



# NYCE Payments Network

Your Strategic Partner in Payments

## Efficiency, Convenience and Security

NYCE Payments Network®, LLC (NYCE), an FIS™ company, is the strongest network partner to enhance the power of your financial institution's brand and optimize net revenue, innovation and service for you and your customers. NYCE's strategy is to deliver real-time payments within a secure, flexible payments infrastructure tailored to meet the evolving needs of financial institutions. NYCE is distinguished by a long-standing culture of thought leadership, proven by numerous "firsts" in payments throughout its more than 30-year history. As an FIS company, NYCE is supported by the most complete suite of payment solutions available, and FIS' more than 52,000 worldwide employees are passionate about moving our clients' business forward. With NYCE, capitalize on the efficiency, consumer convenience and security of electronic, real-time payments.



## Benefits of NYCE Participation

- Consistent strategic focus on meeting financial institutions' needs
- Industry-leading interchange rates on point-of-sale (POS), eCommerce and On-Demand Payments for financial institutions of all charters and sizes
- Access to leading-edge innovations, such as Cardless Cash, where your cardholders can access ATMs using their smartphones via a mobile app
- A wide range of payment services, with and without a PIN, supporting multiple form factors from cards to wallets and wearables
- Easy implementation – NYCE already connects to every financial institution processor in the U.S. and Puerto Rico, streamlining the implementation process
- Complimentary marketing support materials

## POS Solutions

NYCE delivers superior value to its issuers with industry-leading POS interchange as evidenced in the Federal Reserve's annual Payments Study. Through a highly redundant processing network coupled with stand-in processing requirements, NYCE ensures your customers' transactions work the first time. Additionally, the number of NYCE POS locations in the U.S. continues to grow with the deployment of more PIN accepting, EMV-compliant terminals. With NYCE, build your brand by offering efficient, secure, and customer-convenient electronic, real-time payments supported by:

- NYCE's Net Economic Value - Market-leading interchange and low transaction and support fees
- Superior NYCE Network POS Approval Rates
- Use of leading-edge industry enhancements such as tokenization and contactless technology

To augment the organic growth of NYCE POS locations, NYCE has expanded debit card acceptance with NYCE's PINless POS service, all while ensuring market-leading net economic value for our issuers.

## eCommerce Solutions and On-Demand Payments

In collaboration with Amazon, the world's largest online merchant, NYCE supports your brand by offering a unique, financial institution-branded experience in which your name and logo are displayed throughout the checkout process. NYCE continues to develop its eCommerce merchant base, enabling your consumers to use their debit card or wallet at online merchants without entering a PIN or signature to complete the purchase. Since a PIN is not entered, liability for eCommerce transaction remains with the merchant.

NYCE On-Demand Payments are a comprehensive family of "card not present" transactions that facilitate the electronification of payments generally performed with checks and/or ACH. These solutions provide the benefits of real-time processing, cost reductions and new income opportunities. NYCE's suite of On-Demand Payments enables issuers to receive interchange income from sources that would otherwise generate an expense to your institution, including:

- Account Authentication
- Direct Bill Payment
- Loan Disbursement
- Account Funding
- Rebates and Refunds
- A2A, B2B, B2C, and P2P Transfers



### NYCE 'Firsts' in Payments:

- Introduced PINless POS, speeding up payment for consumers at retail locations.\*
- Brought clients live with Apple Pay\*
- Pioneered Cardless Cash, which enables consumers to pre-order cash withdrawals on their mobile device and retrieve the cash at participating ATMs using mobile authentication in place of a PIN and card
- Launched PayNet, the Faster Payments Network that supports P2P solutions such as FIS People Pay and Early Warning's Zelle®.

\*First domestic network

## ATM Solutions

NYCE's ATM solutions support financial institutions' need to provide comprehensive network payment services. NYCE has consistently provided value to ATM issuers by maintaining an interchange structure that yields lower expense than other major network providers. Your consumers will experience total convenience with access to more than 90 percent of U.S. ATMs, plus access to ATMs at U.S. military bases worldwide through NYCE's partnership with AFFN®. Optional programs include:

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**Surcharge-Free ATMs** 

NYCE's Surcharge-Free Program, SUM®, offers surcharge-free cash withdrawals at thousands of ATMs throughout the U.S. for a cost-effective way to build your ATM footprint: SUM is distinguished by its per transaction pricing and flexible ATM participation options.
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**Limited-Surcharge ATMs** 

Retain 100 percent of your surcharge income at your ATMs by implementing NYCE's turnkey DOLLAR\$TOP® program to provide your cardholders cash access for a low, no-surprise surcharge fee of just 1.00 at thousands of retail ATMs.
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**Shared Deposit ATMs**

Enroll in this no-cost program to enable your cardholders to make deposits at thousands of NYCE ATMs, and to earn additional interchange from NYCE cardholders making deposits at your ATMs.
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**Gateway Services**

If you need access to another surcharge-free network, use NYCE's Gateway Service to take advantage of a single online interface and single point settlement.

Deliver  
Superior  
Value

Drive  
Innovation

Champion  
our  
Clients'  
Interests

NYCE also supports Valued Media transactions, and contactless access at ATMs including our pioneering Cardless Cash innovation.

## Cardless Cash

Enjoy a faster, safer and more convenient NYCE ATM transaction with Cardless Cash. Cardless Cash enables customers to pre-order a cash withdrawal from their mobile banking app, and retrieve the cash at a participating NYCE ATM using only the QR code scanner in their mobile device. With card-related fraud increasing, Cardless Cash employs a first-class cloud security model to safeguard customers' identifiable payment information.

### Solution Overview



**PRE-ORDER CASH**  
Sign in to mobile banking to choose the account and amount to withdraw. The request is now in queue, ready for the ATM.



**GET QR CODE**  
Select Cardless Cash on the menu of a participating ATM to display a tokenized QR code on the ATM screen.



**LAUNCH SCANNER**  
Tap the Cardless Cash button within the bank's branded mobile app to launch the QR code scanner.



**SCAN QR CODE**  
Point the phone's camera toward the code. The app will rapidly recognize the code, communicate with the cloud and complete the transaction.



**COLLECT CASH**  
Enjoy a faster, safer and more convenient ATM transaction using only a bank's branded app – all without a card.

## Risk Management Solutions

NYCE's Risk Management Solutions package includes two core features: Risk Monitoring Service (RMS) created in association with FICO, and the FICO® Card Alert Service. RMS is a real-time solution that analyzes incoming transactions to help detect suspicious debit card activity using three, unique Falcon Fraud scores. With a flexible rules engine, RMS makes real-time decisions based on these scores, and can deny potentially fraudulent transactions as they occur. The scores can also be delivered to an issuer's electronic fund transfer (EFT) processor to complement an existing fraud strategy. Card Alert Service leverages consortium data by receiving fraud reporting from NYCE and other EFT networks to provide 'point of compromise' identification when fraud occurs, and reports suspected counterfeit cards to issuers so you can take action prior to losses occurring. The Card Alert Service is also fully integrated with the NYCE RMS platform, making this industry standard an even more robust tool. To enhance your risk mitigation strategy, you may also opt to use NYCE's iCVx Verification and Authorization Blocking services.

## NYCE Is Your Strategic Partner in Payments

Our clients know they can rely on ATM and POS locations nationwide, as well as eCommerce, On-Demand Payment, and Mobile Services driven by a network switch with uninterrupted availability. NYCE is connected to all major EFT processors and our two fully redundant, full-service datacenters provide mission critical services, providing maximum convenience for you and your consumers. Everything we do at NYCE is backed by customer service that's consistently rated among the best by our network participants.

### ✓ Deliver superior economic value

NYCE delivers high interchange revenue and superior net economic value with low transaction costs, while continually looking for ways to provide its participants new sources of revenue.

### ✓ Drive innovation

NYCE has a history of driving innovation, with many solutions that are in the market today, such as PayNet, the SUM Surcharge-Free program, eCommerce, Cardless Cash and Mobile transactions. Additionally, NYCE and its parent company FIS play leadership roles in multiple industry groups to help shape the future of payments.

### ✓ Champion our clients' interests

We never lose sight that NYCE succeeds only when our clients succeed. This drives our commitment to thought leadership, operational excellence and innovation that champions our clients' business and keeps them competitive in today's dynamic and challenging industry environment.

NYCE earned the distinction of being a leading U.S. payments network and offers acceptance throughout the U.S. to financial institution customers at:

- POS locations
- eCommerce retailers
- On-demand merchants supporting direct bill payments, loan disbursements, rebates and refunds, and A2A, B2B, B2C and P2P Transfers
- ATMs

**Seamless . Simple . Digital . Scalable .**

### Contact Us

Let's talk about our future. For more information about the NYCE Payments Network, contact your strategic account manager or call us at 800.822.6758.



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