Early Warning's unique business model facilitates a data exchange system based on collaborative, shared intelligence. For 25 years, the company has worked with organizations of all sizes to advance collaborative risk management and fraud prevention. For more information please visit www.earlywarning.com.

FISV-G

View source version on [businesswire.com](http://www.businesswire.com): <http://www.businesswire.com/news/home/20151103005247/en/>

William Mills Agency for Early Warning
Sheryl Gudelsky, 678-781-7229
sheryl@williammills.com

or
Fiserv
Ann Cave, 678-375-4039
Director, Public Relations
ann.cave@fiserv.com

Source: Early Warning

News Provided by Acquire Media