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Fiserv and The Clearing House Expand Access to Real-Time Payments

Thousands of Fiserv financial institution clients will be able to connect easily to The Clearing House RTP® network to enable real-time consumer and business payments

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Thousands of financial institutions will be able to simplify and accelerate the enablement of real-time payments for consumers and businesses as the result of a collaboration between [The Clearing House](#) and [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions. Fiserv financial institution clients will be able to access The Clearing House RTP® network and support a broad range of consumer and commercial payment services via NOW® Gateway from Fiserv.

NOW Gateway acts as an adaptable access point for financial institutions that want to support real-time payment options in a rapidly changing market. Through a single integration to NOW Gateway, financial institutions can offer their customers access to a broad range of current and emerging real-time payment services including Zelle® person-to-person payments, payouts for gig economy work or insurance claims, interbank account transfers, and real-time bill payments. The NOW Gateway connection to the RTP network will enable financial institutions to send and receive real-time payments over the RTP network, which connects to over 60% of bank accounts in the U.S., on behalf of their customers.

"The demand for real-time payments continues to accelerate, as evidenced by the consistent double-digit year-over-year growth we see in real-time P2P payments at Fiserv," said Matthew Wilcox, president of Digital Payments and Data Aggregation at Fiserv. "To remain competitive, financial institutions must offer real-time payment capabilities. That's why we are committed to making real-time implementation easier for any financial institution, from regional bank to community bank, to credit union. Our work with The Clearing House to integrate the RTP network with our NOW Gateway is the latest advancement towards this goal."

"The RTP network has seen substantial recent growth, and we will continue to expand the power of real-time payments with Fiserv," said Russ Waterhouse, executive vice president of Product & Strategy at The Clearing House. "The connection of Fiserv to the RTP network can provide financial institutions with an accessible real-time payment offering that will deliver significant benefits to their customers and provide competitive advantage."

Broadly enabling financial institutions to deploy real-time payments can help forge stronger bonds of trust and utility with customers, particularly when it comes to helping them send and receive money in an emergency, avoid late fees, or avert service termination. Through The Clearing House and Fiserv, financial institutions can open the door to a full suite of essential real-time payment capabilities.

In a world moving faster than ever before, Fiserv helps clients deliver solutions in step with the way people live and work today – financial services at the speed of life. Learn more at [fiserv.com](https://www.fiserv.com).

Additional Resources:

- Introducing NOW Network: Enabling a Profoundly Simple Payments Experience - <https://fisv.co/IntroducingNOWNetwork>
- Consumers Hungry for Real-Time Payments Offer Opportunities for Financial Institutions, Says Fiserv White Paper - <https://fisv.co/ConsumersHungryforRealTimePayments>

About The Clearing House

The Clearing House operates U.S.-based payments networks that clear and settle more than \$2 trillion each day through wire, ACH, check image, and real-time payments. It is the nation's most experienced payments company, with a long track record of providing secure and reliable systems, payments innovation, and strategic thought leadership to financial institutions. In 2017, The Clearing House revolutionized U.S. payments by introducing the RTP® network, which supports the immediate clearing and settlement of payments, along with the ability to exchange related payment information across the same secure channel. These RTP capabilities enable all financial institutions to offer safer, faster, and smarter digital transaction services for their corporate and retail customers. Learn more at www.theclearinghouse.org.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale and business management platform. Fiserv is a member of the S&P 500® Index, the FORTUNE® 500, and has been recognized as one of FORTUNE World's Most Admired Companies® for 11 of the past 14 years and named among the World's Most Innovative Companies by Fast Company for two consecutive years. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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