



**fiserv.**

Latin America, Canada and Caribbean





Transaction Processing

- Signature\*
- Connected Teller™ for Signature\*
- Card Management for Signature\*
- Communicator™ for Signature\*
- POSH™
- Collections for Signature\*
- Data Warehouse for Signature\*

Cash Supply Chain Management

- CorPoint®: Deposit Manager
- CorPoint®: Order Manager
- Device Manager™
- Integrated Currency Manager™
- Device Manager™: Terminal Connect

Digital Channels

- DigitalAccess

Business Process Engineering

- Aperio™
- Nautilus®

Compliance and Risk Management

- AML Risk Manager
- Compliance and Fraud Management
- FATCA Manager
- Asset Liability Manager
- Payments Fraud Manager
- Frontier™ Reconciliation
- Funds Transfer Pricing
- LoanComplete™
- Management Planning & Control

Services

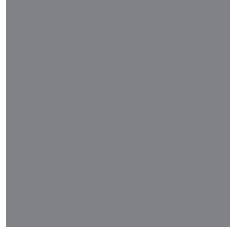
- Performance Acceleration Services

## 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](http://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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

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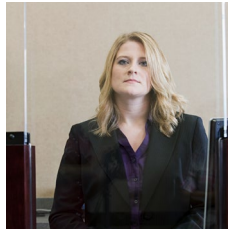
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## Product



### 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 organization.

#### 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

### Connect With Us

For more information about Connected Teller for Signature, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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## Product



### Card Management for Signature®

Support for the Complete Lifecycle of the CardsYou 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 organization.

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[www.fiserv.com](http://www.fiserv.com)

#### Key Benefits

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

#### Technology

IBM® Power System i (iSeries)

#### Connect With Us

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#### Value for Your Organization

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 programs, 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®.

## Product



### Communicator™ for Signature®

Flexible, Open Architecture to Maximize Your Organization



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 maximize 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

#### Connect With Us

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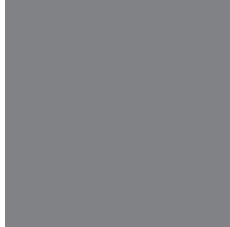


## Product



### POSH™

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



POSH from Fiserv gives your organization 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.

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### Key Benefits

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

### Value for Your Organization

POSH is an ATM and POS terminal management, authorization and switching solution for payment cards and payment transaction systems. From device driving to authorization 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 authorization 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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://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 Maximize 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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

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## Product



### Data Warehouse for Signature®

Optimized 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 analyze key Signature data and turn it into information by providing normalized data and metadata in a database separate from the production database.

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### Database Integrity

Normalized data from Data Warehouse is optimized for reporting and analysis purposes as opposed to the production database, which is optimized 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
- Utilizes 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

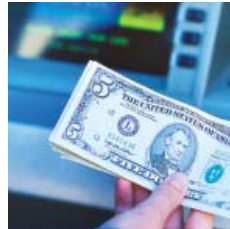
For more information about Data Warehouse for Signature, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

## Product



### 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.

#### Value for Your Organization

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.

#### 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

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

Virtualization 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](mailto:getsolutions@fiserv.com) or visit [www.financialcontrol.fiserv.com](http://www.financialcontrol.fiserv.com).



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## Product



### 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 by enabling currency ordering through an automated telephone system or online Web portal.

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### Value for Your Organization

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.

### 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

### 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

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.

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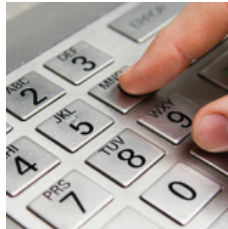
For more information about CorPoint: Order Manager, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

## Product



### Device Manager™

Deliver Improved Results and Minimize 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 Organization

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, analyze, 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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### Server 2012 Standard Edition

- Microsoft SQL Server 2008R2 or 2012
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### 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

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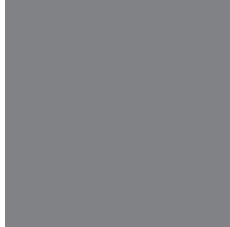


## Product



### Integrated Currency Manager™

Automatically and Accurately Forecast Customers' 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 Organization

Integrated Currency Manager accurately forecasts cash demand for all cash point types, reducing cash levels 20 to 40 percent while optimizing 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 centralized view of currency activity across the enterprise, allowing organizations to quickly adjust to shifts in demand, ensure customer satisfaction and maximize profitability. With a secure and scalable Web-based design, the system allows organizations 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 customers' security, performance, scalability, availability and reliability needs. High-level solution architecture includes:

Application server

Database server

Web server

Batch and Report server

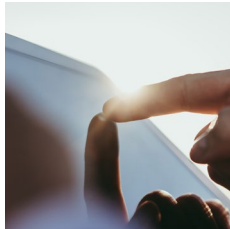
#### Connect With Us

For more information about Integrated Currency Manager, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://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 optimizes 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 prioritize, 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.

## Connect With Us

For more information about Device Manager: Terminal Connect, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

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## 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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## 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.

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

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[www.fiserv.com](http://www.fiserv.com)

### Value for Your Organization

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

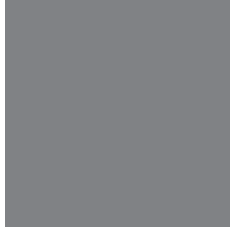
For more information about DigitalAccess, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

## Product



### 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 Organization

Aperio integrates and automates business processes, tracks customer interactions across multiple channels, and gives your organization 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 personalized customer sales and service across the branch, contact center and Internet. In fact, thousands of sales prompts are deployed monthly resulting in incremental sales to

#### 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
- Utilizes 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

customers. With enhanced intra-company collaboration, positive ROI is delivered.

#### 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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

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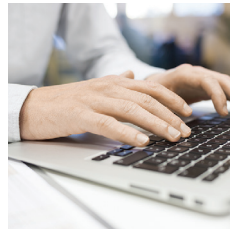
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## Product



### Nautilus®

Create, Organize 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, organize, streamline and structure mountains of documents for easy access.

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[www.fiserv.com](http://www.fiserv.com)

#### 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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

#### Value for Your Organization

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 QQL 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.

## 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, 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 and at the same time provides 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
- Enables behavioral 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





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Suspicious activity detection that enables real-time decision-making

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

## Connect With Us

For more information about AML Risk Manager, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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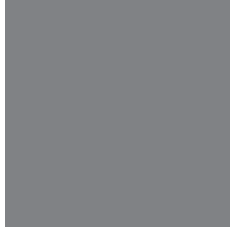
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## Solutions



### 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 visualization, real-time detection, beneficial ownership insight, behavioral profiling of any entity including counter-parties 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.

#### Check Fraud Manager

Check 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 check fraud detection accuracy and real-time capabilities to help financial institutions 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. Organizations 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. Organizations 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 program 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

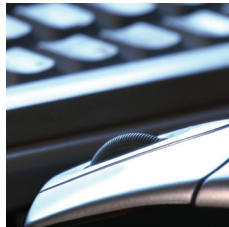
For more information about Compliance & Fraud Management, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

## Product



### 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 minimizes the cost, impact and risk of complying with 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 programs, 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 centralized 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

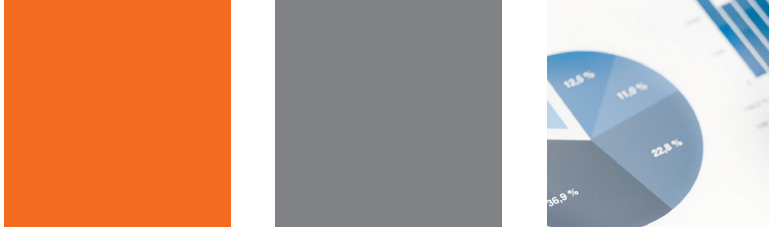
Microsoft .NET, Microsoft Windows, Microsoft SQL Server

#### Connect With Us

For more information about FATCA Manager, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://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.



### Connect With Us

For more information  
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Processing Services,  
Risk & Compliance,  
Customer & Channel  
Management and  
Insights & Optimization.  
Our solutions help clients  
deliver financial services  
at the speed of life to  
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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 minimize financial losses.

### Flexibility and Configurability

Payment Fraud Manager applies advanced analytics and risk scoring models that enable fraud investigators to prioritize the highest risk transactions for review. All of the data needed to process suspicious payments is provided at their fingertips. This allows organizations 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 organization'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



### Connect With Us

For more information  
about Payment Fraud Manager,  
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Management and  
Insights & Optimization.  
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deliver financial services  
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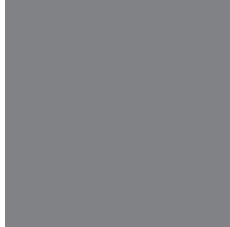
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1002-16-30743-COL-LACC 07/16



## 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

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.



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](http://fiserv.com) and [fiserv.com/speed](http://fiserv.com/speed) to learn more.

## Account Certification and Reconciliation

Account Certification from Fiserv 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 organization 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

For more information about Frontier Reconciliation, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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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.

#### 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.

#### 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)

#### Technology

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



### Connect With Us

For more information about  
Funds Transfer Pricing,  
email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
or visit [www.fiserv.com](http://www.fiserv.com).

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## Product



### 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 minimize loan processing time, improves portfolio values and reduces lender exposure.

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

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#### 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 utilizing 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](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

#### Value for Your Organization

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 standardized 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 organization 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.

## Management Planning and Control

Simplify Enterprise Budgeting and Planning Across Your Organization



Management Planning and Control from Fiserv can help you manage, measure and budget your financial institution's total profitability with collaborative tools that include all relevant information, and reports that eliminate budget delays, errors and frustration.

### Key Benefits

- All users work within the same system, assuring data consistency and integrity
- Critical data can be viewed in different versions, dimensions and contexts for maximum flexibility
- Automates and streamlines processing and reporting

### Ensure Participation and Collaboration

Management Planning and Control provides the tools to ensure maximum participation and collaboration in the budget process across the enterprise without the delays, errors and frustration.

It uses a single, integrated, Web-based architecture instead of linked spreadsheets and multiple touchpoints so users work within the same system. This assures data consistency and integrity.

The Microsoft Excel interface ensures users are familiar and comfortable with data entry, calculation, formatting and printing capabilities. Users can access information from the secure database of Management Planning and Control through a Web browser or Excel input views linked to the database within Management Planning and Control.

The architecture of the solution provides instant, ongoing control of the budget process with the ability to analyze budget status and acceptance by management

structure, initiative, project and version. It is administered from a single site, so upgrades are easy to perform.

With point-and-click simplicity, changes are automatically input and propagated from the database throughout the application. This enables organizations to automate the processes used to generate, distribute and maintain production reports and books of reports. Organizations define when and how reports are generated and delivered, including date ranges, frequency and time. They also choose delivery method, which can include any combination of email, network server, printer, or Web portal.

### Technology

Basic system requirements for an implementation with up to 50 concurrent users include Microsoft Windows Server 2003, SP1 or higher, Oracle Version 9.2.0.8, Microsoft Windows XP Professional and Microsoft Internet Explorer 6.0 or higher. Management Planning and Control is scalable to much larger environments; specific information about the institution, including the number of concurrent users.



### Connect With Us

For more information about  
Management Planning and Control,  
call 800-872-8772,  
email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
or visit [www.fiserv.com](http://www.fiserv.com).

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## Service



### Performance Acceleration Services

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



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

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](http://fiserv.com) and [fiserv.com/speed](http://fiserv.com/speed) to learn more.

#### Value for Your Organization

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 customize 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 behavior 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

#### Connect With Us

For more information about Financial Performance Services, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com/international](http://www.fiserv.com/international).

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