

Solutions



Business Banking

Tap the Potential of a Growing Market and Compete for Profitable Business Customers





Solutions

As the number of U.S. businesses has increased, so has demand for business banking services. While lucrative, this market can also be complex in that it encompasses a wide range of unique needs and diverse demands. Competing well in this space requires a full array of business banking solutions that help you build profitable relationships with a whole new class of customers while strengthening your existing relationships.



To offset losses experienced with consumer-based services, many financial institutions are rolling out strategies to serve the more profitable business market. Businesses of all sizes are often willing to pay for financial services for the right price.

Your Single Source

It can be challenging for financial institutions to pull together the right solutions and channels to serve this diverse market. That's where your partnership with Fiserv gives you access to a complete portfolio for business customers large and small, simple and complex.

You'll have everything you need to compete for business customers, from cash management to payments, to online and mobile banking to commercial lending. Fiserv solutions can support you from start to finish—including onboarding, consulting, acquisition programs and user support. And backing it all is the strength and security of Fiserv, a financial technology industry leader.

With Business Banking from Fiserv, you can:

- Better compete in your market
- Build long-lasting and profitable relationships
- Satisfy the banking needs of any size or type of business
- Become the one-stop shop for all of your customers' business banking needs

- Increase income by offering new fee-generating services
- Grow cross-sales opportunities
- Provide secure, integrated services
- Boost efficiency and streamline processes for your customers and your financial institution
- Build and manage your loan portfolio
- Keep management informed with sophisticated reporting tools

To match the needs of your bank customers, we segment our business banking solutions into two areas, Small Business Banking and Commercial Banking.

Small Business Banking from Fiserv

The latest U.S. Census reported that there are more than 10 million small businesses in the country, yet there is no typical small business. Each has its own goals and aspirations, but they all have fundamental requirements that you can meet with Fiserv.

Every small business has a life cycle. Financial institutions need to stand ready to provide evolving services as your business customers mature from the beginning stages of gaining customer acceptance and keeping the business going to realizing positive returns, investing back into the business and better defining a strategic vision. The following example profiles a small business and its interaction with a financial institution providing Small Business Banking.

The Right Solutions to Serve a Diverse Market



Fiserv provides a complete portfolio of business banking services to keep you competitive, from cash management to payments, to online and mobile banking to commercial lending.

Building a Small Business and a Relationship

Buckeye Floral, Columbus, Ohio

Bruce Sampson, Sole Proprietor and Owner

- 30 employees, including store managers, clerks, floral arrangers and delivery personnel
- Sales last year topped \$900,000

Bruce wears many hats. He keeps the books, pays the bills, handles tax reporting and payroll, works with his suppliers, and manages each location.

Convenient Banking Channels

On a typical morning well before his stores open for business, Bruce is in his office interacting with his financial institution, a Fiserv client. He logs in to Business Online™ from Fiserv to check his account balances and transfer funds as necessary. Next, he pays his suppliers and recurring monthly expenses using CheckFree® Small Business from Fiserv bill payment solution, and handles payroll and expenses through ACH Manager from Fiserv. His accounts receive money when his store managers arrive at work because they're responsible for depositing store checks via Mobile Source Capture™ from Fiserv. Deliveries are a big part of business for Buckeye Floral. Drivers accept credit card payments using smartphones equipped with card readers connected to SpotPay™ from Fiserv. They can also use their phones to take a photo of a check to expedite a deposit. Bruce recently implemented Popmoney® Small Business from Fiserv for invoicing and making payments electronically. It helps him manage his cash more strategically and optimize his cash flow.

Positioned for Growth

Buckeye Floral is ready for growth and more focused on planning for the future. Bruce has turned to his financial institution to go beyond his normal line of credit by requesting a commercial loan to support a business expansion. He wants a new, larger truck and additional inventory so he can start providing flowers for area hotels and restaurants.

Commercial Banking from Fiserv

Medium-sized to large business customers have different sets of banking needs, and Fiserv has the solutions to help you deliver on these basic business needs so you can attract and win commercial accounts. Commercial Banking helps your customers

get the most from every investable dollar, manage transactions, and maintain visibility and control. The following example profiles a small business and its interaction with a financial institution providing Commercial Banking.

Solutions for a Medium-Sized Business

MedEQ, New Haven, Connecticut

Anne Walker, Assistant Treasurer

- Medical supply company for hospitals and clinics
- Six distribution centers in the Northeast and more than 300 employees
- Sales last year totaled \$150 million

Anne handles all of her company's cash management functions. Visibility and control are vital to her.

Clear Visibility and Oversight

With her morning coffee in hand, Anne starts her day by opening Business Online—provided by MedEQ's bank. The online banking solution is the starting point for nearly all of Anne's tasks. She first checks individual and aggregate account balances. What came in? What went out? What's going to clear today? Does she need to invest or to borrow? Does she have the information she needs to prepare her management reports? Through its partnership with Fiserv, the financial institution provides Anne with all the tools she needs to make these decisions and more, including:

- **Payments:** Anne pays bills and transfers funds with ease using ACH Manager and its convenient templates for payroll, tax, consumer debits and credits, cash concentration, disbursement, and vendor payments. Wire Manager from Fiserv expedites secure payments, such as those from MedEQ's heart monitor wholesaler. Both solutions provide for fast, convenient and business-critical electronic funds transfer.
- **Receivables:** RemitStream® Wholesale Lockbox from Fiserv accelerates the medical device suppliers' accounts receivable (AR) processing, and the bank can benefit with fee income. Also, Anne's AR team scans all the day's checks and deposits them remotely via Merchant Source Capture™ from Fiserv. Through Business Online, she can pull up a real-time picture of those deposits.

Getting the Most From Every Investable Dollar

It's important that MedEQ capitalizes on its investment potential. With services ranging from zero-balance accounting to sweeps and controlled disbursements, Anne has complete control over her company's cash flow, and the information she needs to make crucial decisions. Most recently, MedEQ automated payroll with PayChoice® from Fiserv, a single technology platform for online payroll, tax, human resources and employee benefit administration. By offering PayChoice to business customers like MedEQ, the financial institution gains a competitive advantage and a new stream of noninterest revenue—and customer retention and satisfaction also improve.

Ready for the Next Business Milestone

MedEQ is embarking on an expansion project that includes a new distribution center and approached its financial institution for a loan. With Fiserv as its partner, the financial institution has a comprehensive commercial lending service suite, including loan origination through the Common Origination Platform™ from Fiserv, processing and administration, and portfolio management. For MedEQ, that means faster decisions and less paperwork.



Managing risk is a constant for small businesses, commercial businesses and financial institutions. Throughout Fiserv solutions, safeguards are in place to protect you and your customers.

Controlling Risk for All

Managing risk is a constant for small businesses, commercial businesses and financial institutions. Throughout Fiserv solutions, safeguards are in place to enable:

- Business monitoring of suspect disbursement activity using account reconciliation solutions and Positive Pay from Fiserv
- Protection with Multifactor Authentication from Fiserv, one of the most effective defenses against online banking fraud
- Fraud monitoring tools to detect and prevent any fraudulent or suspicious activity, through the partnership between Guardian Analytics and Fiserv

What Your Financial Institution Can Do Next

With so many different kinds of businesses to serve, and so much potential, it can be hard to know where to start. Here are some ideas:

Grow Your Business Banking Customer Portfolio

Turn to our bank intelligence experts to assess your current customer base and identify prospects in your market.

Bundle and Price Your Business Services

Arm yourself with information from revenue enhancement experts who can advise you on creating packages for customer segments. Also, Advisory Services from Fiserv provides the breadth and depth of

experience and industry knowledge—along with proven processes—to help your organization solve business challenges and produce game-changing results.

Identify Customers and Prospects Needing Personal Attention

Don't underestimate the value of relationships. Assign an account officer who truly understands your customer's business and the services you can offer to assist them.

Win the Business

Fiserv can meet your business needs from the ground up. We'll help you identify prospects and design differentiated solutions priced appropriately to help you win the business. Partner with us and give your customers access to the widest selection of industry-leading solutions available.

Connect With Us

For more information on Business Banking, please contact us at 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

The background of the slide is a dark blue gradient. It features a pattern of small, light blue squares arranged in a grid that appears to be receding into the distance. Overlaid on this grid are several wavy, horizontal lines in a slightly lighter shade of blue, creating a sense of motion and depth.

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, right now.



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