Product

Business Process Manager

New Account and Process Management Solution

Every banking relationship starts with a new account, and this secure process management solution from Fiserv helps your organization provide the kind of positive and productive experience that strengthens a new relationship. Step-by-step workflows automate and simplify hundreds of tasks within your operations, human resources and administration departments.

Much more than a platform automation solution, Business Process Manager from Fiserv offers user-friendly workflows to redefine new account opening – and nearly every customer service and interoffice task. By choosing from our growing library of fully customizable templates, you can quickly deploy new workflows that create branch efficiencies and take customer service to a new level. From the mundane and routine to the most complex and time-consuming processes, nearly every function can be more efficient with Business Process Manager.

Rapid Account Opening

At its roots, Business Process Manager is a fully customizable account opening workflow solution. Interactive wizards quickly take users through your account opening procedure from start to finish in as little as five minutes. These automated wizards walk your CSRs, call center agents and even back-office staff boarding online account requests through each step of the process, minimizing human error and optimizing customer experience.

Business Process Manager is integrated with Precision® and Premier® from Fiserv, so information entered during new account setup automatically flows to the bank platform database. To simplify data input, up to 99 names and addresses can be added during account boarding. Employees have instant access to the required forms, which makes account opening faster and reduces regulatory and compliance training. By reducing keystrokes and data entry time, this flexible solution promotes a higher level of customer interaction.

Effective Cross-Sales

The first and best opportunity to sell your products and services is when new accounts are opened. Predefined parameters, such as initial deposit amounts, generate on-screen prompts to remind staff of additional product offerings that may be of interest to the new customer. Based on personal interaction and feedback, your front-line staff can choose the one that's right for each customer.

Our new cross-sell workflow feature allows your staff to select multiple products at the beginning of a session as opposed to waiting until the end of the new account opening process to add more products. All products and services selected are added to the session with a single click, similar to a "shopping cart" experience with online retailers.

Offer Convenience

Account Opening, Anytime, Anywhere

Offering an account application on your website and in your online banking area can help you gain new customers and increase the wallet share with existing customers. Business Process Manager is integrated with AccountCreate℠, an add-on solution that delivers the convenience of opening and funding an account in a single online session.

Once applicants enter their information, AccountCreate can automatically verify their identity and background, making sure your financial institution is compliant with OFAC regulations and credit bureau reporting. Or, you can set

AccountCreate to transfer applicants' information to back-office personnel for final approval.

After they are approved to open an account, customers can immediately transfer funds into it. This automated process spares your financial institution the time and expense associated with manually opening accounts, and gives customers more options for how, when, and where they conduct transactions.

Versatile Add-Ons

Other add-on products can help your organization further customize the account opening process.

Verification and Risk Assessment

Address verification enables real-time, online, automated address verification when an account is opened. This add-on also helps you verify an address at a later date in the life of an account, such as when a client's address changes. With address verification, you no longer have to manually perform this function outside of Business Process Manager, saving you time.

To speed the process of verifying a new customer's risk level, Business Process Manager directly sends customer information for a real-time risk assessment. Instant identity and OFAC checks, along with the results, are displayed to the CSR in real time. You can also obtain risk assessment information for business customers.

Fraud Prevention and Risk Analysis

Onboard Advisor from Fiserv performs a combination of risk, address, OFAC and ID verification when opening a new account. A real-time analysis of an applicant's identification and previous debt account behavior helps your front-line staff make informed decisions. Powered by LexisNexis®, ID Insight℠ and Early Warning Services®, Onboard Advisor allows your tellers to perform a range of fraud and risk detection screening processes against billions of records to pinpoint possible identity and account fraud – reducing your risk of loss and increasing your level of customer service. Adding Onboard Advisor to your new account and cross-selling workflows is easy with Business Process Manager.

ID Scanning

Fiserv has partnered with Card Scanning Solutions to deliver idScan® to scan, ingest and archive a driver's license or any other government-issued ID. With idScan Interface from Fiserv, you can easily deploy an efficient, cost-effective method to gather ID information within Business Process Manager.

The two scanner options use optical character recognition (OCR) and bar code scanning technologies to capture images and data from an ID front and back. ID information automatically populates fields in Business Process Manager, saving your staff keystrokes and time, while making the process more accurate and customer-focused.

Image Archive and Retrieval

Automatically transferring and archiving IDs and other images in Director® from Fiserv, an enterprise content management solution from Fiserv, makes them immediately available to your associates. Keywords are also created for you, so it's easier and faster to retrieve images, reducing the time it takes to serve your customers.

Instant Issue

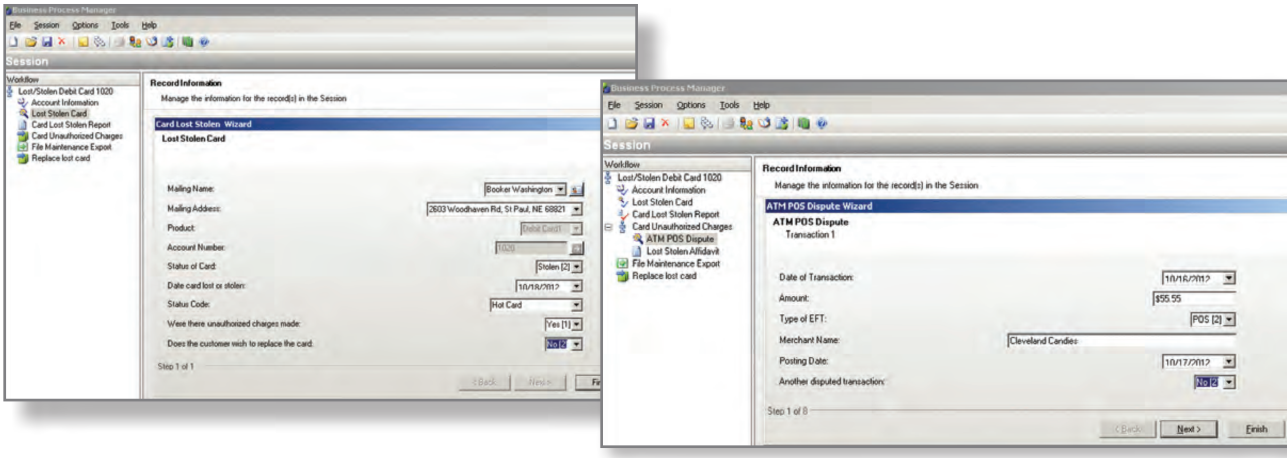
Further enhance the customer experience with the instant issue card interface, which supports the immediate generation and activation of a debit card. Customers can use their debit card the moment their account is opened, providing convenience for them and an immediate revenue source for your organization. Account information is sent to the card issuance program to customize the card, assign a unique PIN and print the card. Then, using a card activation service, your customers can use their debit card right away.

Check Ordering

For faster, more direct check ordering, several check order interfaces are available. They automatically populate customer data in a check ordering form and send the information to your preferred check vendor.

Improved Customer Relationships

Opening an account is just the first step in creating a strong customer relationship. With Business Process Manager, you can give customers the services they request in faster and more efficient ways. Whether generating a new debit card, performing a wire



Workflows in Business Process Manager help ensure your team completes all necessary steps. When a customer's card is lost or stolen, a wizard can be used to indicate a hot card status. If your CSR indicates that unauthorized charges were made, a subsequent dispute workflow prompts entry of disputed transaction details.

transfer, or using a switch kit to transfer accounts, your staff has immediate access to the appropriate forms to quickly satisfy each request.

Available for nearly any file maintenance process, our customizable templates speed workflow setup and walk your staff through each step of common requests, such as name and address changes and stop payments. Account updates are exported directly to the bank platform, helping to enhance efficiency and produce more consistent results.

For requests made by existing customers, pertinent fields such as name and account number are prefilled from the platform database. This helps ensure the accuracy of each transaction and requires less data entry – leaving more time for personal service. By focusing more on the customer, your organization can build solid relationships from the moment customers walk through the door.

Consistent Branch Management

Tellers and CSRs do more than just satisfy customer service requests. Business Process Manager helps them with daily operations such as beginning and end-of-day teller processes, cash drawer reconciliations, account closing procedures, bond table updates and Reg CC holds. Employees follow prompts to perform their daily duties in the proper sequence, supply the required information and electronically pass forms to senior staff for approval. Your financial institution can realize significant cost savings by tailoring workflows specifically for your operations, human resources and administration needs.

Efficient Operations

Business Process Manager can help keep your technology center running smoothly, too. This solution simplifies software installations, patch release downloads, new employee PC setups, hardware maintenance and routine processes such as nightly updates. Checklists and approval forms are generated automatically, eliminating the need to remember what is required to complete each task. Most important, Business Process Manager can automate recovery procedures, ensuring that in the event of a power outage or security breach, you'll be back up and running at full capacity in the shortest time possible.

HR Support

From hires and terminations to grievance procedures and 401(k) administration, Business Process Manager guides your employees to complete critical tasks and forms at appropriate times. New staff can be brought on board faster when you use this advanced solution to manage the hiring process, including online job postings, emails that confirm interviews, and letters offering jobs to applicants. Procedures for exiting staff, such as access termination and accrued vacation payout, are also streamlined to help ensure that all legal and security requirements are met. Workflows can be applied to annual group insurance sign-ups, retirement fund contributions and disbursements, and procedures for administering workers' compensation claims and resolving internal staff conflicts.

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.

Automated Administration

Among the duties your administration department handles are a variety of time-consuming tasks. With Business Process Manager, responsibilities ranging from system rate changes to billing authorizations, capital expenditure requests and annual departmental budgets are made more efficient. This module organizes the workflows and generates the forms needed for tasks as simple as granting staff Internet access, and as complex as satisfying compliance and auditing needs.

By combining Business Process Manager with electronic signatures, requests requiring multiple approvals are quickly processed and routed to the appropriate personnel. Your staff will experience time savings across the board, while security checks and balances are automatically enforced and maintained.

Business Process Manager Technology

Workflow Design Engine

The customizable workflow design engine in Business Process Manager lets you designate the order of each step in every job, helping your organization maintain the highest level of compliance. Administrative scripting automatically generates events that guide staff members through any task, creating enterprise-wide consistency for daily processes and reducing data entry tasks and errors. In addition, an event-tracking feature enables staff to see which items in a job remain. Of particular benefit to users establishing new accounts, this engine also integrates directly with third-party providers to perform account validation, check ordering and positive identification.

Data Collection and Sharing

Business Process Manager simplifies back- office work by automatically adding customer information collected during new account openings to the account processing database. This can strengthen your organization's fraud detection capabilities. By performing an immediate risk management assessment of new customers, you have all the information necessary to decide whether to board accounts for customers who pose a significant risk of causing charge-offs and other unprofitable actions.

Because the bank platform serves as a database for all types of information, you can flood information into any form or document, including employee Internet request forms, check orders to third-party merchants and vendor invoices. This way, your staff experiences reduced keystrokes, errors and task completion times.

Business Rules Engine

Compliance issues, customer service, and many other daily processes are addressed on yet another level with the business rules engine. Administrators can define thresholds that trigger events, such as an email or customer form. The business rules engine can be used to satisfy dozens of specific customer requests and provide advanced customer service. For example, you could create a rule that produces an alert to notify an investment advisor when an initial deposit of $10,000 or more is made.

Forms Management

An intelligent forms management system automatically and electronically generates the proper forms at the correct times during a workflow. Available forms can be added to any workflow to fulfill customer service requests and effectively manage compliance and regulatory issues. For example, Truth in Savings and signature cards can be automatically produced during new account openings. Your staff is also alerted if required information is missing from a form.

By using a signature pad to capture a customer's signature electronically, you can complete workflows without printing forms for the customer to sign. All forms generated in Business Process Manager can be automatically archived using Director, an enterprise content management solution from Fiserv. Together, these solutions eliminate the time-consuming and costly tasks of manually scanning and uploading hand-signed documents for storage. Forms used for internal processes, such as ordering office supplies and charting employee schedules, can also be electronically routed.

Connect With Us

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