

Solution

# CardFree Cash<sup>SM</sup> for Financial Institutions

Offer Consumers Easy, Cardless Access to Cash

Consumers want banking to be fast and easy, whether they have their payment cards or not. CardFree Cash from Fiserv revolutionizes the way consumers access cash – enabling you to be there for accountholders with secure, instant funds through their mobile devices.



## No Card, No Problem

There are numerous reasons consumers might need immediate, card-free access to cash: in an emergency, when traveling, while awaiting a card replacement – or simply for convenience. CardFree Cash is a patented, network-based solution that delivers cardless cash access at thousands of ATM locations nationwide. All your accountholders need is a mobile device and access to your mobile app.

They can get cash instantly at any ATM featuring the Popmoney<sup>®</sup> logo, without an ATM surcharge. Accountholders simply generate a secure, tokenized access code on their mobile device and enter the code with their PIN at a participating ATM.

Locating nearby ATMs enabled with CardFree Cash is easy using the geolocation feature on a mobile device or through our CardFree Cash ATM Locator at [popmoneylocator.com](http://popmoneylocator.com). Because CardFree Cash is available at thousands of convenient ATMs nationwide, including over 10,000 7-Eleven locations, your accountholders can count on secure surcharge-free cash access anywhere in the U.S.



### Convenience

Simply for convenience, a consumer can generate an access code to get cash instead of carrying a physical card or wallet.



### Emergency Cash

If a consumer loses a wallet while traveling, they can still access cash immediately without a physical card.



### Interim Access

A consumer can access cash while waiting for a lost, stolen or breached card to be replaced.



### Send Cash

Future enhancements will allow consumers to send cash to someone else or to themselves. The receiver can collect the cash at a participating location.



### Merchant Locations

In the future, accountholders will have expanded access points at merchant locations across the U.S.

## A Must-Have for Your Institution

CardFree Cash is a premium service that will increase loyalty among existing accountholders and attract new accountholders. It enhances revenue potential and offers a more affordable option for quick cash than traditional alternatives such as wire transfers. CardFree Cash can also reduce card replacement fees by providing continued cash access until a card can be replaced.

## Fast and Cost-Effective Market Entry

CardFree Cash leverages Accel® debit payments network from Fiserv, minimizing your investment and accelerating market entry. It is a leading-edge solution that delivers a competitive advantage and positions your institution as a technology leader.

Future enhancements, including the ability to send and receive cash and expanded access at merchant locations, will increase the value of your participation in CardFree Cash.

## Increased Security and Fraud Mitigation

CardFree Cash ensures a high level of security through single-use access codes that expire within a time specified by your financial institution. You can also set withdrawal limits to further mitigate fraud risk and because users do not use a physical card, there is virtually no risk of ATM skimming.


## Addressing the Needs of a New Generation


Now is the time to position your financial institution to successfully engage the next generation of consumers. As mobility and immediacy continue to dominate consumer preferences, CardFree Cash will set you apart from your competition and help you meet the needs of a diverse and changing market.


CardFree Cash is improving the way consumers access their funds in the digital age – while increasing loyalty among consumers who value innovative solutions. Accountholders simply use their mobile devices to locate a nearby CardFree Cash-enabled ATM, generate a secure access code and get cash safely and instantly – surcharge-free and without a card.

# Connect With Us

For more information  
about CardFree Cash for  
Financial Institutions:

 800-872-7882

 getsolutions@fiserv.com

 fiserv.com

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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