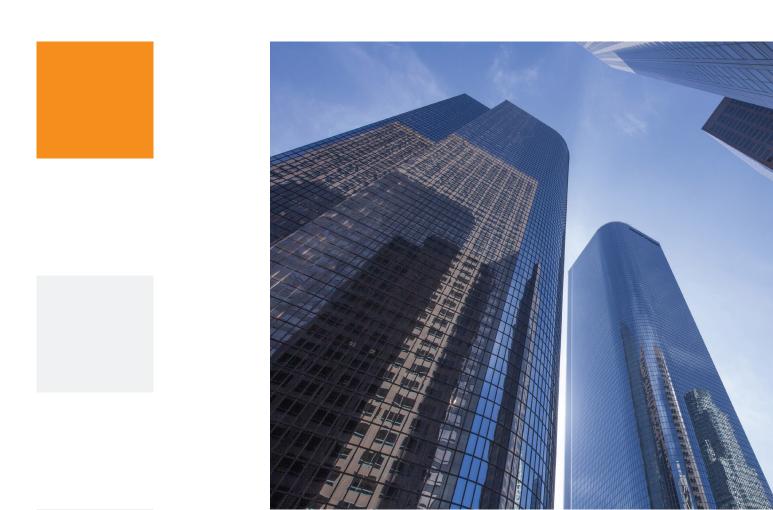
# **Products**





Attract, Retain and Grow Profitable Business Relationships in a Highly Competitive Environment



#### **Products**

Each year, U.S. financial institutions are devoting more of their IT spending to technology that helps them attract and serve commercial banking customers, and this trend is expected to continue. Fiserv knows business customers are valued as clients, because they have the potential to become a significant source of fee-based revenue. With Commercial Banking from Fiserv, your financial institution can form strong relationships, ensure long-term growth and profitable returns from the businesses you serve.



Financial institutions of any size can compete successfully if they offer the right tools. Commercial Banking from Fiserv provides your medium to large business customers with products that align with their specific goals. This market segment requires extensive visibility and control, and a greater need to control risk than smaller counterparts. Your financial institution can maximize fees and balances while your customers leverage every investable dollar, manage transactions and expedite secure payments.

Commercial customers require expanded relationships and specific product needs. Businesses are willing to pay more for special services from their financial institutions, making these partnerships particularly valuable. Using Fiserv technology to target these distinct business customer segments, your financial institution can create bundles of services tailored to individual needs, attracting new business, growing your deposits and generating fee revenue.

## **Provide Visibility and Control**

#### Online Banking

Business customers demand rich functionality, personalized service and immediate results. While consumer online banking platforms sufficiently serve some businesses, most are left with unmet needs. Anytime, anywhere cash management is what business customers demand and appreciate, and Business Online™ from Fiserv offers 24/7 online banking

designed to exceed their expectations. By helping corporate customers to be more productive, Business Online enables you to attract businesses of any size and build profitable relationships. Deployed on the industry leading Corillian® platform, Corillian Business Online from Fiserv is a comprehensive, proven online banking solution. Depending on your needs, either Business Online or Corillian Business Online can help your financial institution attract and retain business customers.

#### ACH

A browser-based ACH transfer processing solution from Fiserv, ACH Manager features streamlined, flexible and automated on-arrival processing of ACH transactions. A complete, end-to-end ACH transfer solution, ACH Manager replaces inefficient, manual tasks by automating every step of the process in a secure manner.

#### Wires

A browser-based solution, Wire Manager from Fiserv automates the transfer process, providing a secure channel for your customers and staff to complete wire requests. Flexible controls for wire origination help ensure transfers are safe and accurate. Built using service-oriented architecture (SOA), Wire Manager features seamless integration with business online banking products from Fiserv.

### Sales Automation

EnAct™ from Fiserv equips executives, managers and sales staff with the vital information, automation and collaboration



tools they need to manage prospects, portfolios, sales teams and local markets. The result is an integrated, adaptable sales management solution that brings structure and focus to sales activities and transparency to sales results.

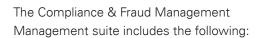
and enhance security processes. Fiserv offers several advanced solutions to protect against online banking fraud. With Multifactor Authentication from Fiserv, you can enhance online security and maintain compliance with banking regulations without devoting significant resources to the process.



#### **Control Risk**

### Compliance & Fraud Management

Financial institutions are seeking ways to integrate their fraud and compliance tools (as well as operations), to create an enterprise-wide view. Fiserv has partnered with Guardian Analytics, the leader in banking fraud prevention solutions that detect suspicious activity and transactions in the online, ACH, wire and mobile banking channels.



- AML Manager and Fraud Risk Manager<sup>™</sup> for fraud prevention, anti-money laundering, trade surveillance and internal (employee) fraud protection
- FraudLink® for check, deposit, kiting and ACH (e-check) fraud mitigation
- FraudGuard® for digital check imaging protection against forgery, counterfeits and alterations
- FraudMAP® for monitoring online banking transaction activity

#### Multifactor Authentication

A dramatic rise in security threats prompts financial institutions to identify, analyze

### Loan Portfolio Credit Risk and Management

Sageworks® is the leading provider of credit risk and portfolio management solutions to financial institutions. The strategic partnership between Fiserv and Sageworks offers a more integrated way to manage risk. Best-of-breed solutions are now available to Fiserv clients for key lending functions:

- Portfolio stress testing
- Allowance for loan and lease loss (ALLL) management
- Global cash flow analysis
- Risk rating management
- Loan administration

## **Maximize Fees and Balances**

### Construction Loan Management

Designed for financial institutions engaged in high-volume construction lending, Construction Loan Manager from Fiserv tracks all activities associated with construction loans, including budgets, draw schedules and disbursements. A wide range of construction loan products are supported: builder, custom construction, commercial construction, owner/builder and holdback loans.

### Loan Origination

LoanLaunch™ from Fiserv is a single-platform, enterprise lending solution for mortgage, consumer and business loan originations, including Small Business Administration (SBA) loans. Borrower data all in one place, regardless of the point of origination or loan type, can reduce risk, gain processing efficiencies, take advantage of cross-sell opportunities and use information more effectively.

### Loan Servicing

The ability to service your loans is a key component of your account processing platform. Fiserv solutions offer enhanced features for servicing commercial loans.

### Commercial Account Analysis

Weiland Account Analysis™ from Fiserv is an advanced commercial billing tool for banks, credit unions and correspondent service providers of all asset sizes and business models – helping financial institutions increase profits and support your institution's growth strategy. This flexible, customizable solution enables your organization to capture every billing point without limit, and present customers or members with clear, concise and accurate graphical statements.

### **Manage Transactions**

#### Credit, Debit and Prepaid Cards

With card accounts for businesses, your financial institution can offer your customers an easier and less expensive way to pay than checks. They are also an effective

cash flow management tool. Businesses that want to closely monitor and manage expenditures have found it much easier to do with prepaid cards. Accel® debit payments network from Fiserv enables financial institutions to meet the demands of consumers who expect to make payments and access funds in real time wherever, whenever and however they choose. For businesses, getting paid quickly is a key to their success. The Accel network enables you to offer real-time payments to your business customers to help make the entire process more efficient.

UChoose Rewards® from Fiserv is a card reward program that offers your business customers the ability to earn points on everything they purchase. The mobile application also makes it easy for your businesses to make purchasing and redemption decisions on the go.

#### Cash Supply Chain

An end-to-end cash management solution for your merchant customers, CorPoint® from Fiserv enables them to be more efficient, controlled and cost-effective in their cash operations. CorPoint enables order placement via a Web portal or automated telephone system and deposit tracking through the use of intelligence safes that can facilitate provisional credit and enhance merchant reconciliation.

### Merchant Capture

Merchant Source Capture<sup>™</sup> from Fiserv is designed to meet demand for customer convenience, increasing deposits, improving

U.S. financial institutions are focused on attracting and serving business customers. Each year, they're devoting more of their budgets to technology that helps them build their business banking portfolio, and this trend is expected to continue. Businesses of all sizes are a potential source of fee-based revenue.



Medium to large business customers have different sets of banking needs, and Fiserv has the solutions to help you deliver on these business requirements — so you can attract and win commercial accounts. Commercial Banking improves the business banking experience for your customers.

float management and reducing check processing costs. Requiring only an Internet connection and a Fiserv-certified check scanner, Merchant Source Capture maximizes efficiency and business profitability.

Commercial deposit solutions for remote deposit capture allow you to accept business deposits anywhere – helping you compete more effectively in both existing and new markets. Our enterprise-wide approach to commercial deposit solutions includes merchant, mobile, small business and teller capture.

#### Online Payroll

A solution that gives financial institutions the ability to offer industry leading payroll services to business customers, PayChoice® online payroll service delivers multiple levels of service via a single technology platform. PayChoice combines online payroll, tax, human resources (HR) and employee benefit administration, integrated into all of our online banking solutions from Fiserv.

#### **Lockbox Processing**

Using a state-of-the-art integrated infrastructure, RemitStream® lockbox services from Fiserv delivers third-party lockbox processing designed to improve the cash flow from corporate-to-corporate payments. RemitStream offers your customers in specialized industries such as property management and healthcare robust solutions to accelerate accounts receivable processing and information delivery for business-to-business payments.

#### Account Reconciliation and Positive Pay

Expand your treasury management offerings, and reduce exposure to check fraud with ARP/SMS™ from Fiserv. This solution can also help you increase revenue opportunities and streamline the back office while improving your business customers' control and risk mitigation processes.

### **ACH Processing**

PEP+® from Fiserv makes ACH payment processing efficient and automatic all in real time. Add-on modules help your bank drive new revenue, retain customers and lower risk. With its robust features, PEP+ automates almost every step in ACH payment processing.

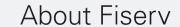
#### Wire Processing

WireXchange® from Fiserv is a secure, time-saving wire transfer product.

A Web-based solution, WireXchange features an automated workflow that eliminates manual processes, helps ensure compliance and supports the efficient completion of end-to-end wire transfers.

#### **Connect With Us**

For more information about Commercial Banking, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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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