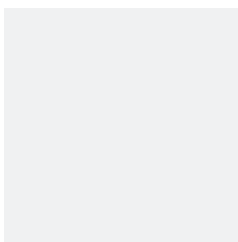
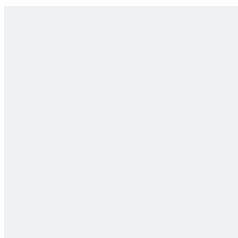
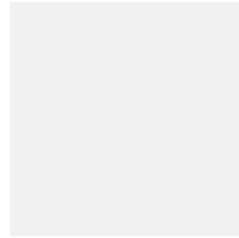
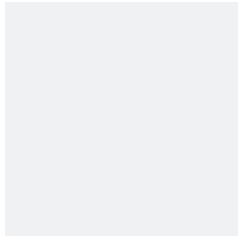
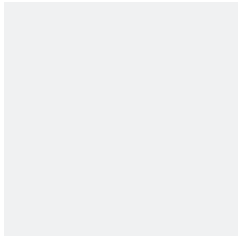


**Products**



**Digital Edge™**

Transformative Experiences for an Always-On World



## Products

Consumers expect anytime, anywhere services. And technology providers have responded – pushing the limits of time and space so anything is possible, including access to round-the-clock, on-demand, personalized financial services. This is the new gold standard, and financial institutions are investing billions to deliver. Will they hit the mark? Will you? It comes down to having the right partner and the right mix of solutions to drive not only a successful digital strategy but also higher operational value.



Digital Edge from Fiserv offers a portfolio of solutions that creates one real-time coordinated ecosystem uniting multiple functions: account processing, customer service, payments, lending and credit, risk management and more.

Digital transformation isn't defined by mobile and online banking. It's more than that. It's about creating a financial services experience that unifies all touchpoints. Breaks barriers. Anticipates every customer need. It's about being right by their side, in the mix of life and business.

### Digital Isn't a Means, but a Mindset and Done Right, It's Your Edge

Fiserv reduces the complexity of delivering these best-in-class digital experiences. Our Digital Edge portfolio of solutions brings together the best of both worlds – physical and digital – to provide seamless connectivity across every part of your institution. Select from a full complement of solutions that coordinate in real time to create omnichannel experiences in step with how your customers want to engage.

More than 1 in 3 U.S. banking consumers say the ability to manage all financial accounts using a single online location or app is one of the most helpful resources for managing finances and investments.

Source: Fiserv Expectations & Experiences: Household Finances, 2018

## Digital Edge Drives Higher Value

### Always-on, always-connected services

Digital users generate, on average, **36% more revenue** for organizations.

Source: Mobile Banking Impact: Quantifying the ROI and Customer Engagement Benefits, Fiserv, 2016

### Exceptional customer and employee experiences

Did you know that **86% of buyers would pay more** for a better experience?

Source: "Consumers 2020: A Progress Report," Walker Information, 2017

### Efficiencies drive profitability and competitive positioning

Across industries, companies that optimize customer experience processes have been able to **reduce service costs by as much as 25%**.

Source: "Customer Experience: Creating Value Through Transforming Customer Journeys," McKinsey & Company, 2016

# Differentiate Your Business in a Digital World



Digital Edge comprises solutions that address all of the key attributes of a complete, best-in-class digital environment.

## **One Experience**

Your customers aren't thinking about how the system works behind the scenes. They just want to move money and manage finances with ease. Digital Edge provides real-time connectivity between customer and institution, front office to back office, channel to channel.

This means that no matter what part of your business a customer interacts with – or how – the customer's account profile, history and behaviors are known across the enterprise. Details don't have to be repeated from one interaction to the next. A process started in one channel can be finished in another as one continuous action. Customer insight captured on the fly helps your front-line associates suggest personally relevant services and set up automated alerts. Your customer thinks, "They know me so well!" Your business gains efficiencies and new revenue streams.

## **Money Movement**

Whether your customer is a commercial entity or a college student, they share a common concern: managing payments. Digital Edge makes the complex simple. All your customers need to think about is how much they're sending, who it's going to, and when it needs to get there. Pick, click, done. And it makes commercial activities, such as approving

payments across multiple devices, simple and intuitive.

Our seamless set of solutions connects and coordinates account information, payees, deadlines, overdraft/overdue alerts and more – in real time.

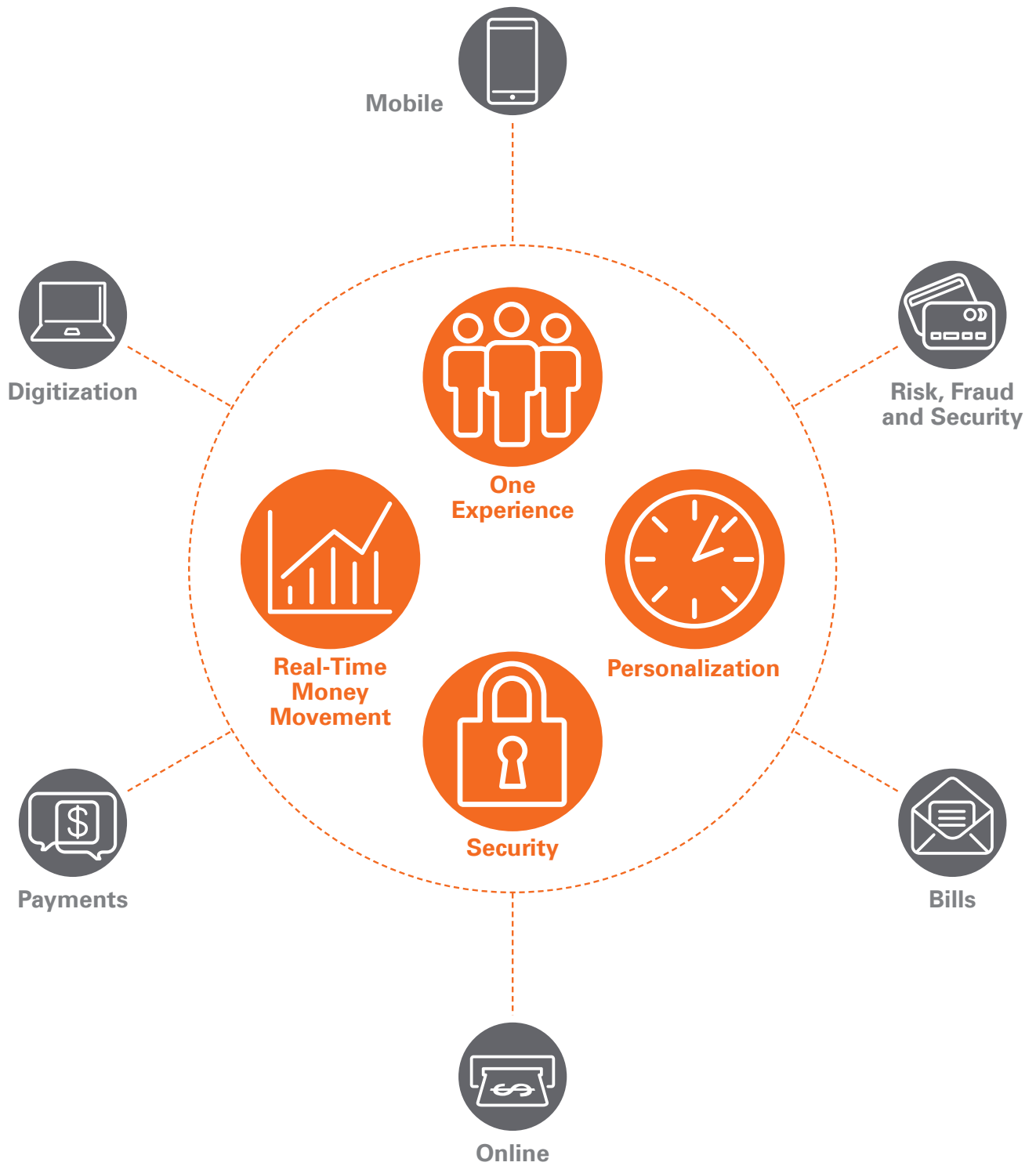
## **Personalization**

This goes well beyond inserting a name into a welcome screen, sending a "happy birthday" text or even cross-selling to your customer. Personalization means curating a journey for each individual – and bringing together all the pieces that make that journey easy, efficient, consistent, proactive and responsive. Instead of considering each system as a standalone asset, Digital Edge helps you create an ecosystem of seamless functionality with minimal steps.

## **Security**

One advantage of Digital Edge is the ability to add layers of protection with reduced friction. Give your customers protection that's in step with their day-to-day activities, such as secure browsing and one-time-use passcodes delivered via text. Biometrics is another great example: Rather than managing multiple passwords – and having to continually reset them – your customers and employees can access systems with the palm of their hands. It doesn't get more reliable or convenient than that.



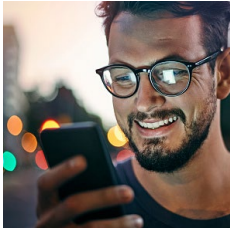




### Only Fiserv Delivers the Edge in Digital

Fiserv is unique in bringing together truly real-time, seamless digital solutions that:

- Cross retail, commercial, corporate office and back office
- Create more personalized journeys for customers
- Drive new levels of efficiency into your business



We constantly make the investments necessary to ensure our clients have the tools to compete and reap value in a rapidly changing market. Our focus on innovation, expertise and commitment to quality has earned us a reputation as leaders in our space.



### Nurture Strong Relationships, Build Value and Lead Your Market

Digital Edge makes it easy to transform your business into one seamless ecosystem – defined by always-on, always-connected customer experiences, uber-efficient operations and flexible technology that keeps you future-ready.

#### Connect With Us

For more information about Digital Edge, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](http://fiserv.com).

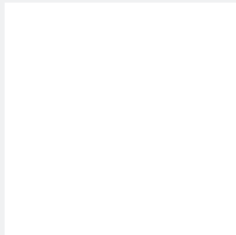
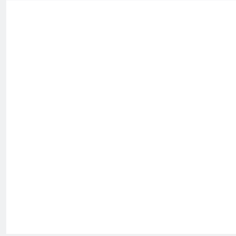
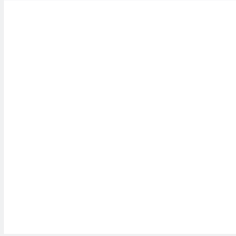
#### Digital Edge enables you to:

- Grow business
- Expand customer relationships
- Drive efficiency
- Increase automation

#### Average Performance Compared to Peers

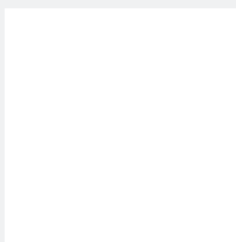
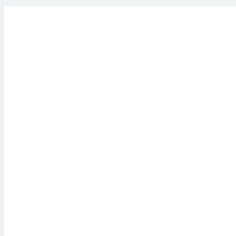
- 15% more asset growth
- 10% more loan volume
- 23% more loan growth
- 8% less noninterest expenses
- 11% less data processing expenses

Source: DNA® Core Performance Peer Comparison, Fiserv, 2017



## About Fiserv

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](https://www.fiserv.com) to learn more.





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