

Feature Pack Updates for Signature®

The latest feature pack releases help ensure you are maximising the functionality of the Signature platform

To help create a more optimised solution for Fiserv clients of Signature, Fiserv offers enhancements that deliver added functionalities and process improvements. These enhancements are delivered through feature pack releases and are specifically designed to maximise the power of Signature from Fiserv.



DataView Dashboard

DataView Dashboard for Signature helps financial institutions increase operational efficiency and generate higher revenues through creation of smarter customer strategies. Analytical products and services from Fiserv are accessed through the feature pack to exploit the rich data within Signature and transform it into actionable business insights.

Gain Deeper Insight From Historic Customer Data

Consumers expect their financial services providers to offer the newest, most innovative service offerings available. Those providers that ignore consumer expectations risk losing customers to agile providers offering optimised product experiences. But balancing innovation with customer retention strategies in order to grow profitability takes actionable insights derived from historical data. Specifically you must:

- Manage and harness the vast array of historical customer data in your database to create actionable insights
- Use those insights to take control or create new customer engagement strategies while reducing data management costs by maximising operational efficiencies

DataView Dashboard is deployed as a performance dashboard that seamlessly integrates with the Signature core platform. This solution provides actionable analytics from the historical customer data archived within the Signature database – helping you enhance relationship value and profitability.

Banks can also leverage analytics advisory services from Fiserv to create analytical models across customer life cycles, including: customer value segmentation, cross-sell, attrition scoring and forecasting. We can help you create a variety of analytical models based on your unique business needs. And, the model outputs can be integrated into DataView Dashboard for effective strategy and product development decision making.

Turn Customer Insights Into Profit

DataView Dashboard provides the tools to convert customer data into insights that help generate new revenue streams. And you can take control of customer engagement strategies and reduce the cost of data management services by maximising operational efficiencies. DataView Dashboard helps you:

Indicative Performance Dashboard Views



360 Degree Customer View

1. What is the customer acquisition rate and profile of the newly acquired customer base?
2. What is the demographic mix of my customers and how can I use it for effective campaign management?
3. What are the preferred product combinations used by customers?



Channel Analysis

1. What percentage of customers have adopted a channel in a particular branch/region?
2. What percentage of channel users are using the preferred channel actively?
3. Which is the most preferred channel for each different customer segment?
4. Which customers should I target for channel migration?



Customer Attrition

1. Which segment has shown maximum attrition rates in the past?
2. How have attrition rates of different segments varied over the last few months?
3. What are the characteristics of customers who have closed their accounts?



Product Holding Analysis

1. What is the product penetration percentages across the customer base?
2. Can I identify customer value segments across products?
3. Which customers are completing their product tenure and how do I re-engage with them?

- **Identify valuable customers** and introduce customised engagement programs to connect and engage more frequently with customers across their financial lifetime
- **Proactively manage attrition** by identifying customers who are likely to leave you
- **Identify cross-sell opportunities** within the existing customer base, depending on existing product and service mix
- **Identify channel usage by different customer segments** and devise channel migration strategies
- **Take advantage of our analytics consulting services** to jointly build revenue and profit generation strategies

Event Driven Fees for Signature

Event Driven Fees for Signature provides institutions with the ability to assess and apply service charges on both a real-time or periodic basis, based on event parameters and triggers established in Signature. Available through Event Manager for Signature, this solution enables your institution to take control of event-based fee charging more accurately and profitably than ever before.

Let ROI Drive Your Technology Spend

In an increasingly technology-led environment institutions need to balance innovation with platform efficiency and profitability to provide effective return on investment. Timely collection of fees and charges for known and predictable future events is an essential element for the optimal operational efficiency and profitability calculation of today's modern retail banking platform.

DataView Dashboard delivers:

- Single customer views through performance dashboards based on product and transaction behaviour
- Out-of-the-box reports including the capability to create predictive models across the customer life cycle
- Business discovery platform offering the ability to uncover insights that enable you to solve business problems and easily export/mail a target list of customers for campaigns
- Customer segmentation capabilities based on business needs

Event Driven Fees delivers:

- Parameters for identifying exceptions (warning and override messages) for charging fees in real time
- The capability to charge real-time fees at the time an event is occurring (at posting of the transaction or where an overriding message has been created in Event Manager)
- The ability to create reports of the real-time fees taken for the current and prior periods from system account inquiry screens, service charge statements and common file reports
- The capability to reverse real-time fees from Teller for Signature when the original transaction has been reversed

Event Driven Fees enables clients to create predictable events, which makes real-time charging completely automatic. And, fee collection and booking of fees are optimised for more efficient revenue recognition and accounting purposes.

Using Event Manager for Signature, you can:

- Define and monitor events, both customer and account driven, within Signature, including insurance policy or loan account renewals for example
- Create a report or customer contact log, or initiate a workflow case
- Monitor and capture pre-defined system events, and notify clients by their chosen method
- Run multiple sales campaigns simultaneously with over 150 possible definable events available within Event Manager

FATCA Data Collections

FATCA Data Collections for Signature provides a method for financial institutions to identify and report certain accounts held by U.S. tax residents to U.S. regulatory authorities. This helps your institution remain compliant with FATCA legislation and to avoid severe financial penalties.

Remain FATCA Compliant to Avoid Financial Penalties

Financial institutions around the world are challenged to manage increasingly complex regulatory obligations and a global focus on the issue of tax evasion. To effectively handle these challenges, your institution needs robust and flexible technology solutions that enable you to respond quickly to changing regulatory requirements.

FATCA compliance is mandated by the U.S. Internal Revenue Service (IRS) to combat U.S. resident offshore tax

FATCA Data Collections delivers:

- Account tracking to maintain your personal account holders as either a U.S. citizen/resident or foreign (non-U.S.) entities with substantial U.S. ownership, enabling the Foreign Financial Institution (FFI) entities to comply with FATCA regulations
- Entity classification to determine the FATCA financial institution entity, to further identify if the institution is organised/incorporated in the United States, and if it is a Beneficial Owner or an Intermediary
- Global Intermediary Identification Number (GIIN) details, which will be issued when the FFIs enter into an agreement with the IRS
- Additional documentation for each accountholder to facilitate the FATCA classification, certification and FATCA regulatory reporting
- Customer FATCA status/certification and validation exceptions for monitoring compliance with the FATCA regulations

evasion. It requires foreign financial institutions to identify and report on U.S. taxable accounts and to identify customers with U.S. tax liabilities. Failure to comply with the FATCA regulations can mean severe financial penalties levied on any institution proven to be non-compliant with the regulations.

Protect Your Institution With FATCA Data Collections

With FATCA Data Collections, Fiserv minimises the cost, impact and risk of complying with FATCA regulations for financial institutions. Available through a Signature feature pack update, FATCA Data Collections provides a broad set of capabilities to orchestrate, execute and manage FATCA compliance.

IASP Support Feature Pack

Signature via a feature pack provides support for the IASP (Independent Auxiliary Storage Pool) facility that enables high availability for critical objects on the IBM i operating system for both internal and shared storage (SAN).

High Availability and Disaster Recovery Are Non-Negotiable

Today's technology platforms must be continuously available. High availability (HA) and disaster recovery (DR) are non-negotiable. With global online networks, POS, ATM, internet, and hand-held device applications servicing transactions dependent on 24/7/365 availability, uptime and disaster recovery capabilities are the vital component of an institution's ongoing customer satisfaction and ultimately, profitability.

Ensure the Availability and Recoverability of Your Data and Applications

The IASP support feature pack for Signature allows our clients to use the IBM Power HA product to meet the demands of today's non-stop transaction environment – ensuring availability and recovery of data at all times when needed.

IASP support feature pack enables:

- Greater uptime due to shorter IPLs so you can leave non-critical IASPs offline
- Enhanced security through data and path encryption by ASP
- The ability to move large amounts of disk between two physical servers in seconds
- The ability to consolidate to meet compliance needs for isolation
- Reduced software licensing fees (single OS)
- Data resiliency with HA/DR recovery processes
- Support for SAN storage
- The capability to consolidate or isolate multiple IASPs per system
- The capability to isolate data for specific environments
- The capability to bring data online only when needed
- The option of isolating any server of choosing
- The ability to isolate maintenance so it does not affect the entire system
- The capability to manage save/restore by IASP

Treasury Connect for Signature

Treasury Connect for Signature provides Signature users with an interface to Visual Risk - an advanced, cloud-based treasury system for financial institutions that enables the processing, analysis and display of complex data in a unique graphical manner.

Treasury Connect enables positions to be correctly represented on the Signature general ledger.

Connect Signature to the Power of Visual Risk

With Treasury Connect, Signature enables users to process an incoming file of transactions and post them to the Signature general ledger (GL) subsystem to properly record the daily financial activity.

Treasury Connect for Signature functionality includes:

- Signature integration used to deliver the GL transaction file to Signature from Visual Risk
- An interface program that processes the incoming file to create a GL batch on Signature

Factoring for Signature

Factoring for Signature allows financial institutions to access third-party factoring services that enable them to seamlessly offer business finance services to their customers.

Balance Risk With Profitability of Receivables Finance

To accommodate your customers' finance needs in an ever-evolving technology landscape, you need to provide a range of receivables finance options with efficiency – all while maintaining profitability. Specifically you need to:

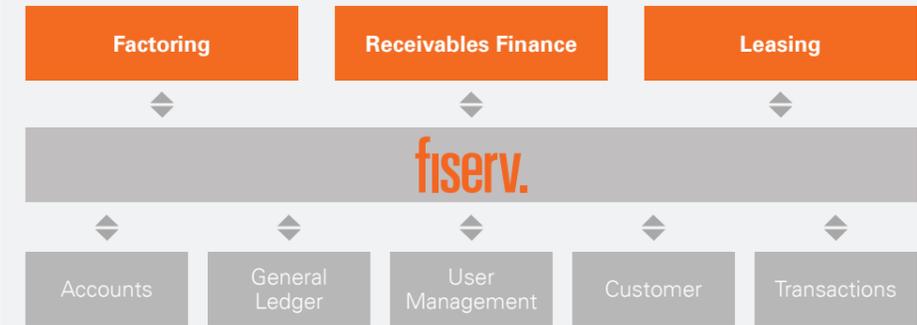
Visual Risk delivers:

- Efficiency and control with integrated treasury processes to capture, confirm and settle internal and external treasury transactions and strong back-office support for all treasury activities – all within a fully integrated, secure environment
- Detailed reporting with features including extensive reporting and dashboards for instant visibility on all crucial treasury metrics. All reporting can be easily configured by users for maximum flexibility
- Limit monitoring with limits by counterparty, rating or user-defined grouping; capabilities to calculate credit risk based on user-defined formulae including face value, mark-to-market and potential credit exposure; and the ability to highlight deal breaches prior to deal entry and as market conditions change
- Activity can be seamlessly recorded to the Signature general ledger for financial reporting purposes

Factoring for Signature delivers:

- Access to a range of receivables finance product options, including recourse/non-recourse factoring, invoice discounting and receivables finance
- Unique end-to-end business receivables finance life cycle coverage
- Product and pricing flexibility enabling a perfect fit to any existing business model
- A range of risk assessment tools for business management
- Seamless integration with existing processes and systems
- Additional services to enhance the factoring sales process and create efficiencies in operational processes

The Signature Business Finance Life Cycle



- Ensure the services you provide offer value for customers and a consistent revenue stream to your institution by utilising best-in-class service providers with proven track records of delivering profitable services
- Assess the financial and operational risks of the service offerings in order to minimise risks to the end customer and to your business
- Optimise costs of service provision to the end customer to minimise the cost income ratio for the services provided

Factoring for Signature enables access to flexible business finance services designed to keep financial institutions in control.

Leasing for Signature

Leasing for Signature allows financial institutions to access third-party leasing services that enable them to seamlessly offer business finance services to their customers.

Maximise Leasing Services for Profitability

Signature users can now access flexible business finance services designed to keep your institution in control.

Leasing for Signature delivers:

- Access to a range of leasing product options, including financial and operational, domestic and imported, hire purchase and lease back
- Unique end-to-end business finance life cycle coverage
- Unique flexibility enabling a perfect fit to any existing business model
- Risk assessment tools for business management
- Seamless integration with existing processes and systems
- Additional services to enhance the leasing sales process and create efficiencies in process operations

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

Connect With Us

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