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Europe, Middle East and Africa



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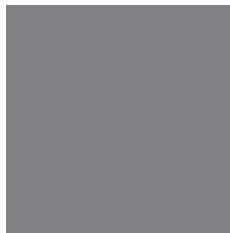
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Product



Signature®

Extensive Functionality and Flexibility in an Enterprise-Wide Banking Solution



Signature from Fiserv is a powerful, production-proven, real-time processing platform. Robust, scalable, functionally rich and reliable, it supports all retail financial products and processes.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Value for Your Organisation

Signature delivers a powerful multi-currency and multi-lingual comprehensive retail and commercial banking platform that helps you to increase the quality and effectiveness of your front office and channel interactions by providing a complete picture of customer accounts, relationships and interactions.

Signature is integrated with best-of-breed solutions from across Fiserv for a full enterprise-wide banking solution that delivers extensive functionality to your institution. Signature is highly scalable and is used by mid-tier and large institutions in more than 40 countries.

Key Benefits

- Enables efficient and quick development of new products and services
- Provides better measurement of customer profitability
- Integrates disparate systems and applications via an enterprise services framework
- Preserves the value of your IT investment
- Accommodates mergers and acquisitions
- Services customers through branch, call centre, ATM, IVR or the Internet

Technology

Signature technology requirements will depend on your implementation; outsourced to a Fiserv service bureau or in-house deployment. Either delivery method will give you a highly scalable and secure architecture with a proven reputation for exceptional business resiliency.

Connect With Us

For more information about Signature, email getsolutions@fiserv.com or visit www.fiserv.com.

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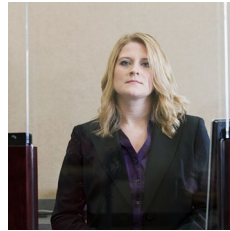
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Product



Connected Teller™ for Signature*

Automate Customer Awareness, Campaign Solicitation Prompts and Generate Referrals



Connected Teller for Signature from Fiserv is a smart client application environment that is a complementary companion to Aperio™ from Fiserv. It enables tellers to become an extension of your sales team in the branch, embedding a sales culture throughout your organisation.

Customer-Centric Interactions

Connected Teller enables your frontline teller team to become more customer-centric in customer interactions, resulting in a higher level of customer service. It drives sales-related information to the teller desktop so tellers can promote offers and respond intelligently to customer sales inquiries. It empowers tellers to take on a more sales-focused role by providing them with sales capabilities through prompts for customer information and campaigns, referral recognition and customer/financial institution contact records.

Connected Teller includes all the features you need to enable the teller team to become more customer-aware and sales-focused:

- Customer awareness—provides customer data as a supplement to transaction data, enabling the teller to be aware of the individual with whom he/she is dealing
- Campaign solicitation—prompts a teller to deliver actionable sales and/or service campaigns
- Generation of referrals—enables tellers to spot sales opportunities, initiate conversations and generate leads
- Engagement history—allows a teller to see a list of all engagements that have occurred between a customer and the institution, across all channels
- Significant events—displays records of events deemed by your financial institution as defining moments in a customer relationship



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Key Benefits

- Empowers tellers to initiate leads/referrals for opportunities uncovered
- Delivers intelligent prompts to tellers, leveraging the teller as an additional channel to enable a dialogue with customers
- Enables broader CRM capability into teller solutions, allowing for a better understanding of the customer while making the teller aware of any activity throughout the organisation that might be underway with the customer
- Ability to automatically generate workflow and requests for internal and external documents and track receipt of responses

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For more information about Connected Teller for Signature, email getsolutions@fiserv.com or visit www.fiserv.com.

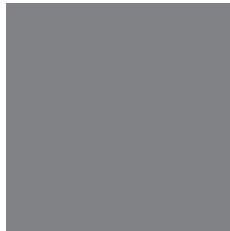


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Card Management for Signature®

Support for the Complete Lifecycle of the Cards You Issue



Card Management for Signature from Fiserv is a fully integrated card management system that ensures the card services you offer your clients are broad enough to meet all of their needs, but tailored enough to be cost effective for your organisation.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

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Key Benefits

- Complete process automation
- Improved operational control
- User-friendly graphical interface
- Flexible product setup and definition
- Multichannel delivery
- PCI compliant and EMV™ ready

Value for Your Organisation

Card Management for Signature is an end-to-end card management system that supports credit, debit and prepaid products. It is a proven, multinational solution for banks of all sizes that require card issuing and acquiring functionality. The solution features multilanguage capabilities (English/Spanish), double currency and chip/contactless support, for in-house processing or in a multi-tenant environment. Card Management supports scheme and private-label card programmes, personal/corporate cards, prepaid, e-commerce (virtual cards), revolving credit and deferred lines of credit, third-party processing and third-party integration. Importantly, Card Management is certified by Visa®, MasterCard® and American Express®.

Technology

- IBM® Power System i (iSeries)

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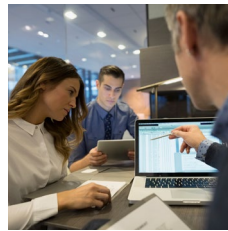
For more information about Card Management for Signature, email getsolutions@fiserv.com or visit www.fiserv.com.

Product



Communicator™ for Signature*

Flexible, Open Architecture to Maximise Your Organisation



Communicator for Signature from Fiserv enables disparate applications and systems to speak to one another and to Signature using industry-standard XML messaging based on the Interactive Financial Exchange (IFX) standard.

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Open Architecture for a Seamless Solution

Communicator for Signature is intelligent middleware that integrates Signature, Aperio™ for Signature and third party front- and back-office applications and systems into an efficient, seamless solution. The open architecture design allows you to maximise your investment in legacy systems and offers the flexibility to incorporate exciting new functionality with agility and certainty.

With proven scalability, Communicator delivers information logically and consistently to any channel, at any time, on any device: 24/7.

Technology:

Communicator is a service-oriented architecture (SOA) framework built on Microsoft.NET.

Key Benefits

- Varied message sets provide access to all customer and account information available through Signature
- Service message sets are available for banking, new customer, new loan, new deposit, account servicing, document management, host, insurance, monetary and pay

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POSH™

Dependable Operation of Complex Transaction Processing Through a Fully Integrated, End-to-End Solution



POSH from Fiserv gives your organisation reliable handling of transaction processing throughout the entire transaction lifecycle allowing you to stay competitive, fully compliant and secure in the fast-paced payments industry.

Key Benefits

- Guaranteed accuracy
- Real-time authorisation
- Fully compliant transaction processing services
- Multiple channel support
- Fully integrated end-to-end product

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Value for Your Organisation

POSH is an ATM and POS terminal management, authorisation and switching solution for payment cards and payment transaction systems. From device driving to authorisation support, POSH provides dependable operation of complex transaction processing through a fully integrated, end-to-end product with the entire range of services needed to complete the transaction lifecycle. Multichannel support allows you to acquire, process, clear and settle debit/credit transactions from any source or touchpoint in any format across any network. POSH provides intelligent switching – with transactions routed to multiple hosts based on business rules – and ensures each transaction is delivered successfully to the issuer or network with full compliance; meeting all security standards. The software is EMV™ enabled and PCI PA

DSS certified. POSH delivers real-time authorisation with outstanding reliability and security at a reasonable cost.

POSH also features reliable settlement and reconciliation processes that guarantee accuracy and protect business integrity.

Technology

Windows platform running DB2 database.

Connect With Us

For more information about POSH, email getsolutions@fiserv.com or visit www.fiserv.com.

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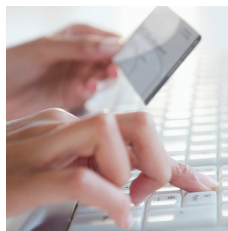
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Agiliti™

**Transforming the U.K. Financial Services Industry
With New Retail Banking Technology**



Agiliti from Fiserv is a game-changing solution enabling existing or new players in the U.K. market to introduce or expand their offerings without delay, risk and the prohibitive costs associated with conventional IT set-up.

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Value for Your Organisation

Agiliti is a 'software-as-a-service' (SaaS) solution designed specifically for the U.K. market that can be delivered at speed. With an innovative 'pay-as-you-grow' pricing model, Agiliti delivers an affordable and transparent alternative to the usual retail banking platforms.

New opportunities and new challenges have emerged as consumers increasingly embrace the digital age; they expect choice, flexibility, speed and high levels of service from their financial services providers. Many established players, however, are burdened by complicated and outdated technology systems, which have hindered their ability to meet these consumer expectations. New entrants also face the challenge of speed-to-market, significant set-up costs and stringent regulatory procedures. Agiliti is a comprehensive retail banking platform, fully U.K. compliant and delivered via a secure private cloud.

Key Benefits

- Pay-as-you-grow pricing
- Fully managed service
- A single view of your customer
- Scalable and safe cloud technology

Delivering high service standards, Agiliti delivers the information technology that allows institutions to focus on the business of banking, supported by a full service team and a defined operating model.

Technology

- IBM Power Systems and Microsoft

Industry Accolades

- Finalist for "Best Market Disruptor" award at the 2014 Corporate Entrepreneur Awards, by Market Gravity
- Named to The Innovators 2015 by *Global Finance Magazine*

Connect With Us

For more information about Agiliti, email getsolutions@fiserv.com or visit www.fiserv.com.

Product



Collections for Signature*

Improve Operations and Efficiencies While Reducing Costs



IBM i is unsurpassed in reliability, security and scalability of the processor and database management system. By including the ability to get your IBM i data into Microsoft Office products like Excel and Word, the system gives our users the best of both worlds.

Collections for Signature from Fiserv automates collections, recovery and tracking of delinquent accounts, charged-off accounts, NSF checks written against accounts, foreclosures, bankruptcies, repossessions, dealers, loan officers and special assets.

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Increase Your Collections and Maximise Profitability

Collections for Signature automates correspondence and facilitates standard messages to the client within the system. Powerful collector queuing and management queuing is available with a robust tickler system to serve the user. Executive and management information is provided for required monitoring of the total portfolio's performance.

With the interface to the transactions module, you can collect your overdrawn DDAs and load all account (loan and DDA) types for collections into one system.

With Collections for Signature, your collection capacity increases (more than doubles from manual collections). Collectors can work more accounts, more aggressively work existing accounts, or perform other responsibilities with new freed collector time (such as working charged-off accounts). Increased productivity reduces operating costs, increasing profits.

Technology:

Collections has IBM i and PC-based components.

Key Benefits

- Reduces past due loan delinquency ratios
- Reduces charge-offs
- Reduces collection costs
- Improves operations
- Reduces training costs

Connect With Us

For more information about Collections for Signature, email getsolutions@fiserv.com or visit www.fiserv.com.



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Product



Data Warehouse for Signature®

Optimised Data and Metadata That Is Up-to-Date and Ready to Use



Data Warehouse for Signature from Fiserv is a solution that enables our clients to analyse key Signature data and turn it into information by providing normalised data and metadata in a database separate from the production database.

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Database Integrity

Normalised data from Data Warehouse is optimised for reporting and analysis purposes as opposed to the production database, which is optimised for processing high volumes of accounts and transactions. Data Warehouse is fully integrated with Signature, managing the extracts of the relevant data at the right times throughout the processing day to assure that it is a consistent representation of the Signature production database.

Data Warehouse is updated nightly to provide up-to-date operational reporting. The software ensures data integrity—at the table, row or column level—and enforces business rules for data consistency, automatically documenting all rules and transformations in an active metadata repository. More important, Data Warehouse is an accurate representation of the Signature database for that processing day and is updated and extended automatically every processing day.

Technology

- Data Warehouse is installed in a separate partition (LPAR), generally on the same server as Signature
- The OS environment is IBM i
- The database used by the Data Warehouse is IBM DB2 for i

The extract-transform-load (ETL) process is accomplished with HelpSystems' SEQUEL Data Warehouse, formerly known as RODIN.

Data Warehouse delivers immediate benefits by providing data and metadata structured to allow the building of standard reports and dashboards through commercially available data mining and reporting solutions.

Key Benefits

- Fully integrated with Signature
- Built-in mapping to Signature
- Utilises a very rich data warehouse designed specifically for retail and small and medium enterprises (SME) banking
- Isolated from the production database
- Can be enterprise level with data from multiple platforms and sources with an optional extension to the extract, transform, load (ETL) tool

Connect With Us

For more information about Data Warehouse for Signature, email getsolutions@fiserv.com or visit www.fiserv.com.

CorPoint®: Deposit Manager
Strengthen Your Customer Relationships and
Generate New Revenue Opportunities



CorPoint: Deposit Manager from Fiserv enables your institution to offer a range of fee-based cash deposit services. It can be configured in ways that track and manage merchant deposits and can be integrated with your vault processor – or can accept remote currency capture data feeds from almost any smart safe to provide merchants with online deposit histories 24/7.

Key Benefits

- Seamless integration with your financial institution
- Simplified deposit tracking
- Supports any type or number of certified smart safes
- Sophisticated online reporting
- Available as a standalone or hosted solution

Value for Your Organisation

CorPoint: Deposit Manager improves cash flow and availability, simplifies in-store cash operations, reduces the number of transportation services, eases reconciliation at both the cashier and deposit level, and decreases risk for the merchant customer. It is designed to strengthen your institution’s merchant customer relationships while providing increased revenue opportunities.

Technology

Overview:

CorPoint: Deposit Manager is a Web-based application.

Configuration Requirements

This list sets out the minimal software and hardware requirements for Deposit Manager. Requirements may vary based on customer’s security, performance, scalability, availability and reliability needs.

The solution should be installed onto dedicated hardware where:

- Application servers are separated from data-storage servers
- Application servers are clustered
- Data is persisted into a disk array
- Data backups or replicates are maintained

Virtualisation of application components is also supported. Fiserv will recommend specific hardware configurations adapted to your business requirements.

Client Software

- Microsoft Internet Explorer 9 for Device Manager
- Optional: Adobe® Acrobat Reader version 9 or higher. This software is needed when reports are viewed as PDF documents before printing.



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Application Server:

- Microsoft® Windows® Server 2008 R2, Standard or Enterprise edition
- Oracle® Solaris 10 or Red Hat Linux 5.6 (supported for Integrated Currency Manager and CorPoint)
- 4 cores 2+ GHz, 20 to 40 GB storage, 8 GB RAM

Database Server:

- Microsoft Windows Server 2008 R2, Standard or Enterprise edition, or Windows

Server 2012 Standard edition

- Microsoft SQL Server 2008 R2 or 2012
- 8 cores 2+ GHz, 60 to 80 GB storage, 32 GB RAM

Web Server:

- Microsoft Windows Server 2008 R2, Standard or Enterprise edition; Solaris 10 or Red Hat Linux 5.6
- Microsoft Internet Information Server (IIS) version 7 or 7.5; Apache 2.2, IBM HTTP
- 2 cores 2+ GHz, 10 to 20 GB storage, 4 GB RAM

Batch Server:

- 4 cores 2+ GHz, 20 to 40 GB storage, 8 GB RAM

Report Server for Performance View:

- IBM® Cognos 10.2.1
- 4 cores 2+ GHz, 120 to 160 GB storage, 8 GB RAM

Industry Accolades

Fiserv is named one of the World's Most Admired Companies by Fortune magazine.

Connect With Us

For more information about CorPoint: Deposit Manager, call 800-872-7228 in North America, outside North America call +44-845-013-1000, email getsolutions@fiserv.com or visit www.financialcontrol.fiserv.com.



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CorPoint®: Order Manager

Simplify Currency Management for Your Merchant Customers



CorPoint: Order Manager from Fiserv is a flexible remote cash capture solution that streamlines, automates and simplifies currency management that enables currency ordering through an automated telephone system or online Web portal.

Key Benefits

- Time savings for your customers with self-service user management
- Convenience for your customers with a single point of access for cash orders
- Immediate intelligence with automated management reports and dashboards
- Deployment options that fit your needs

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Value for Your Organisation

CorPoint: Order Manager provides convenient Web-based, automated telephone cash orders with order and deposit history available 24/7 through a Web portal. It enables your merchant customers to be more efficient, controlled and cost-effective in their cash operations. Order Manager can be configured to automatically verify merchants' credit limits and balances before cash is shipped, forecast order amounts, post debit entries to merchants' accounts, track deposits and electronically pass order details to cash vault operations and armored truck providers for delivery.

on customer's security, performance, scalability, availability and reliability needs.

The solution should be installed onto dedicated hardware where:

- Application servers are separated from data-storage servers
- Application servers are clustered
- Data is persisted into a disk array
- Data backups or replicates are maintained

Virtualisation of application components is also supported. Fiserv will recommend specific hardware configurations adapted to your business requirements.

Technology

Overview

Order Manager is a Web-based application.

Configuration Requirements

This list sets out the minimal software and hardware requirements for Order Manager. Requirements may vary based

Industry Accolades

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Connect With Us

For more information about CorPoint: Order Manager, email getsolutions@fiserv.com or visit www.fiserv.com.

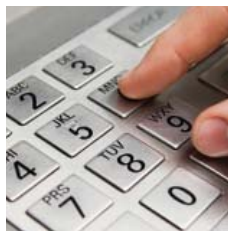
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Device Manager™

Deliver Improved Results and Minimise Costs
While Keeping Your Devices in Top Working Order



Device Manager from Fiserv simplifies the end-to-end management of all your institution's self-service devices from detecting and resolving a problem to dispatching service personnel.

Key Benefits

- Increased availability of self-service devices
- Real-time tracking statuses
- Automated vendor management tracks performance
- Deployment options that fit your needs

Value for Your Organisation

Device Manager provides robust, critical device management capabilities that automate the end-to-end process from problem detection to resolution for the entire self-service device network (ATMs, Smart Safes, Cash Recyclers). Device Manager is an event-driven, problem management system designed to receive, analyse, respond to, and manage critical self-service device information. With up-to-the-minute transaction data and business intelligence, it increases device and network availability through improved fault management, service management and proactive troubleshooting.

Technology

Overview:

Device Manager is a Web-based application.

Configuration Requirements


This list provides minimal software and hardware requirements for Device Manager. Requirements may vary based on individual security, performance, scalability, availability and reliability needs.

Client Software

- Microsoft Internet Explorer 9
- Adobe Acrobat Reader 9 or higher

Application Server

- Oracle WebLogic 10.3, IBM WebSphere 8.5, JBoss 5.1 or 7
- Microsoft Windows Server 2008R2, Standard or Enterprise Edition
- Oracle Solaris 10 or Red Hat Linux 5.6
- 4 cores 2+ GHz, 20to40 GB Storage, 8 GB RAM



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Database Server

- Microsoft Windows Server 2008 R2 Standard or Enterprise Edition, or Windows

Server 2012 Standard Edition

- Microsoft SQL Server 2008R2 or 2012
- 8 cores 2+GHZ, 60to80 GB storage, 32 GB RAM

Web Server

- Microsoft Windows Server 2008 R2, Standard or Enterprise Edition, Solaris 10 or Red Hat Linux 5.6
- Microsoft Internet Information Server (IIS) version 7or 7.5, Apache 2.2, IBM HTTP
- 2 cores 2+GHZ, 10 to 20 GB storage, 4 GB RAM

Batch Server

- 4 cores 2+ GHz, 20 to 40 GB storage, 8GB RAM

Report Server

- IBM Cognos 10.2.1
- 4 cores 2+ GHZ 120 to 180 GB storage, 8GB RAM
- GHz, 120 to 160 GB storage, 8 GB RAM

Industry Accolades

55 million consumers use Fiserv-powered online banking services.

Connect With Us

For more information about Device Manager, email getsolutions@fiserv.com or visit www.fiserv.com.



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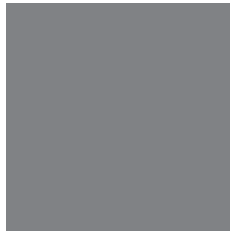
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Integrated Currency Manager™

Automatically and Accurately Forecast Customer's Cash Demands at Every Type of Cash Point



Integrated Currency Manager from Fiserv offers robust, Web-based currency forecasting that addresses the dynamic supply chain requirements of supplying, managing and transporting currency across multiple cash points and locations. The solution has been helping customers worldwide, since 1997, reduce holdings and costs associated with supplying currency to their customers while ensuring the highest levels of availability.

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Value for Your Organisation

Integrated Currency Manager accurately forecasts cash demand for all cash point types, reducing cash levels 20 to 40 percent while optimising cash related costs. The system automates the cash management process from start to end, freeing up branch staff to focus on servicing customers. Sophisticated analysis and business intelligence reporting functionality delivers a centralised view of currency activity across the enterprise, allowing organisations to quickly adjust to shifts in demand, ensure customer satisfaction and maximise profitability. With a secure and scalable Web-based design, the system allows organisations to offer value-added currency supply chain management services to respondent banks, partners or corporate customers.

Technology

Overview

Integrated Currency Manager is a Web-based application that can be deployed in-house or in a Fiserv-hosted environment.

Configuration Requirements

Specific hardware and software requirements vary based on customer's security, performance, scalability, availability and reliability needs. High-level solution architecture includes:

- Application server
- Database server
- Web server
- Batch and Report server

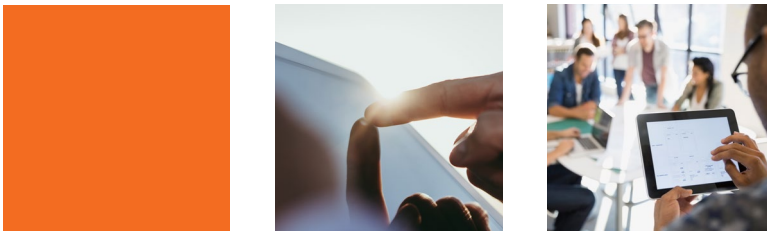
Connect With Us

For more information about Integrated Currency Manager, email getsolutions@fiserv.com or visit www.fiserv.com.

Product



Device Manager™: Terminal Connect Efficiently Manage Your Entire Self-Service Network



Device Manager: Terminal Connect from Fiserv is designed to bring multiple-device management under one complete solution toolset by supporting direct connection to self-service terminals, including ATMs, kiosks, passbook printers, cash recyclers and smart safes to Device Manager.

Terminal Connect optimises self-service network monitoring for hardware, software and platform components across all devices.

True Switch and Vendor-Independent Monitoring

Terminal Connect enables direct communication between the Device Manager system and network devices, providing flexible data collectors for most types of devices and manufacturers. There is no need for complex mainframe development, which simplifies device transitions and migrations. And, because it is Java-based, it is virtually platform agnostic. Further, Terminal Connect expands the traditional monitoring capabilities of most hardware-focused solutions by supporting monitoring of operating system event logs and application logs, as well as platform elements such as memory and CPU monitoring.

Comprehensive Monitoring, Measurement and Management

Using Terminal Connect, you gain enhanced device monitoring, performance measurement and service dispatch that provides management throughout your network—helping you prioritise, manage and monitor activity across multiple vendor relationships and software platforms. This all-inclusive solution provides standards-based, multi-vendor management of software components, as well as monitoring and management capabilities needed to efficiently keep your self-service network operational.

Simplified Device Management

In addition to true device and software monitoring, Terminal Connect can also send data back to any device on the network in order to update marketing content, patches and to manage other information as needed. This provides a vendor-agnostic, consistent solution for updating content on self-serve devices across your entire network. Working directly from your workstation, you can use existing terminal groupings to determine which devices receive content upgrades.



Leverage the Power of Data

The central reporting database helps you to easily create and share custom reports and analytics to make quick decisions using Performance View™ from Fiserv business intelligence reporting tools.

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

Connect With Us

For more information about Device Manager: Terminal Connect, email getsolutions@fiserv.com or visit www.fiserv.com.

Key Benefits

- Enables direct connection of self-service terminals, including ATMs, kiosks, passbook printers, cash recyclers and smart safes to Device Manager
- Offers remote diagnostics and resolution capabilities, reducing the need for onsite technicians
- 20% reduction in on-site visits and increased device availability with remote resolution
- Monitors hardware, software and the solution's platform components on the device itself
- Provides content management and delivery for updated visuals and marketing campaigns, regardless of device or manufacturer



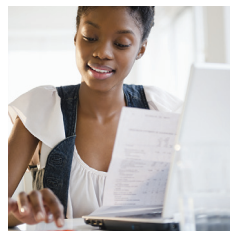
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Corillian Online®

Meet the Expectations of Your Customers and Drive Value to Your Bottom Line



Corillian Online from Fiserv delivers an integrated online banking experience that incorporates the most commonly used functionality. It provides your customers the all-on-one-page capability of managing their finances in the way they prefer and expect.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

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Value for Your Organisation

Online banking is a primary destination most consumers turn toward to manage their money. Financial institutions must offer an online banking experience that measures up to the expectations of this expanding segment of business. There are numerous online banking offerings in the market today, but none of these offerings deeply integrate online banking, payments and personal financial management (PFM) tools into the same interface as seamlessly as Corillian Online.

Corillian Online intuitively and optimally integrates best-of-breed money movement capabilities—such as internal and external transfers, person-to-person payments, bill payment, same day payments and aggregation of external accounts—into a superior online banking experience.

The ability for consumers to access financial overview information, initiate transactions and review them all from one page provides a superior user experience

Key Benefits

- Best-in-class user experience
- Industry-leading security
- Personal finance management integration
- Deployment options that fit your needs
- Flexible branding and configuration

that deepens the relationship the customer has with a financial institution and leads to increased adoption of services and enhanced retention.

Technology

Corillian Online utilises open architecture that assures it is specifically engineered for future flexible integration. Whether the technology is developed by Fiserv, in-house developers or a Fiserv-certified technology partner, the flexibility of the system ensures that leading-edge enhancements can be incorporated across the enterprise.

Corillian Online is available as licenced on premise using Microsoft® .NET and SQL.

Connect With Us

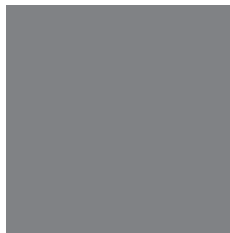
For more information about Corillian Online, email getsolutions@fiserv.com or visit www.fiserv.com.

Product



DigitalAccess

Meet the Needs of Today's Digital World With a Broad Range of Functionalities That is Readily Deployable



DigitalAccess from Fiserv helps financial institutions deliver the full range of digital banking and payment services today's consumers demand—quickly, securely and effectively.

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Value for Your Organisation

DigitalAccess is a single solution for retail and business banking on a single digital platform for Web, mobile and tablets. It is an omnichannel, out-of-the-box digital banking solution aimed at banks looking to grow or kick off their digital banking offering. This 'packaged' banking solution allows a quick time to market with a configurable user experience across devices and channels. It offers full online functionality with 80 percent functionality available on mobile and tablet across Apple, Android and Microsoft Windows.

Technology

DigitalAccess taps the latest technologies in order to achieve a truly seamless customer experience across channels.

JEE Application Server

- IBM WebSphere 8.5.5 or later
- Red Hat JBoss/Wildfly 7.x/8.x
- Oracle Weblogic 12c or later

Key Benefits

- Offers a single solution for all electronic banking needs
- Lower cost of ownership using existing technology investments
- Highly configurable; reduces time to market
- Rich, intuitive user interface
- Industry-standard security layers ensure data protection

Layered Architecture

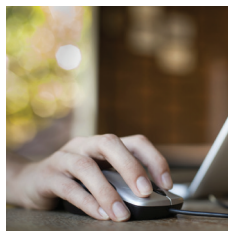
- MVC framework, separated layers
- ORM persistence layer
- Integration layer (DigitalAccess Connectors)
- SPA MCV app for modern browsers
- Framework for component-based UI
- Standard Android, iOS and Win8 guidelines and MVC frameworks
- Widget/component-based framework
- Javascript MVC Application (AngularJS), HTML/CSS
 - AJAX/REST
 - iOS/Objective C, Android/Java, Windows 8/C#

Connect With Us

For more information about DigitalAccess, email getsolutions@fiserv.com or visit www.fiserv.com.

Micronotes® Cross-Sell™ for Digital Channels

Improve Cross-Selling Results by Conducting Targeted Sales Interviews Where Your Customers are Banking – Online



In partnership with Micronotes, Fiserv offers Micronotes Cross-Sell for Digital Channels, which combines advanced data analytics with the closing power of sales interviews to generate more actionable cross-sell leads, leverage your online banking platform and drive revenue growth.

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Value for Your Organisation

Micronotes Cross-Sell produces extraordinary results compared to traditional online advertisements. Typical results include a one percent click through rate from 93 percent of online users – 10 times the click-through results of most banner ads. Fifty-eight percent of customers who complete an interview accept an offer and become qualified leads, while 20 percent of leads are converted into sales. This level of performance has translated into U.S. \$20 of measurable value (interest income, non-interest income and operational savings) per online customer per year across all types of products.

Technology

Micronotes Cross-Sell was developed and is deployed on standard Microsoft technologies (Visual Studio 2013, .NET, C#) and is typically installed as a Micronotes hosted solution:

- Micronotes Cross-Sell is integrated into online banking using a Micronotes-supplied JavaScript inserted into the login and logout landing pages of online banking

Key Benefits

- Reduces costs through efficient, automated lead generation
- Drives revenue and improves retention
- Improves decision-making at the management level
- Improves customer satisfaction through meeting their needs in a more relevant, personal way
- Drives deeper banking relationships

- Mobile banking app integration of Micronotes Cross-Sell is accomplished through a Micronotes-supplied API called by the mobile banking app
- Micronotes Cross-Sell consumes bank customer information typically in the form of a .CSV file received through an SFTP tunnel for the purpose of targeting and sales conversion tracking

If the financial institution hosts Micronotes Cross-Sell, it is deployed on:

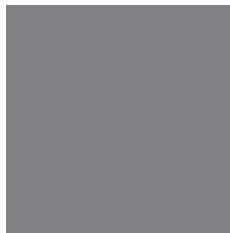
- Operating System Server: 2008 R2 SP1 as the operating system
- Microsoft SQL Server 2008 R2
- IIS for access to Internet services 7 and above
- Microsoft ReportViewer 10.Net 4.0 or above

Connect With Us

For more information about Micronotes Cross-Sell, email getsolutions@fiserv.com or visit www.fiserv.com.

Mobiliti Edge™

Quickly Implement and Deliver the Most Complete, Mobile Banking Technology Solution in the Industry



Mobiliti Edge from Fiserv helps financial institutions deploy a comprehensive mobile solution that ensures speed to market, and retention of consumer segments that demand mobile access to their finances.

Key Benefits

- Rich out-of-the-box functionality
- Universal access for your customers via any mobile mode
- Consolidated customer care and reporting tools
- Deployment and configuration flexibility
- Multicurrency and multilingual options

Value for Your Organisation

Mobiliti Edge is a natively integrated end-to-end solution that gives your institution efficient entry to provide mobile banking and payments to customers quickly. It has the flexibility to provide options to customise and grow offerings as requirements arise. Flexible deployment options allow for capabilities to be added that align with evolving brands, competitive, and/or line-of-business strategies. For example, mobile banking and payments can be delivered today and real-time alerts can be added later. Mobiliti Edge can evolve as your users, and mobile channel grow.

The rigorous security standards of Mobiliti Edge are also designed to complement your existing security infrastructure.

Industry Accolades

Mobiliti Edge was named “Best-in-Class” in all four categories in the CEB TowerGroup Mobile Banking Solutions Technology Analysis, December 2013. Javelin Strategy & Research named the solution “Best-in-Class” for mobile banking customisation

and *The Asian Banker* awarded it the “Best Mobile Banking Project” award.

More than 2,100 financial institutions worldwide, including many of the top 100 banks and credit unions, use one or more Mobiliti products.

Technology

Microsoft .NET and Microsoft SQL 2005 as on-premise, dedicated/hosted and ASP.

Mobiliti Edge is developed and deployed on standard Microsoft technologies. Mobiliti Edge has been architected from the ‘ground up’ using Microsoft .C#/.Net development tools.

Mobiliti Edge is typically deployed on:

- Windows Server 2003/2008 (R2) as the operating system
- Microsoft SQL Server 2005/2008 as the database server
- IIS for access to Internet services
- Any standard industry hardware that supports Windows-based infrastructure



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Mobiliti Edge is built on scalable architecture to handle even the largest financial institution's requirements.

- Scalable vertically and horizontally
- Flexible, pluggable architecture that allows rapid integration therefore speed to market
- An SDK to allow customers to develop aspects of the apps themselves
- Full native experience for the apps and support for HTML hybrid should the customer choose
- ASP.NET MVC for mobile Web

Connect With Us

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Mobiliti Enterprise™

A Complete Mobile Solution for Banking, Alerting and Payments



Mobiliti Enterprise from Fiserv is an extensible, highly configurable, mobile banking, alerts and payments solution that gives your financial institution complete control over what is offered and how those services are provided.

Key Benefits

- Provides powerful standard features, analytics and diagnostics tools
- Delivers the most complete mobile payments offerings
- Provides the flexibility to choose how your initiatives are delivered
- Provides integrated customer care, online and offline enrollment tools

Value for Your Organisation

Mobiliti Enterprise is a highly configurable solution that can be integrated into your financial institution's existing infrastructure regardless of the institution's host, account processor, online or payment systems. It provides the flexibility to choose how phases are delivered and whether they are delivered by dedicated, project or local support teams.

Mobiliti Enterprise architecture can be tailored to meet your specific requirements and has the ability to deliver differentiating functionality. Now you can deliver the most comprehensive breadth of transactions services today to retail and business customers.

Technology

Mobiliti Enterprise is developed and deployed on standard Microsoft technologies. Mobiliti Enterprise has been architected from the 'ground up' using Microsoft .C# / .NET development tools, and is typically deployed on:

- Microsoft Windows Server 2003 / 2008 (R2) as the operating system
- Microsoft SQL Server 2005 / 2008 as the database server
- Microsoft IIS for access to Internet services
- Any standard industry hardware that supports Windows-based infrastructure



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- Scalable vertically and horizontally
- Flexible, pluggable architecture that allows rapid integration therefore speed to market
- An SDK to allow customers to develop aspects of the apps themselves
- Full native experience for the apps and support for HTML hybrid should the customer choose
- ASP.NET MVC for mobile Web

Industry Accolades

More than 2,100 financial institutions worldwide, including many of the top 100 banks and credit unions, use one or more Mobiliti products.

Connect With Us

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www.fiserv.com

Mobiliti Reach™

Mobile Banking and Payment Solutions That Spur Growth in Emerging Markets and Existing Customers



Mobiliti Reach from Fiserv enables banks in emerging, rapidly evolving economies to deliver a complete and carrier-independent mobile banking and payments solution. Mobiliti Reach helps organisations to lead the way in reaching existing banked customers, and new unbanked and underbanked consumer segments.

Value for Your Organisation

Mobiliti Reach goes beyond the mobile interfaces and includes a complete set of tools that enable you to make your mobile channel successful; including enrolment, customer care, security management, reporting and diagnostic capabilities, which you need to meet internal and regulatory obligations.

You maintain ownership and control over the user experience and functionality with fully configurable Mobiliti Reach, whether you need just one component of the solution, such as person-to-person (P2P) payments, an entire package solution, or a more complex customised approach, Fiserv can deliver the options you need.

Key Benefits

- All-in-one mobile banking and payments solution that supports multiple access modes
- Move beyond the limitations of in-house or multi-vendor strategies
- Extensive mobile payments capabilities
- Safe and secure protection of data
- Full ownership and control of the user experience and functionality
- Carrier-independent


The Mobiliti suite of offerings from Fiserv is one of the fastest-selling mobile channel solution in the world and the preferred solution for more than 2,100 financial institutions, including many of the top 100 banks and credit unions.

Industry Accolades

Mobiliti Reach is ranked No. 1 in security by Javelin Strategy & Research.

Technology

Mobiliti is developed and deployed on standard Microsoft technologies. Mobiliti has been architected from the 'ground up' using Microsoft's .C# / .Net development tools. Microsoft .NET and Microsoft SQL 2005 available as on-premise, dedicated/hosted and ASP.



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Mobiliti is typically deployed on:

- Windows Server 2003 / 2008 (R2) as the operating system
- Microsoft SQL Server 2005 / 2008 as the database server
- IIS for access to Internet services
- Any standard industry hardware that supports Windows-based infrastructure

Mobiliti is built on scalable architecture to handle even the largest financial institutions requirements.

- Scalable vertically and horizontally
- Flexible, pluggable architecture that allows rapid integration therefore speed to market
- An SDK to allow customers to develop aspects of the apps themselves
- Full native experience for the apps and support for HTML hybrid should the customer choose
- ASP.NET MVC for mobile Web

Connect With Us

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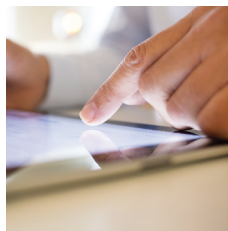
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Electronic Bill Presentment and Payments

Meet the Demands of Your Most Internet-Savvy Customers, Regardless of Your Institution's Size



Electronic Bill Presentment and Payments from Fiserv delivers dynamic, interactive billing, invoicing, statement and marketing content to corporations and consumers from a single, integrated platform. This solution provides end-to-end, industry-specific business-to-consumer and business-to-business software and services for e-billing, e-invoicing and e-statement creation, delivery and payment.

Value for Your Organisation

Fiserv offers a proven set of tools created to streamline the design, development, installation, configuration and management of online invoicing systems. We enable companies to quickly deploy a strong and agile foundation for unique online billing and statement delivery initiatives. Your organisation can offer both B2C and B2B solutions off the same platform.

B2C Solution:

- Provide retail and business customers with access to historical account information and statement content to increase customer satisfaction, loyalty and retention
- Increase incremental sales through targeted marketing, cross-selling and upselling

Key Benefits

- Rapid deployment with the most flexible architecture and development and configuration tools, make it easy to deploy and maintain online self-care solutions
- Lower cost by using existing infrastructure that cuts staff time significantly
- Openness – that is friendly with other platforms and integrates beautifully with your billers' legacy systems and processes
- Flexibility that supports your choice of hardware, operating systems and database platforms, leveraging what you have and keeping you in your comfort zone
- The only solution that delivers dynamic, interactive billing and statement content to both corporations and consumers from a single, integrated platform

B2B Solution:

- Provide your business customers with an electronic invoice and statement that's easy to analyse, route and manage
- Offer powerful reporting, business intelligence and online customer self-service capabilities



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www.fiserv.com

Technology

Overview

Electronic Bill Presentment and Payments provides high-quality, high-volume electronic billing and statement applications. It is multi-platform, based on open standards and designed to interoperate with internal billing and archive systems.

Configuration Requirements

Electronic Bill Presentment and Payments uses a layered, modular architecture. The core services are composed of the data extraction engine, data management and presentation services.

The data extraction engine powers data extraction and is composed of multiple statement processors that identify and extract data from various files and sources. Common formats of data inputs are XML, delimited file and line data (fixed width column).

Data management and presentation services are composed of Web-based applications for invoice processing, biller-to-biller relationship management and administration modules. The payment module has a plug-in framework to integrate third-party payment methods, including support for all major payment mechanisms such as direct ACH and, credit and debit cards.

Client Software

- Microsoft Internet Explorer 8
- Optional: Adobe Acrobat Reader version 9 or higher; this software is needed when reports are viewed as PDF documents before printing

Connect With Us

For more information about Electronic Bill Presentment and Payments, email getsolutions@fiserv.com or visit www.fiserv.com.

Aperio™

Generate Greater Customer Satisfaction, Stronger Relationships and Profitable Business Growth



Aperio from Fiserv is a cross-channel customer interaction suite that enables customer relationship management (CRM), business process management (BPM) and enterprise application integration (EAI), customer analytics, campaign management and imaging to work in concert, pointing customers towards stronger sales and services.

Value for Your Organisation

Aperio integrates and automates business processes, tracks customer interactions across multiple channels, and gives your organisation the information and analytics to proactively make decisions about how to proceed with your customer – based on real-time data. The business process focus of Aperio will provide your staff with the tools to get the job done, instead of worrying about how to do it. This ultimately gives you the power to generate loyalty and increase sales while truly identifying with your customer at a specific moment in time.

Using Aperio technology, your financial institution will see a dramatic upturn in sales volume with consistent personalised customer sales and service across the branch, contact centre and Internet. In fact, thousands of sales prompts are deployed monthly resulting in incremental sales to customers. With enhanced intra-company collaboration, positive ROI is delivered.

Key Benefits

- Improved efficiency and increased profit via business process automation
- Enables a single view of your customers: relationships, accounts and interactions
- Provides cross-channel integration to deliver consistency and quality regardless of touchpoint
- Delivers integrated workflows to ensure follow-up between departments
- Provides a flexible architecture that enables fast market and regulatory responses
- Increases outbound sales effectiveness via sales force automation
- Utilises predictive analytics to increase the success of your marketing campaigns
- Improves the effectiveness of cross-channel outbound marketing with integrated campaign management
- Makes every contact an opportunity to sell effectively, service efficiently and generate loyalty

Technology

- In-house solution via Microsoft thin client
- Outsourced: resource-managed



Industry Accolades

Aperio has been named a “Best-in-Class” solution in branch operations, enterprise operations and enterprise support by CEB TowerGroup.

Connect With Us

For more information about Aperio, email getsolutions@fiserv.com or visit www.fiserv.com.

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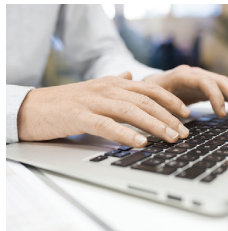
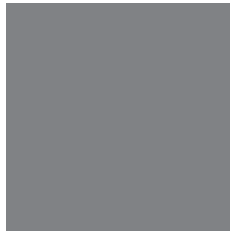
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Nautilus®

Create, Organise and Control Access for All Types of Content Across Your Business From a Single Interface



Nautilus from Fiserv is a fully integrated enterprise content management suite specifically designed to meet the unique needs of your financial institution. It allows you to control, organise, streamline and structure mountains of documents for easy access.

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Key Benefits

- Easy to use, integrate and configure
- Provides secure, scalable and reliable architecture
- Increases collaboration
- Reduces operating costs

These operating systems are supported:
Window XP SP3 or later; Windows Server 2003 SP2 or later; Windows Vista SP1 or later; Windows Server 2008 SP2 or later; Windows Server 2008 R2-SP1 or later; Windows 8; Windows Server 2012; Apple Mac OSX v10.6 or later.

Connect With Us

For more information about Nautilus, email getsolutions@fiserv.com or visit www.fiserv.com.

Value for Your Organisation

Nautilus reduces operating costs by streamlining document-related business processes. It also improves document integrity and quality while maintaining governance, compliance and reducing risk.

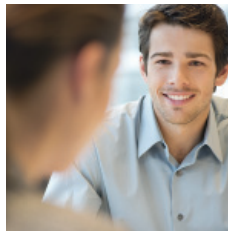
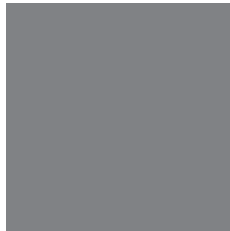
Nautilus is a highly scalable, open-architected system designed to be cost-effectively deployed in any environment. Low-volume systems can be expanded to high-volume systems, handling millions of documents while maintaining functionality and speed. This scalability makes Nautilus the perfect choice for any financial institution preparing for future growth.

Technology

Microsoft SQL Server 2012 is recommended;
Oracle 11g Release 2 is recommended;
Sybase SQL Anywhere 7.0, 8.0, 9.0, 10.0 or 11.0 is recommended.

Sales Enablement

Differentiate Your Organisation and Give Your Sales Professionals the Tools They Need to Communicate With Their Target Customers More Effectively



Sales Enablement from Fiserv provides a fully customisable brand and message-focused tool designed to elicit a more personal, dynamic sales conversation that eliminates paper and disparate tools by combining email, documents, collateral, video, ROI and pricing calculators in a touch-enabled, browser-based solution.

Value for Your Organisation

Sales Enablement replaces Microsoft PowerPoint presentations, brochures and other paperwork with an elegant, touch-enabled, browser-based application that creates a unique, consistent and connected sales experience from beginning to end.

With any tablet, your sales representatives can access and use an interactive presentation of your institution's products and services. Prospects and account holders will see your organisation, your sales team and your offerings in a different light – as sophisticated and unique.

Sales Enablement can also help accelerate the sales process with both on-screen contract signing capabilities and a seamless hand-off to operations to kick off the onboarding process.

Key Benefits

- Combines email, account-specific documents, collateral, video, calculators and more into a single, easy-to-update Web-based application
- Supports multiple departments within the institution including treasury management, wealth, insurance, small business and more
- Helps sales force have more personal, dynamic conversations with customers and potential customers
- Integrates with sales management, enrollment and other systems to expedite the setup process, further strengthen compliance and enhance the overall customer experience
- Controls access so that a user can show, demonstrate and use only the information that he or she is authorised to present
- Presents contracts, agreements and more to clients and prospects, enabling your sales professionals to execute a seamless enrollment process

Sales Enablement brings consistency to sales presentations and strengthens compliance with automatic updates every time a user logs in. It also supports multiple lines of business and product types within the financial institution including treasury management, wealth, insurance, small business and more.



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Technology

Sales Enablement is a single, Web-based application, which is updateable via an administration tool. There are numerous benefits of using a Web-based application rather than a resident application including cost, control and consistency. Application administration and content maintenance can be managed in-house or as a hosted service. The Web app is compatible with all Apple, Android and Windows tablet devices; and it's available only through a secure URL – not Apple, Google or Microsoft app stores. No information is stored on the tablet device. All the sales materials, screens, calculators, collateral and videos reside on secure servers and login IDs and passwords are managed by Microsoft Active Directory, all of which reduces risk if the tablet is lost or stolen.

Connect With Us

For more information about Sales Enablement, email getsolutions@fiserv.com or visit www.fiserv.com.



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1002-15-26879-COL-EMEA 12/15

AML Risk Manager

Simplify the Compliance Process, Save Time and Gain Peace of Mind



AML Risk Manager from Fiserv delivers unparalleled efficiency by introducing data analytics, more flexible risk management tools, improved link analysis and beneficial ownership tools and improved management reporting.

Real-Time Detection and Risk Mitigation

AML Risk Manager introduces powerful new tools that enable analytics and visualisation, behavioural profiling of any entity including counter-parties, real-time detection and the ability to quantify risk mitigation through investigation to deliver beneficial ownership insight. It increases your operational efficiency with a risk-based approach to satisfy increasing examiner expectations whilst providing unparalleled configurability to keep compliance teams in control.

AML Risk Manager monitors transactions across all accounts held by a customer to understand and detect potential money laundering or terrorist financing through detection scenarios that reflect the risks assessed by your compliance team. It provides a simplified workflow for case management, reduced false positives and easy integration for management and regulatory reporting.

Key Benefits

- Improves suspicious activity detection
- Provides real-time and batch interdiction
- Behavioural profiling of any entity including counterparties
- Superior beneficial ownership capabilities
- Reduces false positives
- Facilitates configurable alert presentation
- Simplifies workflow with comprehensive alert and case management system
- Easily integrates management and regulatory reporting

It offers a comprehensive solution with five key value drivers that differentiate it from other solutions, including:

- Predictive models built upon analysing historical data and joining it with the outcomes of the alert and case review to discover non-obvious transaction patterns indicative of risk
- A know your customer (KYC)-adjusted risk rating that lets analysts review the calculated risk score and based on their knowledge and investigation
- Intuitive new tools to help understand beneficial ownership
- Suspicious activity detection that enables real-time decision-making



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- A completely new infrastructure for self-service management reporting and visual dashboarding based on a highly structured data mart

AML Risk Manager gives AML teams a number of immediate productivity boosts along with low implementation risk. AML managers can control the path along which they can re-invent suspicious activity detection for their organisation. And, they can choose if and when real-time interdiction through the CEP engine is appropriate, with the support of Fiserv AML experts, as desired.

Technology

Microsoft .NET, Microsoft Windows, Microsoft SQL Server

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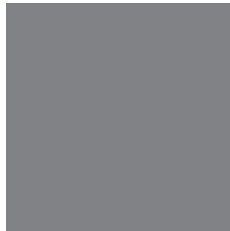


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Compliance & Fraud Management Enterprise-Wide, Customer-Centric Risk Management That Provides Measurable ROI



Across the globe, criminals are persistently looking for weak defences that they can exploit for fraud, money laundering, terrorist financing, sanctions violations, tax evasion and more. Facing these challenges, financial crime risk management operations require better and more holistic technology solutions. Fiserv helps more than 1,000 financial services institutions around the world protect themselves against these evolving risks.

Next-Generation Detection and Flexibility

Compliance & Fraud Management from Fiserv offers a set of solutions that reside on a common platform featuring an integrated real-time detection engine that breaks free from legacy constraints to deliver advanced integration, modeling, detection and action capabilities. This high-performance common event processing (CEP) engine enables Financial Crime Risk Management Platform from Fiserv to understand the behavior of someone or something across the enterprise, right up to the second that the latest event needs to be adjudicated, in real time. Payments and other events can be held, blocked, challenged or reviewed, while aggregated behavior patterns can also trigger an alert for investigation.

Compliance & Fraud Management solutions include:

AML Risk Manager

AML Risk Manager builds on more than fifteen years of global AML leadership to enable a new level of efficacy in monitoring, screening, investigating and reporting of potential money laundering activity. The solution introduces powerful new analytics and visualisation, real-time detection, beneficial ownership insight, behavioural profiling of any entity including counterparties and the ability to quantify risk mitigation through investigation. These capabilities deliver operational efficiency with a risk-based approach that satisfies increasing examiner expectations, while providing unparalleled configurability to keep compliance teams in control.

Cheque Fraud Manager

Cheque Fraud Manager from Fiserv is based on advanced anomaly detection techniques such as real-time image and transaction-based analytics. These leverage both transaction and non-financial data; dynamic customer risk scoring, and known fraudster/confirmed fraud data and statistics. This delivers increased cheque fraud detection accuracy and real-time capabilities to help financial instructions respond swiftly and effectively to fraud across existing channels and new technologies – including mobile remote deposit capture.



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Payment Fraud Manager

Payment Fraud Manager from Fiserv delivers real-time monitoring and interdiction of electronic payments using advanced inference techniques to detect and prevent fraudulent transactions. Payment Fraud Manager monitors electronic funds transfer transactions across many payment and messaging infrastructures such as SWIFT, FEDWIR, SEPA and ACH. Advanced analytics and risk scoring models enable fraud investigators to focus on the highest risk transactions, presenting all of the data the investigator needs at their fingertips in order to determine how to process the suspicious payment. Organisations can rapidly and flexibly adapt strategies to react to and deal with rapidly emerging fraud patterns.

Customer Risk Manager

Customer Risk Manager from Fiserv provides customer-level profiling and risk scoring based on advanced analytics including predictive indicators and non-transactional event information across the entire customer relationship. Organisations can detect relevant changes in a customer's risk profile before a criminal can complete a transaction such as an account take over (ATO). Customer Risk Manager profiling and scoring can complement other fraud and compliance solutions to increase accuracy and operational efficiency.

Financial Crime Risk Management Platform

Financial Crime Risk Management Platform from Fiserv delivers best-in-class fraud and anti-money laundering (AML) tools through a common platform for detection, alert intelligence, case management and reporting. It includes Watch List Filtering Manager from Fiserv and supports OFAC

and other government lists, Accuity's Global Watchlist and World-Check's database of high-risk entities. When lists are updated, the platform automatically detects any changes to the list and runs the entire customer and/or transaction database against these modifications.

The solution provides a broad set of capabilities to orchestrate, execute and manage your FATCA programme including; screening new and existing customers for U.S. indicia; determining U.S. taxpayer status and FATCA status through a structured workflow; capturing data fields, statuses and documentation in customer-centric FATCA case files and preparing reports for the IRS as soon as the required reporting formats are known. Importantly, it allows an institution to limit the number of customers for which it has to demonstrate that the FATCA due diligence process has been carried out.

Technology

Solutions within Compliance & Fraud Management and associated solutions execute on current supported Microsoft technology platforms (including Windows, .NET Framework, IIS and SQL Server).

Industry Accolades

Financial Crime Risk Management Platform has been named the Category Leader in Anti-Money Laundering Solutions – RiskTech Quadrant by Chartis, and named Best-In-Class in Financial Crimes Prevention by Aite Group. Waters Rankings has named it Best AML Solution Provider.

Connect With Us

For more information about Compliance & Fraud Management, email getsolutions@fiserv.com or visit www.fiserv.com.

FATCA Manager

Cost-Effective and Efficient FATCA Compliance



Fiserv provides a broad set of capabilities to orchestrate, execute and manage FATCA compliance. FATCA Manager from Fiserv minimises the cost, impact and risk of complying with this the U.S. Foreign Accounts Tax Compliance Act (FATCA) regulations.

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Customer-Centric Transaction Monitoring

FATCA Manager allows an institution to limit the number of customers for which it has to demonstrate that the FATCA due diligence process has been carried out. Through its customer-centric transaction monitoring capabilities, the solution can apply exemption rules around aggregated asset values and product coverage to return only those customers with U.S. indicia who require further paper/electronic searches and FATCA remediation. This significantly limits the cost and customer burden of executing a FATCA compliance programme, especially for pre-existing accounts whose records may be stored in paper file cabinets and a variety of systems spanning decades.

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Key Benefits

- A centralised solution for FATCA compliance
- The ability to leverage a single investment in customer, product and transaction data for detection, investigation and resolution
- Specific fields, screens and workflows for a streamlined, consistent, auditable process including the ability to capture (or produce) FATCA-specific documentation
- Access controls to enable investigations for FATCA and other regulations to be shared or segregated depending your institution's policies

Technology

Microsoft .NET, Microsoft Windows, Microsoft SQL Server

Connect With Us

For more information about FATCA Manager, email getsolutions@fiserv.com or visit www.fiserv.com.

Accurate™ Reconciliation

Protect the Bottom Line and Mitigate Risk



Accurate Reconciliation from Fiserv helps effect financial control transformation that protects the bottom line and mitigates risk throughout the business for organisations with complex reconciliation challenges.

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Value for Your Organisation

Today's increasingly regulated business environment requires robust, scalable and flexible financial controls. As a key cornerstone of the financial close process, end-to-end reconciliation relies on processes, technology and data sources that work cohesively while spanning time zones and geographies. Data must be instantly accessible around the clock or your exposure to operational risk increases. More complex transactions in higher volumes than ever before and the consequences of incorrect financial reporting and non-compliance with Sarbanes-Oxley, Basel II, MiFID and other regulations – along with stakeholder demands for increased transparency, accuracy and accountability – mean the spotlight is firmly back on controlling the reconciliation process.

Accurate Reconciliation manages the transaction process, as a foundation for operational control, business efficiency, risk management, and compliance strategy. Workflow and exception processing capabilities ensure consistent and timely identification of exceptions. The automated, audited, review and approval process for account certification is based on industry-accepted compliance frameworks and addresses clients' unique

Key Benefits

- Improved operational/financial efficiency
- Mitigation of risk
- Automated compliance reporting with robust internal controls

sign-off requirements. A real-time, enterprise view of transaction activity allows users to capture and monitor key performance, risk and control indicators, and other relevant metrics over time, thus allowing analysis against targets and strategic objectives. With Accurate Reconciliation, reconciliation can be centralised, no longer needing to be stuck in a business silo or constrained by technical limitations in deployment and volumes. Accurate Reconciliation is capable of handling all transaction and account types in support of cash, cheque, securities, FX or any other reconciliation process, all on a single platform; there is no need to create interfaces to separate systems.

Technology

Accurate Reconciliation is an enterprise-strength multitenant solution using a Java J2EE application server and Web browser for Microsoft Windows client components.

Industry Accolades

Accurate Reconciliation has maintained SWIFT Reconciliation Certification for 15 years.

Connect With Us

For more information about Accurate Reconciliation, email getsolutions@fiserv.com or visit www.fiserv.com.

Asset Liability Manager

Accurately Understand and Actively Manage Your Risk Exposure



Asset Liability Manager from Fiserv keeps you in compliance with today's regulations and helps you actively measure, monitor and manage risks for optimum performance.

Weigh the Risks and Rewards

Simulation engines in Asset Liability Manager give you immediate answers to what if questions, so you can weigh the relative risks and rewards of different business strategies and stress events. You can test endless interest-rate scenarios and examine individual balance-sheet components or the balance sheet as a whole. A/L simulations consist of easily defined forecasting assumptions – such as interest rates, pricing strategies, prepayments and growth. Assumptions can be mixed and matched and, using automated rate shocks, the balance sheet can be stress-tested for sudden and significant movements in interest rates. In addition to standard scenarios, stress scenarios can be defined and processed allowing evaluation of projected income, valuation, capital, liquidity and credit metrics under both expected and unexpected circumstances.

Asset Liability Manager supports multiple charts of account structures and an unlimited number of accounts within any chart. View the balance sheet from

Key Benefits

- Ability to integrate analysis of interest-rate risk, liquidity risk, credit, market risk and regulatory capital
- You can forecast your interest-rate risk for a 120-month time horizon
- Easily examine the whole balance sheet or individual components
- Mix and match simulation assumptions for thorough stress-testing
- Leverage multi-currency modeling capabilities
- Forecast funds transfer pricing (FTP)
- Provides a number of standard reports

the regulatory, budgetary and strategic perspectives simultaneously. View results at a level of detail that best matches your ALCO management process. Most commonly used calculations are standard in Asset Liability Manager, but you can also define calculations – giving you the flexibility you need to run your business.

Technology

Windows 7, Windows Server 2003 and 2008, latest version of Adobe Reader, latest version Adobe Flash Player with the currently released 3.4 version of the application. The 2014 release of the application will support Microsoft Windows 7, Windows 8, Windows Server 2008 and 2012, latest version of Adobe Reader, latest version Adobe Flash Player.



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Payment Fraud Manager

Reduce Electronic Payment Fraud With Real-time Detection Capabilities



Electronic payment fraud is a significant threat to both banks and banking systems around the globe. Accurate, real-time fraud detection capabilities can help financial institutions respond effectively to protect customers and minimise financial losses.

Flexibility and Configurability

Payment Fraud Manager applies advanced analytics and risk scoring models that enable fraud investigators to prioritise the highest risk transactions for review. All of the data needed to process suspicious payments is provided at their fingertips. This allows organisations to rapidly adapt their strategies to deal with emerging fraud patterns.

Payment Fraud Manager allows fraud departments to:

- Instantly suspend suspicious payments before losses are incurred, using real-time detection and interdiction
- Achieve the most accurate detection possible through advanced inference techniques, including predictive individual or consortium models based on analysis of millions of historical risk patterns

Key Benefits

- Real-time solution identifies fraudulent payment transactions before losses are incurred
 - Catches more fraud with pattern recognition models across any payment initiation channel including online and mobile
 - Reduces false positives
 - Controls flash fraud with user- defined scenarios and scorecards
 - Simplifies workflow with comprehensive alert and case management system
 - Easily integrates management and regulatory reporting
 - Can incorporate customer-level profiling to further improve results
-
- Control every aspect of risk according to each organisation's risk tolerance using supporting scenarios, scorecards and case management
 - Respond at the speed of fraud with powerful, easy configuration

Technology

Microsoft.NET, Microsoft Windows, Microsoft SQL Server



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Frontier™ Reconciliation

Power and Flexibility to Address Your Financial Control Needs



Frontier Reconciliation from Fiserv takes an enterprise approach to reconciliation and exception management, which creates an optimal environment for effective risk management and unprecedented control to deliver significant cost efficiencies.

End to End Reconciliation

The value of an end to end approach

As a key cornerstone of the financial close process, end-to-end reconciliation relies on processes, technology and data sources that work cohesively while spanning time zones and geographies. Data must be instantly accessible around the clock or your exposure to operational risk increase.

Centralised Hub to Consolidate Operations

Frontier Reconciliation centralises reconciliation so you no longer need to be stuck in a business silo or constrained by technical limitations in deployment and volumes. Enterprise scalable, the system addresses the needs of banks, insurance companies, securities firms, government entities and corporations – any organisation that needs to control the financial transaction workflow.

Key Benefits

- All personnel can view enterprise-wide General Ledger (GL) and DDA (Demand Deposit/Current Account) reconciliations
- Powers unified processing across multiple lines of business and geographic locations
- Capable of handling all transaction and account types in support of cash, check, securities, FX or any other reconciliation process
- Ensures early identification and resolution of position and transaction breaks

Effortless Data Collection

Frontier Reconciliation automates reconciliation from the very first step. With the system's scheduler, jobs can be scheduled to run at any time, and multiple jobs can run concurrently – providing speed and enhanced productivity, without compromising system performance.

Data can be imported in any format from internal sources such as a general ledger or accounts payable system, or externally from a bank, message network or other data source. Operational users do not need to know the bits and bytes of data transfers. Instead, they need to know where every transaction stands on the path to settlement. Frontier Reconciliation cuts through the data complexity to deliver needed information – clearly and quickly.



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Account Certification and Reconciliation

Account Certification enhances the navigation, security and control of the account reconciliation and attestation process. The solution prepares and stores reconciliation proof reports and associated attachments required for period close certification activities. In addition, it enforces an approval workflow with configurable validation rules to ensure that accounts are attested to according to the desired timelines and procedures. This level of control can be enforced for accounts that are being reconciled at a detailed transaction level, those where only balances are provided for attestation or even reconciliations that are being performed completely manually. This enables a single, accurate view of the entire balance sheet regardless of how or where reconciliations are completed. These controls are all managed via an audited, open framework supporting current and historical analysis of reconciliation results – meaning your organisation can achieve compliance with even the most stringent internal control audit practices.

Technology

Multi-tier Java Web application, available as both a locally installed or hosted solution.

Connect With Us

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Funds Transfer Pricing

High-End Profitability Management and Comprehensive Reporting for High-End Results



Funds Transfer Pricing from Fiserv can simplify the process of measuring net-interest margin by breaking it into three components of profitability: asset spread, liability spread and funding centre spread. It lets you accurately value each source and use of funds so you can better understand and objectively measure performance.

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Accurately Reflect Each Customer Account and Instrument

Funds Transfer Pricing accurately measures net-interest margin by reflecting the economic characteristics of each customer account and instrument. With a comprehensive set of reports, it lets you measure the performance of lending officers and branch managers, identify pricing risks and opportunities otherwise hidden in the balance sheet, analyse net-interest margin of each instrument and/or product under a variety of scenarios and more.

Standard reports include transfer income and expense; transfer pricing analysis; audit and documentation; new origination and origination history; and reconciliation reporting.

Technology

Microsoft Windows XP Professional SP2 (32-bit), Adobe Reader latest version, Adobe Flash Player latest version.

Key Benefits

- Accurately determines the source of net-interest margin profitability components
- Enhances understanding of the overall profitability of assets and liabilities
- Enables your institution to perform analysis that encompasses both historical performance and forecasted scenarios at the institution and/or product level
- Identifies pricing risks and opportunities otherwise hidden in the balance sheet
- Identifies the true net-interest margin of each instrument and/or product under a variety of scenarios
- Allows you to adjust transfer rates for items such as credit quality, liquidity premiums and prepayment risk
- Lets you set up product- and organisational-level structures to support reporting
- Helps you calculate and analyse remaining-term funds transfer pricing (FTP)

Connect With Us

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LoanComplete™

Streamline Loan Processing, Reduce Costs and Ensure Regulatory Compliance



LoanComplete from Fiserv is a life-of-loan suite that supports compliance with complex government regulations and automates time-consuming processes. It efficiently captures and retains content, compares and routes data, and tracks documents to minimise loan processing time, improves portfolio values and reduces lender exposure.

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Value for Your Organisation

LoanComplete is focused on the third domain of loan processing – loan completion. Loan completion is an overarching examination process that automatically compares loan file content and data across lending systems to ensure consistency, accuracy and completeness of loan files from origination, through to servicing and delivery. The LoanComplete solution suite captures, manages, processes and shares content throughout the life of each loan to compile and deliver a trusted, complete, saleable loan asset every time regardless of loan type. The solution provides standardised loan workflow processes for loan origination services, regulatory compliance, secondary market sales and quality control. It also includes pipeline management dashboards and loan reporting so a bank's management team can balance workloads, measure processor performance and access metrics and analytics. By joining your loan completion processes with LoanComplete, your organisation will automate the validation of loan file content and data throughout the loan lifecycle process to ensure that loans comply with regulatory and investor requirements, are complete and saleable, and are managed efficiently for optimal productivity and reduced costs.

Key Benefits

- Improved loan quality
- Reduced operational costs
- Simplifies regulatory compliance
- Configurable workflow engine
- Faster loan completions

Technology

LoanComplete provides both a two tier and three tier architecture. The two tier architecture consists of utilising high volume processing stations that connect directly to the relational database while running all the rules and business logic at the workstation. This model permits LoanComplete to fit an architecture where each additional user added provides more processing power to the system and is responsible for its own tasks.

The three tier architecture developed in a .NET platform consists of an application server that contains all of the business logic, including the workflow routing logic. In this deployment model, the client acts as a presentation layer because all of the processing occurs on the application server. The application server can be scaled using multiple servers and load balancing routers with sticky address capabilities.

Connect With Us

For more information about LoanComplete, email getsolutions@fiserv.com or visit www.fiserv.com.

Services



Managed Services

Improve Service Levels, Enhance the Customer Experience, Optimize Technology and Cost-Effectively Manage Increasing Volumes of Data



Fiserv has the tools, people and capabilities to deliver services on an outsourced basis. Our services are technology-agnostic and use best-of-breed industry-standard software, open source architecture and proprietary tool sets to deliver the right solution based on clients' requirements and budget.

Business Process Outsourcing Services

Business Process Outsourcing Services from Fiserv covers back office and outbound voice operations for retail banking, credit and debit cards, lending, wealth and treasury management, finance and accounting.

Infrastructure Management

Infrastructure Management from Fiserv helps you run your IT infrastructure securely and efficiently in a managed services model.

Testing Services

Whether you are updating a customized application, adding bespoke features or integrating Fiserv applications with other systems, Testing Services from Fiserv can ensure a smooth and cost-effective software implementation.

Managed Application Services

Managed Application Services from Fiserv allows you to successfully outsource complete application support and management to realize greater efficiencies and service levels. Application experts combine Fiserv product expertise with tailored engagement models to deliver high-quality services as a seamless extension of your operations.

In addition to these services, we also offer the following Project Services:

Business Intelligence Services

Business Intelligence Services from Fiserv includes data warehousing; report writing, business intelligence application implementation, data modeling and advanced analytics. Fiserv helps you transform application data into critically important information for accurate decision-making.

Application Development and Systems Integration

From legacy support to new application development, our deep experience with financial technologies enables us to support your development and systems integration needs, whether you are looking for project staffing or ongoing support.



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 and fiserv.com/speed to learn more.

Key Benefits

- Choose the solutions that meet your requirements and budget
- Technology-agnostic
- Best-of-breed industry-standard software
- Assured IT infrastructure security
- Product expertise tailored to your operations

Connect With Us

For more information about Managed Services call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



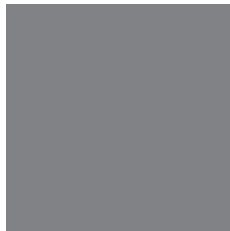
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Performance Acceleration Services

Draw on Extensive Best Practices and Industry Knowledge to Achieve Sustainable Growth



Performance Acceleration Services from Fiserv helps you optimise customer value and increase profitability. The rigour of our analytics allows us to quickly identify, quantify and lead you to new revenue growth opportunities.

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Value for Your Organisation

Fiserv consultants are financial services, customer value and profitability experts – with proven track records of delivering tactical ‘quick wins’ as well as long-term, sustainable growth opportunities that will ensure strong growth in annually recurring revenues. Our business delivery model is light on institution resources and quick on results. With minimal involvement from your staff, Fiserv conducts a six- to eight-week investigation resulting in the identification of numerous revenue enhancement and cost reduction opportunities available to your financial institution. We customise and align these opportunities with your business strategy and market environment, offering a comprehensive business case where required, designed to gain quick consensus and approval. Our understanding of customer behaviour and market shifts can help your institution accelerate the transition from a fee-based business

model to a customer- and service-focused environment. We leverage our experience in heavily regulated markets to help our clients achieve compliance without sacrificing financial goals or compromising customer experience.

Core competency areas include:

- Credit card/store card (issuing and acquiring)
- Retail: current/transactional accounts
- Vehicle finance, personal lending and mortgages
- Business banking
- Wealth management

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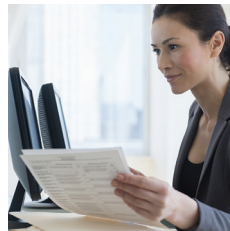
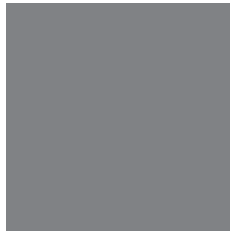
For more information about Financial Performance Services, email getsolutions@fiserv.com or visit www.fiserv.com/international.

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Network Fee Advisor

Increase Profitability Through Improved Management of Rising Card Scheme Fees and Expenses



Network Fee Advisor from Fiserv improves your ability to analyse, audit and manage card scheme invoices by helping you view the relationships between card fees and key performance indicators.

Value for Your Organisation

After a review of your current contracts and invoices, Fiserv creates data inputs and business rules that allow Network Fee Advisor to break out and compare your MasterCard® and Visa® costs by fee type, card type, transaction type and other variables. A dashboard displays all costs associated with card fees and their relationship to key performance indicators (KPIs) as defined by your institution. This enables an improved understanding of transactions or fees that are driving cost increases; cost by business line, card type or transaction type; costs in relationship to portfolio performance; and new fees and exception items.

Network Fee Advisor helps you reduce card programme fees and taxes by 5-20 percent, while improving your ability to manage operational costs going forward.

Key Benefits

- Improved auditing and control of card scheme invoices
- Reduced monthly payments through the identification of operational inefficiencies
- Ability to allocate fee and tax expenses to business and product lines
- More accurate product pricing through the identification of fees by product or transaction type
- Identification of costs that are outside of anticipated or approved ranges
- Geographic consistency through the ability to audit costs across different markets
- Improved efficiencies through the review and tracking of contracts to ensure all applicable discounts and rebates are obtained

Technology

Network Fee Advisor is developed in two methods:

- Windows desktop-based (standalone/ Client Server Architecture)
- Web access-based



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The desktop-based version is mostly recommended for intranet users and can further be categorised into three modes, based on deployment type choice:

- Single user standalone mode
- Single user client server mode
- Multiple user client server mode

The Web version is more suitable for users not on intranet domain and Internet access is the only choice. Though being users from same institution, they may be sub grouped for data isolation and security. The Web version can further be categorised into two modes, based on deployment type choice:

- Lesser usage mode
- High usage mode

Deployment of Desktop Version

Single User Standalone Mode

1. Minimum Win 7 o/s, or Windows Server 2008/2008 R2/ 2012/ 2012 R2
2. Microsoft SQL Server 2008 R2
3. .Net framework 4.5.1

Single User Client Server Mode

1. Minimum Win 7 o/s, or Windows Server 2008/2008 R2/ 2012/ 2012 R2 for Client Machine
2. Windows Server 2008/2008 R2/ 2012/ 2012 R2 for Server Machine
3. Microsoft SQL Server 2008 R2 for Server Machine
4. .Net framework 4.5.1 on both Client and Server Machine

Multiple User Client Server Mode

1. Minimum Win 7 o/s, or Windows Server 2008/2008 R2/ 2012/ 2012 R2 per Client Machine
2. Windows Server 2008/2008 R2/ 2012/ 2012 R2 for Server Machine
3. Microsoft SQL Server 2008 R2 for Server Machine
4. .Net framework 4.5.1 on all Client machine(s) and on Server Machine.

Deployment on Web Version

Lesser user mode (Single machine being used as Web/ App/ Database Server):

1. Windows Server 2008/2008 R2/ 2012/ 2012 R2 on Server Machine
2. Microsoft SQL Server 2008 R2 on Server Machine
3. IIS 8.5 on Server Machine
4. .Net framework 4.5.1 on Server Machine
5. IE 9 on Client (end user) machines

High Usage Mode

1. Windows Server 2008/2008 R2/ 2012/ 2012 R2 on Server Machines (Web server + App server + Database server separate)
2. Microsoft SQL Server 2008 R2 on Database Server Machine
3. IIS 8.5 on App Server Machine, Web Server Machine
4. .Net framework 4.5.1 on App, Web Server Machine
5. IE 9 on Client (end user) machines

Connect With Us

For more information about Network Fee Advisor, email getsolutions@fiserv.com or visit www.fiserv.com.

Service



Performance Advisory Services

Draw on Technological Expertise and Deep Knowledge to Maximise Business Potential



Performance Advisory Services from Fiserv can help you with a wide range of business solutions tailored to your needs.

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Value for Your Organisation

Fiserv is an international leader in the areas of core banking, payments, digital channels and cash management. Our internal consulting team provides specialist advisory services in each of these areas.

Whilst we draw upon Fiserv technological expertise and a deep knowledge base, our advisory services are technology-neutral and can benefit Fiserv clients and non-clients alike to tackle a wide range of business problems. Our consultants are drawn from, and have worked in multiple markets across the world. We combine a truly international perspective with deep local knowledge of each of the markets in which we operate.

Key Benefits

- Revenue and cost management recommendations
- Expert advice on solution implementation
- Insightful analysis of strategic and tactical pricing
- Insight into business case development and cost/benefit analysis
- Advanced analytical modeling guidance
- International benchmarking intelligence

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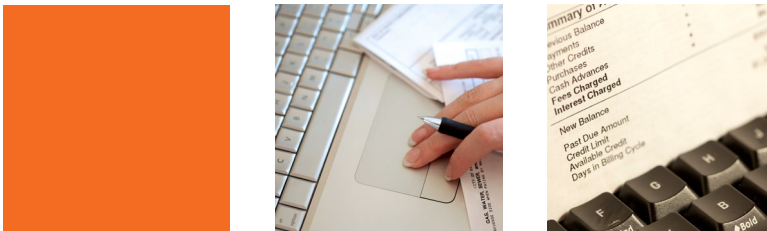
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Product



Advantage Fee™

Improve Cash Flow, Efficiency and Client Service With Comprehensive and Intuitive Technology



Advantage Fee from Fiserv is a comprehensive client billing and revenue management solution that helps financial services organisations worldwide support flexible, innovative and fast-changing fee structures with efficient and controlled invoicing. Advantage Fee streamlines billing processes, allowing you to manage the new generation of fee and account structures, and preventing revenue leakage.

Innovative and Efficient Management

Globalised fee management is enabled with the flexible calculation engine. Advantage Fee can handle innovative fee structures in any currency at any level. Parameters recognise multiple languages and translate according to region, product and business line. The following features further enhance your efficiency:

Instinctual technology—Changes in billing requirements or customer agreements are detected immediately and feed automatically.

Revenue management—Features that track revenue, monitor outstanding client balances and report to the general ledger. And there is support for accrual accounting methods for more effective invoicing.

Reporting techniques—Enable you to evaluate revenue performance and assess potential revenue risks with the reporting capabilities of Advantage Fee.

Automated, Accurate, Secure

Across the financial services industry, the growing complexity of investment solutions and client relationships has led to widespread change in billing requirements. Increased globalisation and a vast range of products and services place additional strain on organisations to achieve operational excellence. The need for automated, accurate and timely invoicing is stronger than ever.

Advantage Fee eliminates the need for manual processes that many businesses still rely upon. It enables the management of the new generation of fee and account structures with an accurate, timely invoicing system. And, you can consolidate your workflow by integrating onto a single platform that is guaranteed to improve billing services.

Key Benefits

- Prevents revenue leakage and common invoicing issues
- Improves customer service with branded invoices that add a personalised touch
- Improves revenue forecasting by leveling out the revenue stream with accurate accruals and improved decision making
- Delivers greater control by replacing manual processes
- Meets audit requirements and industry regulations, including Sarbanes Oxley, Basel III, the Markets in Financial Instruments Directive (MiFID) and Gramm-Leach-Bliley
- Built-in business intelligence and powerful analytical capabilities provide in depth views of any type of business



Technology:

Application Server

Windows Server

Certified: Windows 2008 R2; Install the WOW64 feature Supported: 2012

.Net Framework

Required: .Net 3.5 SP1

Supported: .Net 4.0

Visual C++

Web Server

Software	Version for v7.0	Additional Notes for 7.0
Windows Server	Certified: Windows 2008 R2 Supported: Windows 2012	Install the WOW64 feature
IIS	Certified: IIS 7.5 on Windows 2008 R2	IIS 7.5 requires "IIS 6 metabase compatibility" components
.Net Framework	Required: .Net 3.5 SP1 ASP.Net? Supported: .Net 4.0	Ensure that .Net is registered on IIS.
Adobe Distiller	Adobe Distiller Server 8 or PDF995	Set the ports setting, to 'Print to File'
Active PDF Server	ActivePDF Server 2013	Used as an alternative when converting .PS file to a .PDF file.
Generic PostScript printer driver	32 bit latest version	

Report Server

Software	Version for v7.0
SQL Server Reporting Solution (SSRS)	Certified: SSRS 2008 R2 Supported: 2012

Database Server

Software	Version for v7.0
SQL Server	Certified: SQL Server 2008 R2 SP2 Supported: 2012

Workstations

Software	Version for v7.0
Windows Version	Supported Windows XP SP3 Certified: Windows 7 (32 or 64 bit)
Internet Explorer	IE7, IE8 32bit, IE9 32bit
.Net Framework	Required: .Net 3.5 SP1 Supported: .Net 4.0 and .Net 4.5
Adobe Reader	9 and X

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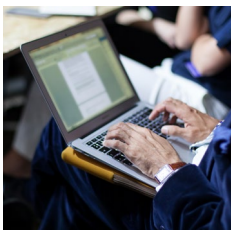
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Messaging Services: Message Broker

Increase Efficiency and Scalability for Asset Managers, Investment Managers, Outsourcers and their Counterparties and Improve Client Service

Messaging Services: Message Broker from Fiserv is a powerful enterprise application integration (EAI) solution that provides messaging and integration to allow businesses to connect disparate systems efficiently. This provides organisations the ability to be agile, and keep pace with rapidly evolving business demands.



Flexible and Integrated

Message Broker uses software-components-based standards that ensure easy implementation and maintenance, which promotes overall low cost of ownership. Messages can be delivered to multiple recipients with defined business rules. It integrates the range of financial messaging protocols and the latest web technologies. Message Broker is strong enough to have been deployed at global asset servicers, large institutional asset managers, bulge bracket broker dealers, custodians and stock exchanges around the world. In addition, Message Broker is flexible as a point-to-point messaging solution that facilitates transaction processing and exceptions management.

Message Broker and Your Firm

Message Broker provides tremendous business capabilities to firms of all sizes, including: routing messages to multiple destinations, based on rules, with limitless complexity. This includes support for external libraries such as SWIFT, FIX, Omgeo, DTCC and comprehensive exception message handling.

Operation with Oracle and MSSQL can be easily configured to support database messaging without additional development. An alerts capability allows administrators to monitor system and environment performance from any distributed PC, as well as from remote PCs. Message Broker performs all message formatting requirements and can connect to all mainstream computing environments.

Message Broker Efficiency

In addition to message orientated middleware (MOM) architecture, Message Broker also supports horizontal and vertical scaling, and synchronous and asynchronous message flows. Message Broker also handles errors with exception-based reporting; and enables a configurable numbers of processing units, which in turn, can preserve related message order. Due to its scalability, Message Broker can fully interface with Unified Wealth Platform from Fiserv, to facilitate consolidated reporting, easy monitoring of accounts, and their adherence to investment policy statement (IPS) compliance terms.

Message Broker technology, backed by the power of TradeFlow™ from Fiserv, features:

- MOM architecture: This architecture supports real-time messaging, tracking and error logging
- Multiple enterprise application integration options: Message Broker can integrate with various message queue solutions, Web Services, SSH File Transfer Protocol, File, Importer/Exporter Database, email, and has Batch Importer/Exporter



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Message Broker can integrate with the following financial utilities:

- Oasys Domestic
- Omgeo Central Trade Manager
- SWIFT Alliance and SWIFT LITE2
- DTC (TradeSuite ID)
- Traiana
- MarkitServ
- Bloomberg
- Best of Breed order management, portfolio accounting, and back office systems
- Payment Messaging

Technology

Integration with a full J2EE complaint Web Workstation (thin client). Built in integrated development environment (IDE): An IDE, which supports, source control of all artifacts, packaging code as libraries, a debugger, and is suited for teams with many developers

Key Benefits

- Supports the concept of multi-tenant, multi-entity
- Supports advanced ISO standards in the post trade space -7775, 15022 and 20022.
- Message Broker support creates and manages all the leading industry formats like FIX, SWIFT, Omgeo – Oasys, CTM, FpML, MarkitSERV-FpML
- Rapid time of market compared to any external tool

Connect With Us

For more information about Messaging Services: Message Broker, email getsolutions@fiserv.com or visit www.fiserv.com.



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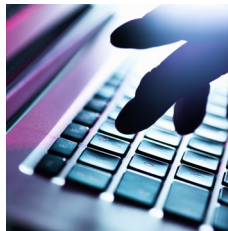
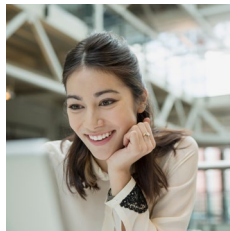
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Product



TradeFlow™

Manage the Entire Post-Trade Processing Workflow From Trade Capture to Settlement Confirmation



Technology:

Support for industry leading operating systems (Microsoft Windows, Red Hat Enterprise Linux or Solaris) and database technologies (Oracle or Microsoft SQL Server) allows clients to implement robust and scalable solutions to support their middle office operations.

TradeFlow from Fiserv is designed to enable back-office professionals from global financial organisations to efficiently manage their entire post-trade process from trade capture to settlement. The solution provides automated workflows, based on industry best-practice standards with regard to the confirmation and settlement of trades. It supports multiple asset classes and currencies.

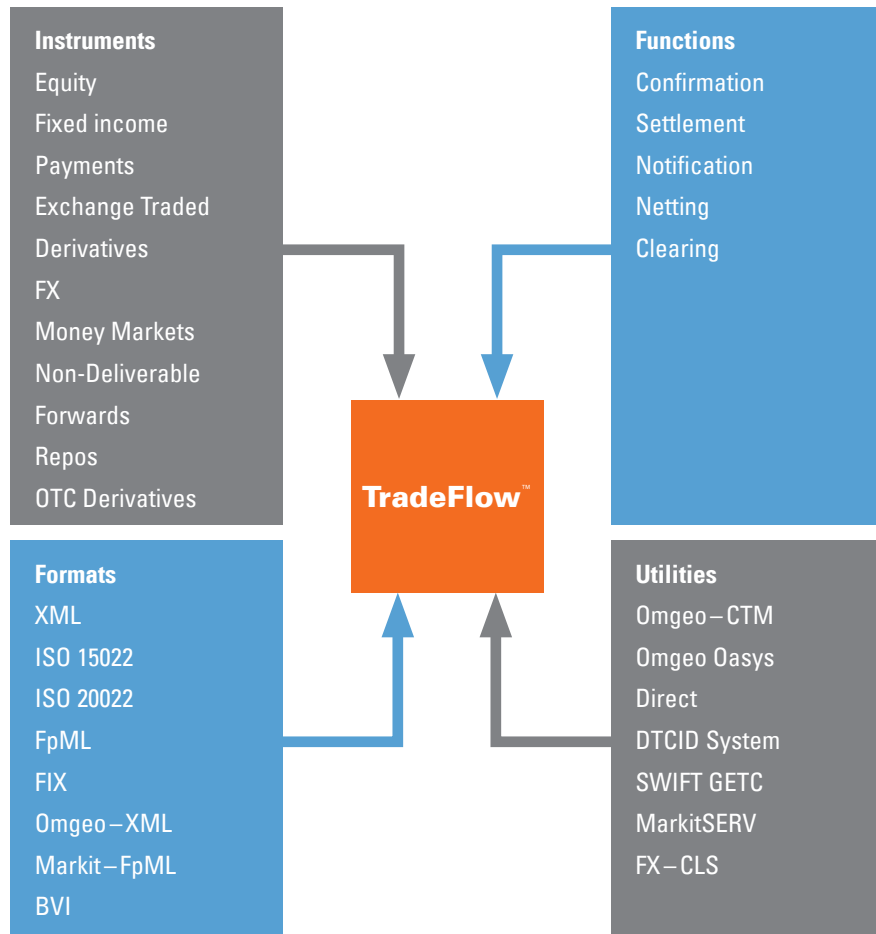
An Efficient Single Platform

TradeFlow enables you to achieve efficiencies in post-trade processing by providing a single platform for multi-asset post-trade processing so that you can efficiently manage operations and benefit from reduced operating costs. TradeFlow provides organisations with the ability to scale with projected industry increases in transaction volumes while minimising operational overhead. It firms to rapidly take on new clients, create classes and support global expansion. It reduces losses and manages exceptions effectively by identifying them early in the process.



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TradeFlow Solution



Key Benefits

- A single platform for exception handling and resolution
- Facilitates business monitoring and improves error capture
- Powerful enterprise application integration (EAI) tools for straight-through processing (STP) from order management to portfolio accounting
- Offers a wide range of interfaces to industry utilities, such as SWIFT, Omgeo and DTCC. Provides links to investment managers, brokers, custodians and other market participants
- Delivers the entire catalog of SWIFT message types with support for ISO 15022 and ISO 20022 standards

Connect With Us

For more information about TradeFlow, email getsolutions@fiserv.com or visit <http://www.fiserv.com/industries/institutional-management.htm>.



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