

Fiserv To Offer Global ACH Payments Through Partnership with Earthport

Partnership will enable efficient processing and delivery of cross-border payments

BROOKFIELD, Wis.--(BUSINESS WIRE)-- NACHA Booth #209 — <u>Fiserv</u>, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that it has partnered with <u>Earthport</u>, a specialist in cross-border payments services, to provide a solution for international payments processed through the automated clearing house

(ACH). This partnership will enable Fiserv clients to seamlessly process low value, cross-border payments through PEP+[®], an online, real-time solution for originating and receiving ACH payments.

The integration of Earthport into the PEP+ solution will allow Fiserv clients that process low value, cross-border payments to improve efficiency, enhance customer satisfaction, lower costs to serve customers and increase growth and reach by creating one solution for both domestic and international cross-border payments processing. Earthport uses an innovative payments framework specifically designed for high volumes of low value cross- border payments that provides access to local clearing schemes in more than 50 countries.

"PEP+ is the leading domestic ACH processor and now, with the integration with Earthport, we will expand that reach globally," said Rahul Gupta, president, Digital Payments Solutions Group, Fiserv. "The commitment that we have always shown to payments within the U.S. will now expand to cross-border ACH payments — a capability our customers have requested."

"We see increasing demand from banks' clients for cross-border payments as a result of globalization," said Gareth Lodge, Senior Analyst, Banking Practice, Celent. "The ability for banks to offer an increased range of international payment options through a process that is complementary to their domestic payments creates a strategic advantage to the bank and allows for greater efficiencies in processing."

"Our partnership with Fiserv will deliver significant value to PEP+ clients and provide them one window for both domestic and international low value payments processing," said Paul Thomas, executive director, Earthport. "Regulation is demanding more transparency for cross-border payments, and our innovative technology platform was designed from the outset to address this requirement for cross-border corporate and consumer payments."

Recognized as the industry standard in ACH processing for nearly three decades, more than 10 billion, or roughly 50 percent, of all ACH transactions in the U.S., were processed through Fiserv technology in 2011.

Additional Resources:

Earthport - <u>http://www.earthport.com/</u>

About Earthport

Earthport plc, a regulated global financial services organization, specializes in the provision of a white label cross-border payments service.

Through its innovative payments framework, specifically designed for high volumes of low value cross-border payments, Earthport provides a cost-effective and transparent service for secure international payments. Earthport's clients include banks, foreign exchange businesses, money transfer organizations, payment aggregators and e-commerce businesses. Through Earthport's well established payments infrastructure, clients can clear and settle payments directly to banked beneficiaries in over 50 countries.

The company is headquartered in London and is listed on the Alternative Investment Market (AIM) on the London Stock Exchange. It operates globally with additional regional offices in Dubai and New York. Earthport plc is authorized and regulated by the Financial Services Authority under the Payment Service Regulations 2009 for the provision of payment services. To learn more, please visit www.earthport.com and follow us on Twitter @Earthport.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit <u>www.fiserv.com</u>.

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