

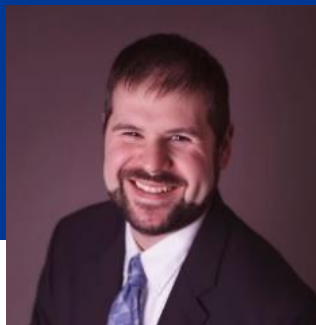


TOWN HALL

Value-Added Services for Faster Payments

July 21, 2021

FPC Moderators



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FPC Town Hall

Value-Added Services for Faster Payments

Panelists



VISA

Hema Jagtiani



EARLY WARNING

Laura Weinflash



VISA

Matt Friend



The Clearing House

Steve Ledford



**JUNIPER
PAYMENTS**

Jorge Jimenez



Kirstin Wells



PSCU

Lou Grilli



Antonia Stroeh

Objectives

- Identify value-added services that have accelerated faster payment adoption in different markets.
- Explore availability of value-added services in the U.S.
- Share learnings for the successful collaboration between faster payment networks and value-added service providers.

What is value-added service?

- a packaged product marketed to faster payment providers
- distinct pricing, terms & conditions & user experience
- run on & enhances the underlying faster payments core infrastructure

Consumer-facing

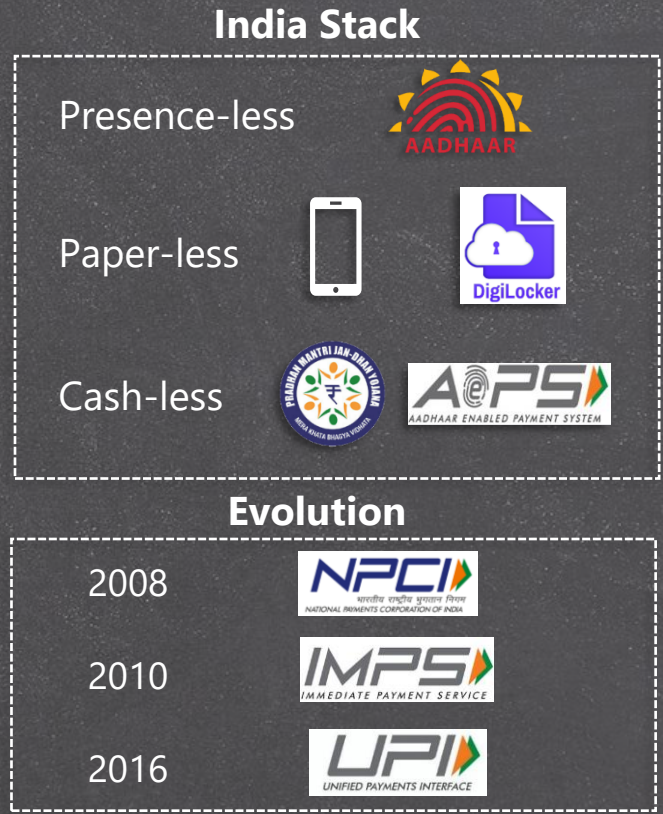
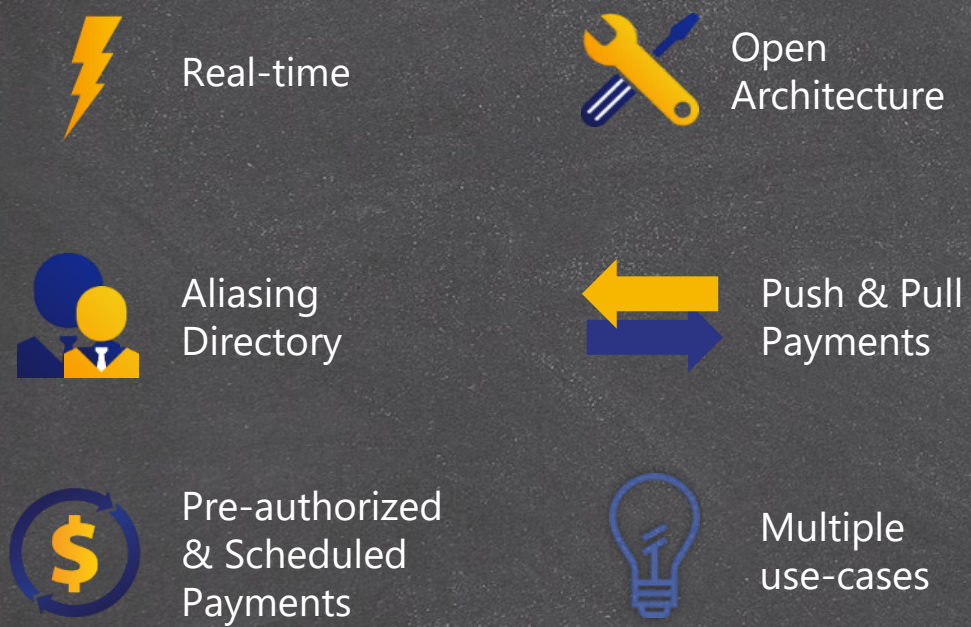
Bank-facing



Hema Jagtiani

Rise of Real-Time Payments (RTP) in India

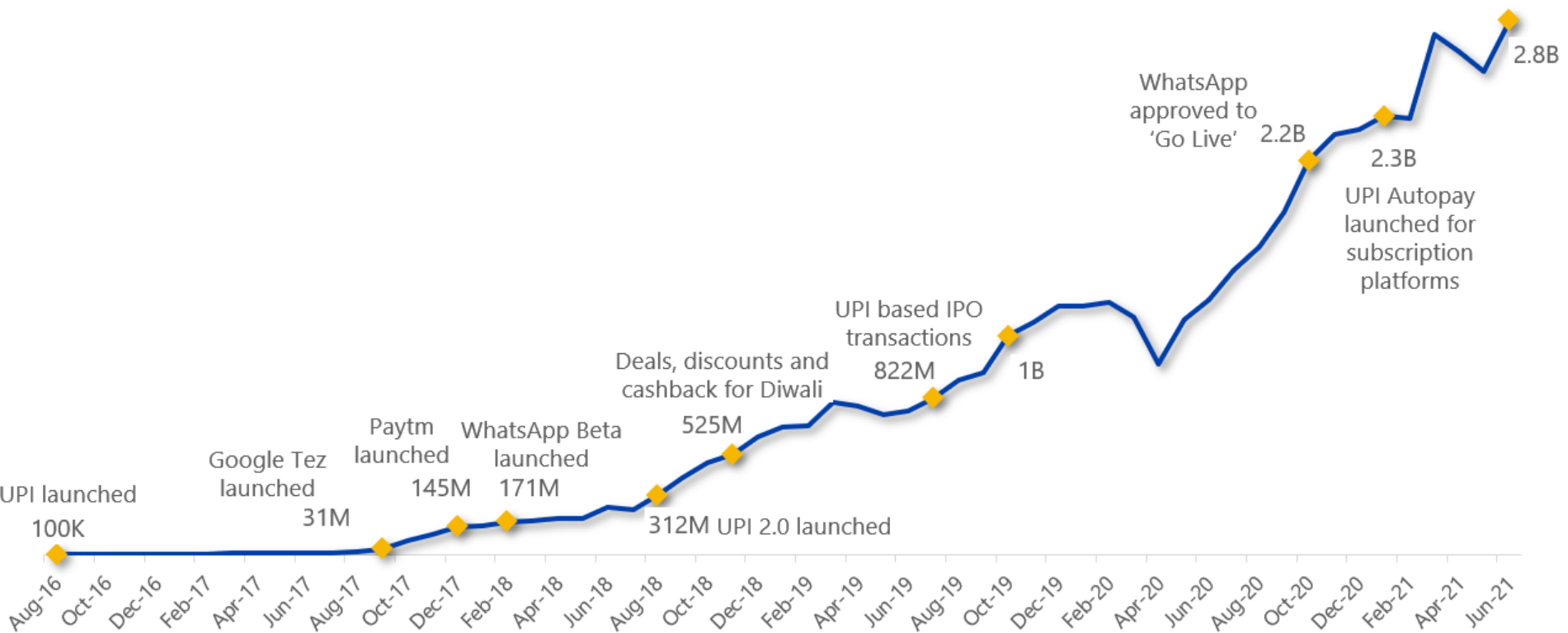
Unified Payments Interface (UPI): Industry Leading RTP platform



Sources: NPCI, BCG-Facebook Encashing on Digital Financial Services
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Infrastructure does not equal adoption

Frictionless UX, robust use case + partnerships + value added services

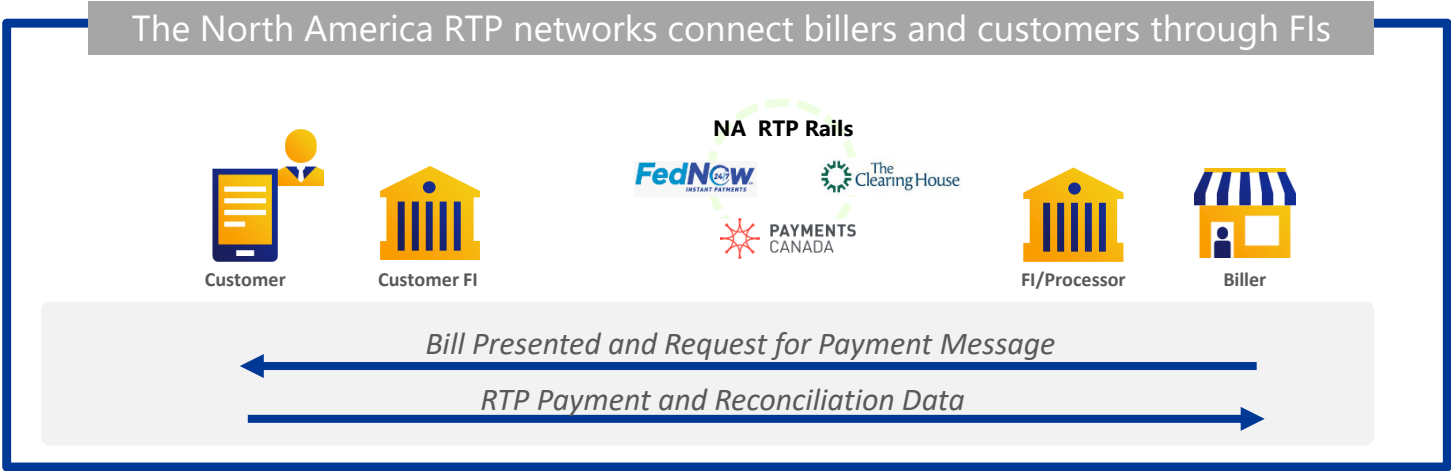


Source: NPCI, Market Intelligence & UPI Product Statistics, June 2021
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2 | Faster Payments Conference | July 2021 Visa Confidential



Matt Friend

RTP Bill Pay and Request for Payment approach supports both Biller Direct and Bank Bill Pay



...and stakeholders need VAS capabilities both pre and post payment processing





Jorge Jimenez

How Faster Payments are viewed

Online Banking
System and
Treasury
Management



Business



Consumer

i.e
NCR, Q2,
Tyfone, or
VISIFI

Core
System



BANK

i.e.
Fiserv, JH,
FIS, DCI

Wire or
Faster
Payment
System



i.e.
Fiserv, JH,
FIS, ACI,
Juniper
Payments

Faster
Payment
Network

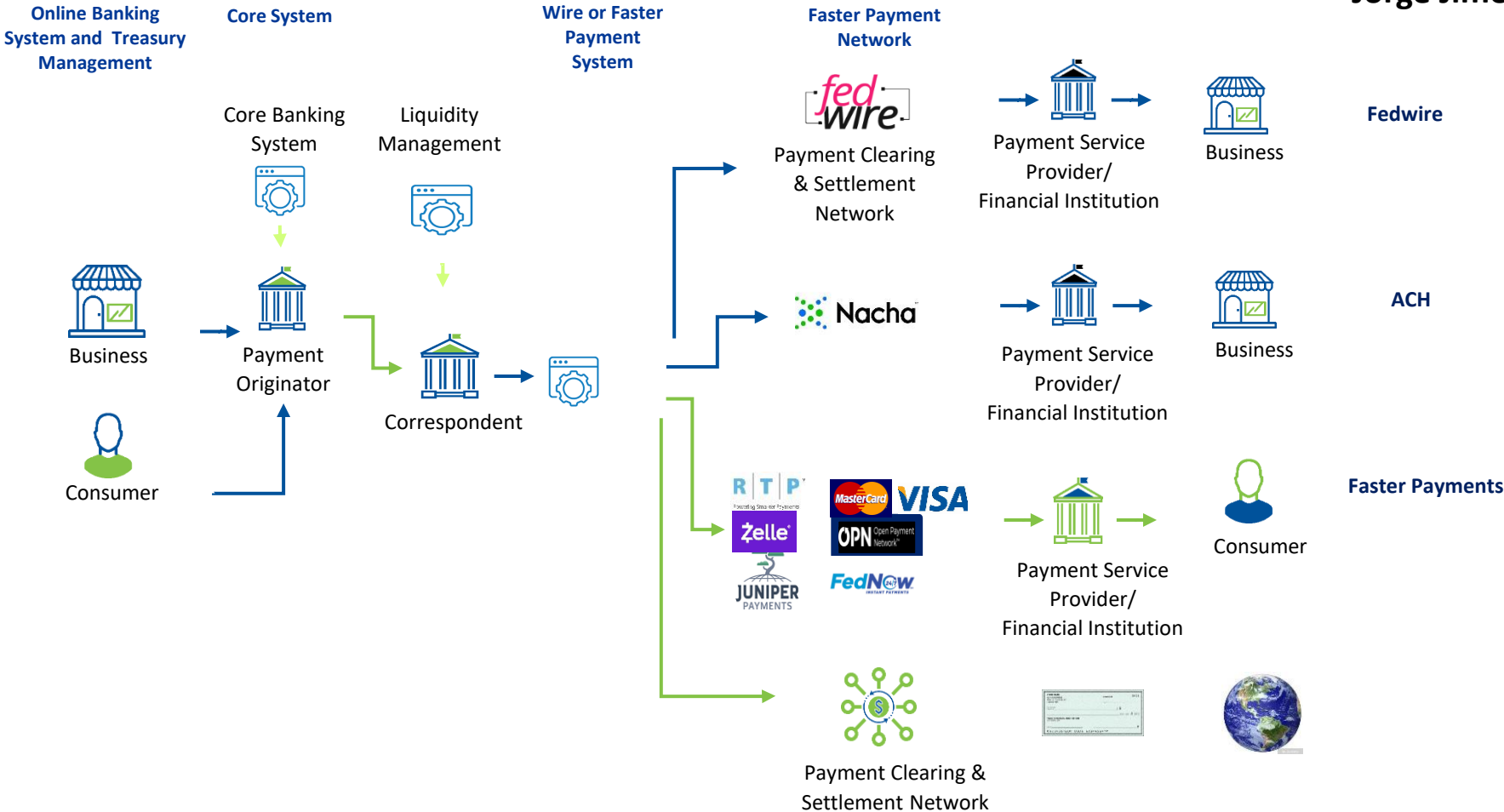


i.e.
RTP, FedNow,
Mastercard,
VISA, Zelle,
OPN, Juniper
Payments



Jorge Jimenez

Faster Payments Reality





TOWN HALL

Value-Added Services for Faster Payments

Q&A



Wrap Up

Accelerating faster payment growth –
a guide to value-added services
and best practices on their adoption

**The presentation materials and recording of today's FPC
Town Hall will be available in our FPC Member Portal**

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