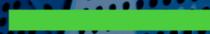


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ON-DEMAND PAYMENT SOLUTIONS



CONTENTS





DIRECT BILL PAYMENT

The NYCE® Direct Bill Payment product offers cardholders a convenient way to pay many of their residential services bills in real time, thus avoiding potential late fees.

Cardholders can conduct payments through a biller's website or telephone Voice Response Unit (VRU) or by speaking with a call center representative. They can feel confident that their bill payments will be debited immediately from their checking or savings accounts and credited the same day to their biller accounts.

REBATES AND REFUNDS

NYCE's rebate and refunds transactions offer merchants the ability to rebate or refund an entire or partial debit bill payment amount.

This alternative automates a previously manual process for both the biller's and your financial institution and provides cardholders with a real-time refund of a bill payment transaction, resulting in a faster return of their money.





ACCOUNT AUTHENTICATION

Our account authentication service enables financial institutions acquiring new customers to verify that the individuals actually own the accounts from which they are trying to fund their new accounts.

Utilizing NYCE PINless credit transactions, the acquiring institution simply transmits low-dollar-value credits, which the cardholder subsequently confirms via online banking or VRU account access.



NYCE's On-Demand Payment Solutions are a comprehensive family of "card-not-present" transactions that facilitate the electronication of payments generally performed with checks and/or ACH. These solutions provide the benefits of real-time processing, cost reductions and even new income opportunities.

ACCOUNT FUNDING

Account Funding offers cardholders the ability to make real-time funds transfers to and from accounts held at financial institutions, brokerages, mobile services providers and stored value accounts.

Funds movement can be initiated via the web, ATM, VRU and mobile channels. The initial funding of new checking, savings and stored value accounts is permitted. Pre-funding of stored value accounts based on a pre-set account balance threshold is also permitted.





LOAN DISBURSEMENT

NYCE's loan disbursement service facilitates the moving of loan proceeds to a cardholder's deposit account in real time.

A "lender" pushes loan proceeds to a deposit account at a participating financial institution. Credit card cash advances, secured/unsecured credit lines, auto loans, tax refund anticipation and payday loans are some of the credit sources eligible for this service.

INSURANCE PROCEEDS

Insurance providers have a new way to credit insurance proceeds directly to cardholders' accounts in real time, avoiding check production and courier costs and improving customer service and loyalty.



KEY FEATURES



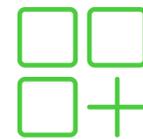
On-demand solutions reduce costs by eliminating paper checks and associated handling costs.



Issuers are provided with new income opportunities and acquirers with a lower-cost solution.



Account funding enables web-based opening of new checking and saving account, with same-session, real-time funding, dramatically improving application completion rates that maximize marketing return on investment.



NYCE offers more merchant categories for direct bill payment than any other EFT network.



Account authentication can provide instant verification of account ownership, either during a new account opening or other registration processes.



Loan disbursements permit lenders to move funds into deposit accounts, making credit resources available in real time for impulse purchases or essential needs.

IMPLEMENTATION

NYCE's suite of On-Demand Payment Solutions is designed with ease of implementation in mind. Our products leverage the existing NYCE infrastructure, allowing you to automatically take advantage of these solutions.



CONTACT US

For more information, please contact your NYCE representative:



800.822.6758



www.nyce.net

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.



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