

Product



Business Online™

Real-Time, Self-Service Online Cash Management



Business Online from Fiserv is a secure and flexible solution that delivers high-performance online cash management with next-generation features that significantly enhance the online customer experience. It helps streamline business services, boost customer satisfaction, lower costs and increase revenue.

Anytime, anywhere cash management is what business customers look for and appreciate. Business Online offers 24/7 online banking designed to exceed their expectations. Business Online helps customers be more productive, enabling them to attract new business and build profitable relationships.

Business Online is a user-friendly business banking tool that empowers your organization to compete with aggressive national banks. With Business Online, you have the foundation for a complete cash management channel that delivers a world-class customer experience.

With a wide range of powerful e-commerce, imaging and document management systems, Business Online offers corporate customers the convenience of easily managing their financial activity online. Its premium features help you gain a competitive edge, and flexible branding lets you create a unique look that reflects the personality of your organization.

Key Benefits

Business Online provides advanced features and a wide range of self-service banking capabilities.

- Multifunctional homepage
- Responsive, tablet-friendly design
- 24/7 access to real-time account information
- Customer password management
- File and funds transfers
- Stop payments
- Account nicknames and favorites
- Loan payments and advances
- State and federal tax payments
- Rotating advertisements
- Flexible branding options
- Customizable navigation menus
- Account number masking
- Self-service administrative options
- Balance authentication options
- Customer review and approval of designated transactions

Business Online is an essential part of a strong digital business strategy. No third-party online banking system can offer tighter and more complete integration with your bank platform. In addition, a set of universal Fiserv product standards reduces staff training time and back-office administrative tasks.



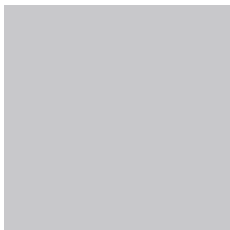
Strengthen Relationships With High-Performance Cash Management

Multifunctional Homepage

Business Online makes it easy for busy customers to log in, manage their finances and be on their way – all with very few clicks. Designed using in-depth user preference research, the homepage provides access to the most commonly used functions, helping customers complete tasks quickly and easily.

Customers use the homepage to view real-time balances for their accounts, make internal and external transfers, manage transactions, send and receive secure email, view alerts, access bill payment and much more.

A user-friendly look and feel enhances the online experience. Flexible menu and page layout options let you customize the way information is displayed. You can add promotional information, product and service announcements or a link to an educational video, such as an online tutorial about efficiencies of ACH payment and receivables. Quick Launch links allow



Business Online to be the single portal for businesses to access all the commercial features your financial institution offers.

User-Friendly Funds Management

Sophisticated funds management capabilities provide authorized employees with the ability to quickly and easily make disbursements, tax and loan payments, ACH and internal transfers, domestic and foreign wire transfers, and more. To enhance check reconciliation services, customers can upload ACH files in standard NACHA, fixed-width or delimited formats, and upload check reconciliation-issued files for reconciliation and fraud management.

A convenient Payments & Transfers section on the homepage eliminates the need to navigate to multiple locations to perform a variety of transfer management functions. Customers use this section to view recent transactions, submit decisions on pending transfers, and edit and delete scheduled transfers.

The Online Chat tab features instant messaging, enabling real-time interaction between customers and specialists at your organization.

The screenshot shows the MyFinancial, Inc. Business Online homepage. At the top, there is a navigation bar with links for Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. A notification banner states: "The branches will be closed on Monday, February 15th in honor of President's Day. All online banking and mobile services will be available 24/7 for your convenience." The main content area is divided into several sections:

- Accounts:** A table listing four accounts with their available balances and recent transaction links.

Account Name	Available balance	Recent
Kissler Orchards Corp Acct XXXX08011	\$1,747,514.30	RECENT
Kissler Orchard Main Acct XX4011	\$350,879.20	RECENT
Kissler Orchards Payroll Acct XX6011	\$1,282,765.33	RECENT
Kissler Orchards Operating Acct XX4511	\$128,845.99	RECENT
- External accounts:** A table listing two external accounts with their opening available balances.

Bank	Opening Available Balance
US Bank XXXXXX0114	\$333,211.99
WELLS XXXXXX0114	\$231,230.12
- Pay or transfer:** A list of transfer options including Internal, ACH, ACH Import, Wire, Wire Import, and Bill pay, each with a "Show" link.
- Checks & deposits:** A "Go to positive pay" button.
- Quick launch:** Buttons for "Open New Account", "Reorder Checks", and "Request Cash/Coins Order".
- Payments & transfers:** A "Review (2)" section with a "Wire" table.

Description	Reason	Amount
There are no transfers requiring review.		

The homepage of Business Online offers quick access to a variety of real-time transaction management functions.

Immediate Transfers

The Pay or Transfer section on the homepage offers customers the ability to make real-time ACH, wire and internal funds transfers from one convenient location. User-friendly templates simplify the transfer process and transfer preview capabilities enhance accuracy.

Advanced Customer Activity Management

Customers have up-to-the-minute transaction information through their online accounts. They can view a recap of all transfers, a list of recurring transfers and details about specific transfers. A dynamic search engine helps retrieve in-depth information about transactions even if only a few details are known.

With Activity Manager from Fiserv, you can view extended account history. Customers are able to identify search criteria for transactions, regardless of where the transactions are warehoused. File exports are available into accounting software solutions.

E-Documents and Image Search

Working with your document management solution, Business Online enables customers to search and view archived images in real time. Business Online also provides a secure channel for the delivery of e-documents, such as archived statements, notices, lockbox information and business agreements.

By accessing the document management system through Business Online, customers have 24/7 online access to items that have been uploaded and filed, including lockbox information and loan documentation. This ensures easy access to information, even in the event of a natural disaster.

Integrating Notifi™

Notifi from Fiserv delivers real-time, two-way actionable mobile alerts from multiple systems, including account

processing and online banking, to any device or system based upon your customers' preferences.

Events and alerts occur throughout the day for businesses – from a point-of-sale transaction at a local supply store to a payroll file. Each event or alert represents an opportunity to engage your business customer. Those engagements build stronger relationships, reducing attrition and increasing profitability.

Cross-Sales Messaging


A customizable banner has the ability to post promotional messages to cross-sell other products and services, helping increase the revenue generated by your business customers. For example, you can promote a low interest rate on small business loans. The banner will appear upon login and on the homepage. It can be configured to display automatically based on calendar dates and times.

A More Secure Online Environment

Flexible Security and Risk Controls

Advanced security options can be customized for your staff, business customers and the employees of your business customers. Permissions set within the application let you designate which members of your banking staff can review, approve and disapprove file transfers, funds transfers and stop payments.

In addition, your commercial customers have the self-service convenience of managing which functionality each of their employees has access to. Certain employees, such as managers, can be given the ability to approve or disapprove file and funds transfers, and to review a history of employee activity at any time. In addition, new employees can be set up with limited capabilities, review requirements, time-of-day access, password control and more.



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. Visit fiserv.com to learn more.

Online Fraud Mitigation

Software-based multifactor authentication (MFA), the use of a second level of customer authentication in addition to the standard user ID and password, is one of the most effective defenses against online banking fraud. MFA offers a variety of methods for verifying customers at login and for high-risk transactions, so you can choose the best solution for your specific needs.

When logging in to their online banking accounts using MFA Security Tokens from Fiserv, business customers use their personal identification number and a random, one-time password (OTP), which is generated by a handheld device or smartphone. The OTP method can also be used to qualify customers to make high-risk transactions, or during the approval process, or you can use the challenge-response and digital signature methods, which employ stronger OTPs.

A software-based approach to multifactor authentication, MFA Device Security from Fiserv authenticates each customer by matching the login password with the computer being used.

Build Profitable Relationships

Business Online is a key component of our business banking portfolio. Fiserv offers a comprehensive suite of solutions that meets the growing demand for business banking services while building relationships and driving revenue.

Value-Added Integration

Take advantage of secure integration between Business Online and other advanced solutions from Fiserv to develop your complete online banking strategy.

- Secure email and online chat
- Customer support desktop shadowing
- Extended transaction history and exports
- Hardware and software token-based multifactor authentication
- Enhanced ACH and wire origination and processing
- Integration with Notifi
- E-document management
- Check image retrieval
- Financial account aggregation
- Online bill payment and presentment
- Remote deposit capture
- Check ordering
- Dashboard reporting
- Positive pay

Connect With Us

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