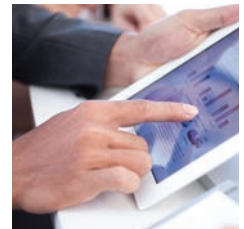


Bank Platform

fiserv.

Signature®

A Fully Customizable and Feature-Rich Banking Platform
for a Sharper Competitive Edge



The background is a vibrant blue with a complex, abstract pattern. It features a grid of squares that appears to be receding into the distance, creating a sense of depth and perspective. The lines of the grid are curved, giving it a dynamic, flowing appearance. The colors range from a deep, dark blue to a lighter, more saturated blue, with some areas appearing slightly blurred or out of focus, enhancing the three-dimensional effect.

Fiserv is the U.S. market leader in account processing services. More than one-third of U.S. financial institutions rely on Fiserv for account processing solutions and expertise.

Bank Platform

Signature from Fiserv is a comprehensive and customer-centric banking platform ideal for larger financial institutions and other high-volume, transaction-focused enterprises. Flexible, scalable and enhanced by innovative companion solutions, Signature serves today's processing needs and prepares you to meet tomorrow's changing demands.



Signature serves financial institutions ranging from de novo subsidiaries to Tier 1 global powerhouses holding more than \$125 billion in assets.

Your financial institution was meant to lead. You have big objectives, but you're determined to maintain your customer focus. So, you have strict requirements and high expectations when choosing a technology partner. Simply put: you want more—more capacity, more agility, more and better ways to serve customers. You want an efficient banking solution that helps you deploy new products and services quickly to compete effectively with local peers, regional players and national brands.

Signature is that solution. From account processing and enterprise integration to multichannel delivery and everything in between, Signature supports your organization's strategic goals to:

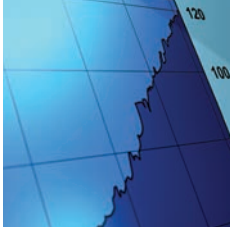
- Build revenue—New revenue is within your reach using unique points of differentiation to attract and retain profit-generating customers, and drive payments, transactions, lending and debit use
- Manage risk—You have the tools needed to stay ahead of regulatory compliance, reduce fraud and minimize risk
- Deepen relationships—Flexible and user-friendly solutions help you deliver personalized service the way your customers prefer
- Make informed decisions—Harness the data captured within your core applications to solve complex challenges and make profitable decisions

- Optimize efficiency—Time-saving functionality reduces repetitive steps, helping cut costs, increase profits and boost productivity
- Unify channels—Customers have a consistent experience at every touchpoint—branch, phone, ATM, online, tablet or other mobile device

"Our decision to partner with Fiserv was based on the company's solid history with large financial institutions throughout the U.S., coupled with the scalability to meet our future needs. With solid partners, we are able to continue to deliver valuable services to our customers."

**Chairman and CEO
Mutual of Omaha Bank**

Advanced Technology



Financial institutions seeking a banking platform that leverages service-oriented architecture (SOA) to facilitate customization, integration and business process improvement will find great value in Signature.

Fiserv brings together resources from across the company to make Signature a total banking solution that spans an increasing array of channels. This comprehensive approach, along with our drive for innovation, has helped to produce a bank platform and front-to-back technology suite recognized in the industry for scope and reliability. Because it is highly adaptable, Signature can be tailored to meet your unique product requirements and processes. The service-oriented architecture of Signature extends and improves integration among applications.

Flexible and Scalable

The scalable Signature bank platform not only provides a flexible and customizable solution for account processing, but also integrates with disparate systems and legacy applications to preserve the value of your IT investment, and to accommodate mergers and acquisitions. You receive the flexibility of service-oriented architecture (SOA), an industry-standard integration method, plus easier maintenance and a safe, secure upgrade path.

Designed for financial institutions that view flexibility and advanced technology as key differentiators, Signature delivers

a powerful, comprehensive banking environment that is perfectly suited for both commercial and retail-focused banks, and is available on an in-house or outsourced basis. Either delivery method provides the power of the most scalable software on the market today.

The flexible architecture of Signature greatly improves your operations, helping simplify workflows, accelerate processes and break down technology siloes. Data from multiple sources is easily aggregated, and customers have consistent, real-time access to account balances across all delivery channels.

Seamless Integration

To further extend the integration capabilities of Signature and enhance its business value, Fiserv offers Communicator Advantage™. Communicator Advantage is a standards-based integration solution built on industry-leading technology that helps you orchestrate a consistent experience across all channels and systems.

Signature integrates with proprietary software and third-party applications as well as a portfolio of essential Fiserv applications, including remote capture, payments, compliance, risk, and online and mobile banking solutions. You'll benefit from best-of-breed Fiserv solutions such as Aperio™, our cross-channel customer experience platform; Connected Teller™ for Signature, a smart-client companion to Aperio that helps maximize customer interactions, and Corillian Online®, the leading online banking platform for retail and business customers.

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"Since installing Aperio, we've improved efficiency across our organization. The user-friendly workflows enable us to complete customer maintenance quickly and accurately, so we have more time to focus on revenue opportunities during customer interactions."

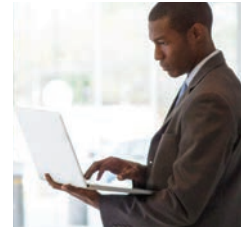
SVP, Retail Banking Operations
Broadway Bank
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Seamless integration with our world-class enterprise content management system and automated workflows provide immediate access to documents and business processes. These solutions improve systems management, control costs, and provide a superior and consistent customer experience.

At the Desktop, On the Go

Signature is further enhanced by its easy-to-use interface, which helps even the inexperienced user to quickly become an expert. UI for Signature, our browser-based interface, gives Signature screens a user-friendly, Web page feel, and offers significant benefits in terms of appearance, training, usability, security and product stability.

Our banking software can be customized, yet remains maintainable—the best of both worlds. Signature's leading-edge technology is not confined to the desktop. Financial management applications and mobile banking can be used on tablets, smartphones and other mobile devices. These applications enable anytime, anywhere banking, which is convenient to your customers and helps attract unbanked and underbanked populations. Mobile technology also helps reduce your operational costs by "right-channeling" customers.



Whatever business challenges you face, Fiserv innovators employ leading-edge technology to address them.

Integrated Solutions



More than 20 billion digital payment transactions are managed by Fiserv each year.

By partnering with Fiserv, your financial institution is positioned to take advantage of our broad portfolio of technologies, enabling you to increase efficiency, streamline operations and simplify vendor management.

Our solutions deliver what your customers want now, and new developments continue to anticipate what you will need in the future. You'll find tools that can change the way you serve your customers and help you achieve the profitable, low-risk growth you're seeking.

Payments

Fiserv is leading the industry with innovative solutions for making payments in person, online, or by smartphone or tablet. Cutting-edge products, like our Popmoney® personal payments service, help you build revenue, mitigate payment-related risks and provide a truly satisfying customer experience.

By supporting a paperless, online environment, these solutions can also cut costs and increase efficiency. Our payments solutions are designed for the way your customers want to bank.

Risk & Compliance

The very nature of banking puts financial institutions at risk. Fiserv leads the industry in financial crime prevention technology, and our full range of risk and compliance solutions can help you detect, manage and prevent more types of risk than solutions from any other company.

Our solutions are designed to help ensure data integrity and also help you maintain regulatory compliance. With a strategic view of risk across all your business channels, you are better able to minimize exposure and avoid financial loss.

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"As we consolidated four separate banks into one common infrastructure, we leveraged many Fiserv solutions including Signature, Prologue™, Nautilus®, EFT and Item Processing. Our strong partnership with Fiserv helped us complete this project in 18 months."

SVP, Director of Information Strategy
Boston Private Bank & Trust Company
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Customer & Channel Management

Consumers want choices and convenience, from in-store branches and ATMs to walk-in bill pay services. More and more, they prefer self-service via mobile and online solutions, and our products help you steer customers toward these profitable channels.

Fiserv solutions help you reach customers where they live, work and play. Online, mobile, tablet, and telephone banking and account opening are a few of the opportunities to serve customers more efficiently and cross-sell additional financial services. And advanced loyalty and reward programs help build lasting customer relationships.

Insights & Optimization

The quest for better business intelligence can strain your resources. Let us help you gather and process data that will lead to operational efficiency, increased competitiveness and a clear understanding of your best growth opportunities.

We have the tools and expertise to analyze your financial, customer and market data, and suggest the optimal solutions for achieving your objectives. Armed with this information, you can engage in sound decision-making and accurate budgeting, and also maximize the effectiveness of customer engagement.

Processing Services

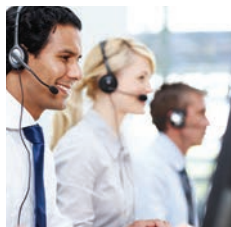
The quality and convenience of your account-based processing services matters more than ever. Fiserv helps you gain a competitive advantage by keeping up with the newest processing technology.

The breadth and depth of our processing solutions give you the most choices for a complete solution without needing additional vendors. Our processing services include ATM network support, debit and credit cards, bill delivery and payment, item processing, prepaid cards, lending solutions and much more.



Fiserv is the only provider to offer in-house and outsourced branch, merchant, teller, ATM, consumer and mobile deposit capture all on a common Web platform.

Partnership and Service



Fiserv is the only provider to offer in-house and outsourced branch, merchant, teller, ATM, consumer and mobile deposit capture all on a common Web platform. At Fiserv, our goal is to deliver the greatest possible value to our clients in everything we do. From the day you decide to make Signature technology a part of your operation, you'll have access to services and resources that get you up and running and help keep you there, enabling you to realize maximum benefit from your partnership with us.

When you partner with Fiserv, 20,000 associates are working to ensure that you have the technology you need to succeed. Your collaboration with Fiserv begins with top-flight planning and implementation. Whether your migration to Signature takes place as a "big bang" conversion or on a phased basis, project management and installation teams work closely with your financial institution to provide a smooth transition and make sure Signature meets all requirements to your complete satisfaction.

Expert Training

Our training services help your staff work more confidently, serve your customers better and make more effective use of our solutions. In-depth training is a hallmark of every Signature installation. The highly experienced training team devotes about 70 days to training and product consulting with

your organization, all phased to coincide with associated activities in the conversion and installation process.

Training on the full range of Fiserv products may be provided in person, by live webinar or through recorded online training. Should you require departmental or institution-wide training, targeted product consulting, or assistance developing your own internal training program, our team is available to help.

Prompt Service

Our client services team stands ready to answer questions and solve problems for Signature users. When a member of your staff contacts client services, their inquiry is routed to an individual who specializes in the topic at hand.

The support team delivers an immediate response on 94 percent of client calls received. The remaining inquiries, including online inquiries, are returned within two hours. Your team can track progress through the Collaborative Care CenterSM from Fiserv, a client-focused website where support cases are managed.

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"Many of our key strategic initiatives have been successful due in large part to the skill and expertise Fiserv team members bring to a project, and the knowledge they've acquired about our bank. They are a critical part of our team."
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EVP and CIO
NBT Bank

Value-Added Resources

Fiserv clients have several avenues for additional education and enrichment. Client conferences and meetings are a great opportunity to tap Fiserv resources and expertise, interact with your peers and learn from industry experts as they share insight into what's on the horizon. In addition, the Resource Center at Fiserv.com is a repository of proprietary research and thought leadership on a variety of critical industry topics, offering strategies and tactics for capitalizing on new opportunities.

An independent group of Signature users also provides a channel to share ideas and best practices and to communicate with Fiserv, including the opportunity to suggest enhancements to the next Signature release. In addition to periodic meetings, the Signature User Group maintains a website with many useful resources.



Our goal is excellence at every touchpoint—from sales and account management to conversion, implementation and support.

Signature: Delivered Your Way



Fiserv maximizes your efficiency, whether processing is in-house, outsourced, hosted or a combination.

We understand that your needs are uniquely shaped by your market, your goals and your business model. Signature is deployed the way you specify—to support the processing environment that works best for your financial institution.

A Range of Choices

Fiserv offers a full spectrum of delivery options.

- Licensed—You own and operate your hardware and software in-house, with expert support and timely updates from Fiserv
- Integrated Service Bureau—Fiserv provides remote online processing services, which helps your team deliver superior customer service at all touchpoints
- Resource Management—You enjoy the savings and convenience of an off-site data processing center while retaining control over all processing functions
- Facilities Management Services—Fiserv manages the data processing staff, equipment and software on your premises, guided by your specific goals and needs

You can choose a single delivery method or use a hybrid approach, making Signature even more adaptable to your business model.

An Easy Switch

With these Fiserv delivery options, switching processing environments is seamless, so you never have to feel permanently locked in to one option. And whatever your situation, whether moving between in-house and hosted environments, or converting from a third-party platform to Signature, you can count on Fiserv to deliver a smooth transition.

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"Signature is a flexible, open platform supported by superior ancillary solutions that can meet our unique business requirements for today and into the future. The out-of-the-box capabilities, as well as the ability to customize for our particular requirements, help us respond to customer needs and create a superior banking experience."

SVP, Operations and Information Technology
Investors Bank
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Connect With Us

For more information about Signature, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com/signature.

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About Fiserv

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 for a look at what's next now.



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