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Accel Expands Debit Payment Routing Options

New capabilities deliver greater benefits for issuers and merchants

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that the Accel[®] debit payments network has expanded routing options for online and brick-and-mortar transactions, providing greater flexibility for merchants and more convenience for consumers. Additionally, in April 2018, cardholder signatures will be optional for these transactions through Accel.

For decades, the only routing option for debit transactions authorized by a signature was via the front-of-card brand. Accel's expansion allows for greater competition to the benefit of financial institutions and merchants. Card issuers and merchants alike benefit from lower fees and competitive interchange when routing transactions to Accel.

"Backed by the power of Fiserv, Accel's strong growth is founded in enabling convenient, secure, real-time cardholder transactions," said David Keenan, Senior Vice President, Card Products, Fiserv. "We are committed to helping financial institutions and merchants deliver the experiences and services consumers want -- including point-of-sale programs for PIN and PIN-less debit, cardless options at point-of-sale and ATM, e-commerce and mobile payments -- to generate deeper engagement, stronger loyalty and a competitive edge."

Merchants that recently added the Accel signature debit service include Walmart. "Customers will see no difference when they check out. For Walmart, the cost savings from this additional routing option will quickly add up, allowing us to further invest in price and the customer experience," said Mike Cook, Senior Vice President and Assistant Treasurer, at Walmart.

Accel is one of the few U.S. networks to offer dual and single message support, providing the most flexibility in terms of how merchants can process payment transactions. This provides more routing choice on all transaction types.

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](#).

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences in step with the way people live and work today. For more than 30 years, Fiserv has been a trusted leader in financial services technology, helping clients

achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for five consecutive years, recognized for strength of business model and innovation leadership. For more information, visit fiserv.com.

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