

# Payments Exchange

---

Your Connection Point for RTP<sup>®</sup>  
Network and FedNow<sup>®</sup> Service

---

**Payments Exchange from Fiserv is a flexible, web-based option for completing end-to-end, real-time payments 24/7/365 through RTP Network from The Clearing House and FedNow Service from the Federal Reserve. With immediate funds availability and payment certainty for commercial and retail customers, this innovative tool gives your financial institution an affordable option for adopting the newest payment rails.**

---

Payments Exchange is a browser-based solution that will support the full range of real-time payments personas and messages, including integrations to deposit platforms, digital channels and fraud systems. The solution provides access to RTP Network and FedNow Service full messaging suite and allows additional payment information to be sent with the payment transaction. The new deployment model enables financial institutions to implement one persona at a time, if they choose to do so.

Payments Exchange offers multiple built-in security features, including customized authorization levels, dual controls and data encryption to protect the privacy of your real-time payment data. It delivers real-time payments in a way that is simple, secure and efficient.

### Simple

Our easy-to-use interface reduces training and setup time. Incorporate your financial institution's branding for a consistent look and feel to customers.

### Secure

Payments Exchange uses SSL internet data encryption to ensure integrity and confidentiality of financial information.

### Efficient

Payments Exchange enables you to reduce errors and eliminate redundant and manual processes with one-step payment entry that includes:

- Selection of a real-time payments "persona" as allowed by RTP Network and FedNow Service systems
- Fraud screening (for outgoing payments)
- Dual controls for verification
- Posting to the account-processing system
- Transmission to RTP Network and FedNow Service, 24/7/365
- The same seamless operational experience as our traditional wires solution



## Key Capabilities

Payments Exchange provides streamlined processing and helps you meet regulatory compliance.

### Processing

- A 360-degree view of payment and message activity
- Dual controls for entry, verification and release of outbound payments
- Online storage and retrieval of recurring payment templates
- Comprehensive edits ensure compliance with RTP Network and FedNow Service requirements for outbound payments and messages
- Automated parsing of inbound payments to determine credit account numbers used for posting to your host system
- Online help documentation for access to step-by-step procedures and frequently asked questions
- Payment and message origination tracking by branch, department and user group
- Ability to reuse or create recurring payment templates from your archive
- Customized fee assessments for inbound and outbound payments and related messages

### Security

- Customized security profiles assigned to users for appropriate access to real-time payments activities
- Assignment of dollar limits to users when requesting and verifying payments
- Security tracking of user profiles, access and transaction activity
- Security reporting to monitor online, real-time security violations
- Audit trail of security and website maintenance showing before and after images

- Optional security method to authenticate payment requests through personal identification numbers
- Add-on security layers to control access using tokens

### Compliance

- Supports required release changes to message sets
- Maintains fraud standards to comply with RTP Network and the FedNow Service Operating Rules requirements
- Comprehensive payment and message history retention and reporting capabilities to assist with regulatory compliance requirements
- Optional secondary approval of manual payments after verification, to red-flag first-time payments or payments that exceed set limits

## The Right Solution

Financial institutions, large or small, can use Payments Exchange. It leverages existing integrations to Fiserv and other account-processing systems.


Take advantage of a complete end-to-end solution that streamlines real-time payments processes and reduces operational costs.

### Key Benefits

- Streamlines every step in the real-time payments process
- Ensures security and confidentiality of financial information
- Reduces errors and eliminates redundant and manual steps
- Adapts to your unique environment
- Helps you meet regulatory requirements

# Connect With Us

For more information about  
Payments Exchange:

 800-872-7882

 getsolutions@fiserv.com

 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. Visit **[fiserv.com](https://www.fiserv.com)** to learn more.