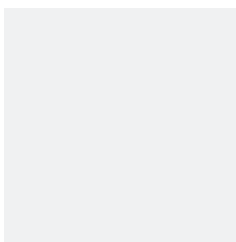
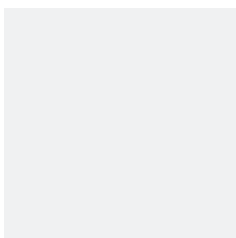
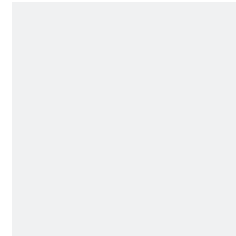
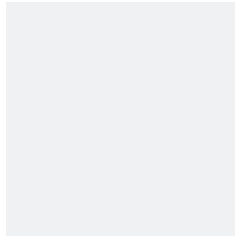
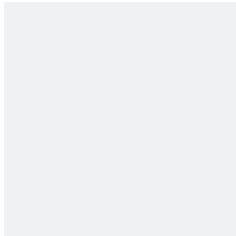


Product



Corillian Online®

Intuitive Online Banking with Seamless Integration to Personal and Small Business Payment and Financial Management Tools in an ASP Environment



Product

Digital banking continues to dominate as the preferred banking channel with 47 percent of U.S. adults preferring to bank through the online and mobile channels, according to the 2014 annual survey by the American Bankers Association. With the reduction of branch traffic, consumer engagement in online banking activities will continue to grow. Is your online banking system equipped to deliver value for all of your banking customers and your bottom line?



Corillian Online from Fiserv provides an anchor for the digital banking ecosystem with seamless integration to mobile and tablet platforms from a comprehensive, cost-effective ASP environment. While mobile and tablet banking growth accelerates, online banking remains the most frequently utilized and most preferred channel from which consumers interact with your institution, brand, and financial service offerings. Forrester Research projects that by 2017, 72 percent of U.S. adults will be using online banking and 43 percent will be using mobile devices to access financial information. Providing a cohesive user experience that extends online banking across mobile and tablet platforms is more critical than ever.

While online and mobile banking are related, they offer distinctly different user experiences. Users access various devices depending upon the required task and situation; however, they expect continuity across these devices. The look and feel must remain consistent while the experience and content is tailored to the individual device, resulting in an optimized user experience. Corillian Online integrates perfectly with Mobiliti™ from Fiserv to provide a dependable and distinct online banking experience, surfacing the most commonly used online banking functionality, including viewing balance and transaction detail, viewing and paying bills, and transferring money, all from a single screen.

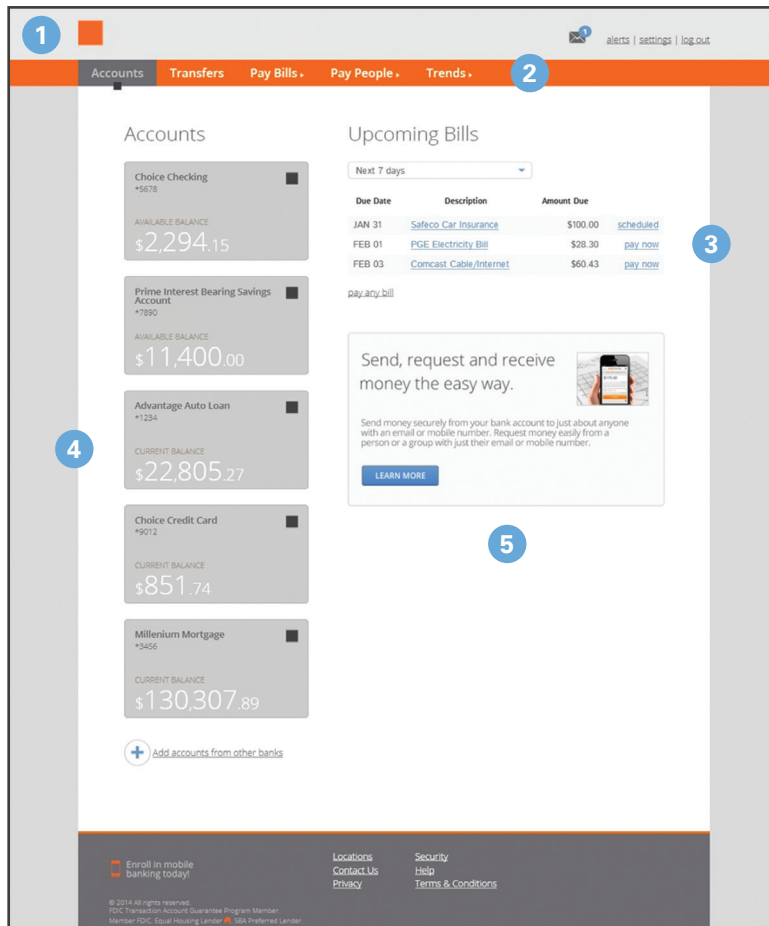
Surfaced Money Movement Capabilities

A superior online banking user experience only begins with access to account balance and transaction detail. Today's consumers expect instant access to not only view, but also to act on financial information with access to tools designed to serve their money movement needs. Many online banking systems approach these capabilities as ancillary services resulting in a disjointed, mediocre user experience. This ultimately drives consumers, especially those with micro and small business banking needs, to seek third-party solutions.

Corillian Online intuitively and optimally integrates best-of-breed money movement capabilities – such as internal and external transfers, person-to-person payments, bill payment, same day payments and aggregation of external accounts – into a superior online banking experience. These money movement tools are woven into appropriate online banking workflows and exposed at the highest levels of navigation. This approach is proven to attract and engage users, creating deeper, more meaningful and more profitable relationships between consumers and their financial institutions.

Profoundly Transforming the Experience and Expectations of Online Banking

Corillian Online User Interface of the ASP Delivery Model



- 1 Purposeful and polished aesthetics—simple, modern and clean user interface provides clarity and ease of banking, resulting in increasing confidence and trust in the experience and in turn, the financial institution.
- 2 Reduced complexity—single level of navigation leads to ease of use, efficiency and confidence.
- 3 Integration of Fiserv digital ecosystem—upcoming bills seamlessly display bill payment functionality, while a single click on the bill icon displays bill detail and allows for scheduling of payment.
- 4 Designed with tablet in mind—simple navigation and large touchable objects, controls and typography are highly visible and translate well to touch interfaces.
- 5 Marketing Integration—seamless integration of targeted marketing campaigns, including interstitial ads, leads to higher conversion rates and increased revenue generation.

Digital Dominance Is No Longer Determined by Feature Sets

Features alone are not enough to delight and sustain customer engagement. Too many features or poorly designed features that lack simplicity and elegance may instead induce dissatisfaction, cause confusion and waste time. Having the next great feature is no longer a competitive advantage. A new feature may buy a few users, but it does not build brand loyalty. Top digital firms have transformed the online experience, and users now have set expectations that all digital experiences must meet.

To increase loyalty and establish preference financial institutions must invest in products and services that are meaningful to those they serve. Corillian Online brings intelligent simplicity and meaningful delight into people's financial lives through beautifully designed solutions and thoughtful innovation. This consistent integration of services, in a user-friendly design, stimulates engagement between customers and financial institutions, growing more prosperous and long lasting relationships.

User Experience Research Defines the Design Criteria

As a leading provider of digital banking solutions, Fiserv conducts qualitative and quantitative consumer and small business research in addition to leveraging years of experience working with financial institutions to absorb digital banking needs in totality. A keen understanding of consumer motivations, contexts, behaviors

and attitudes is vital to delivering the tailored user experience consumers expect.

Beginning with consumer analysis, for both business and personal banking, conducted by Fiserv, patterns are identified and distinct personas emerge. These personas are archetypal character models used to connect products and services to human users and their real life experiences. The character models influence the user-centric design of Corillian Online, creating a tailored and engaging user experience, driving adoption and building consumer loyalty.

Corillian Online transforms user experiences and expectations of interacting with financial products, services and institutions. It is designed for today's online banking users, who expect a polished and simplified interface, where elements not only have defined spaces and are tightly integrated into the design, but also translate well across additional digital channels.

Employing a Customer Experience Framework to Engage Users and Enhance Retention

Based on the customer experience framework, Corillian Online delivers experiences that are just right, at the right place, right time and at the right level. Corillian Online provides a well-conceived digital banking experience that perfectly aligns with the needs of your users. The framework redefines the design and development of the user experience.

The framework focuses on three phases of consumer interactions with financial products and services: Attract, Engage, Extend. In the Attract phase, financial institutions offer services tailored to users, and then deliver compelling reasons for them to use the products and services. The Engage phase moves to delighting users with an experience that establishes digital banking value through increased efficiency and control. The Extend phase means increasing a financial institution's importance in the financial life of its users through tools, features and functionality to view their complete financial situations, manage all of their finances and achieve all of their financial goals.

Using a framework based on business value, in tandem with a user-centered design methodology, Corillian Online delivers a superior online banking experience that delights users. As they become more avid users of online banking, they will adopt more online services and become more loyal and profitable for your financial institution.

A True Targeted Marketing Solution

Corillian Online drives interaction with users and provides you with more opportunities to offer personalized products and services through tailored targeted marketing solutions, such as Campaign Manager from Fiserv. Campaign Manager delivers a variety of ad campaigns throughout the online banking experience and provides invaluable reporting and test cell mapping to hone your campaigns.

The first step in ensuring a successful marketing campaign is to make the offer relevant to the customer. Campaign Manager increases your ability to offer value-added services that are specifically tailored to each individual customer's financial needs. In addition, it increases your capacity to efficiently leverage the limited cross-sell and up-sell opportunities available by matching, in real time, financial products and services only to qualified customers. This leads to increased customer satisfaction, higher campaign conversion rates and increased revenue generation.

Account Access

- Instant enrollment – Allows users to enroll in online banking from your website
- Single sign-on – Delivers complete online financial services using one ID and password
- Friendly sign-on ID – Provides the ability for users to select their online banking sign-on ID
- AllData® PFM from Fiserv – Integration provides account aggregation and personal financial management tools
- Full-sync OFX – for financial reporting and accounting program reconciliation
- Transaction download – for historical archive and long-term retrieval
- User Entitlements (available with Corillian Online: Small Business) – for assigning account access to authorized users
- Integrated Account Access (available with Corillian Online: Small Business) – seamless access to personal and business accounts

Best-in-Class User Experience

- Purposeful and polished aesthetics – A completely updated look and feel that uses a modern, clean, branded style with significant white space
- Reduced complexity – A greatly simplified experience in terms of page layout, navigation, task flows and content display, this leads to ease of use throughout the experience, efficiency and confidence
- Dedicated spaces, each doing one thing well – Each page or interaction is focused on a core task with just enough contextual functionality creating focus and clarity
- Integration of Fiserv digital ecosystem assets – Industry-leading Fiserv payment and personal financial management capabilities are woven and surfaced throughout the appropriate online banking workflows
- Corillian Online: Small Business – Strengthen small business relationships with a single platform solution aligned to the essential banking behaviors most requested by small business

Money Movement

- Online payment and presentment – Enables users to pay bills and people they know, and to receive and view their bills electronically
- Internal/external transfers – Enables one-time, future-dated or recurring transfers for a controlled movement of funds either within your institution or with external financial institutions

- Popmoney® personal payments service – Allows consumers to conveniently send, receive and request money with just an email or text message, while offering financial institutions the opportunity to generate new transaction-based revenue
- Mobiliti™ from Fiserv – Deliver robust functionality across a range of devices and networks – all through a low-cost, self-service channel that will cut costs, extend your brand and grow loyalty with advanced mobile banking and payments
- Mobile deposit – Offers fast, efficient deposit that helps attract and retain consumers while reducing branch, employee and courier costs
- Corillian Online: Small Business – Integrated with Popmoney for Small Business, users can pay bills, receive payments, send electronic invoices, initiate wires and more in a solution designed to save time and increase efficiencies for micro and small businesses
- Secure login and 128-bit SSL encryption – Provides users with secure access to your financial institution
- Re-authentication for high-risk transactions – Verification of high-value transfers as well as access to personal identifiable information such as login ID, password, phone number, email address and mailing address
- Optional out-of-band authentication – Out-of-band authentication allows a user to be authenticated via an automated voice call or a text message that delivers a one-time passcode (OTP) the user must submit to the online banking session
- Strong authentication – Static question authentication challenge when access is attempted from an unusual source (IP address, geolocation, time of day, browser, operating system, connection type, ISP) based on the user’s established pattern
- Alerts – Provides email notification of payment, balance and security status updates to a designated email address

Industry-Leading Security

Corillian Online provides a strong multilayered security solution that can be customized to specific institution requirements while reducing overall risk to your online banking consumers. Corillian Online utilizes Intelligent Authentication™ from Fiserv, combining individual user history known as digital “fingerprinting” to uniquely identify and validate the end-user. This functionality can be customized to your financial institution’s specifications.

Customer Care

- Corillian® Relationship Manager – An interactive service tool used in your back office and/or call center enables customer service representatives to quickly and efficiently respond to customer inquiries
- Self-service requests – Provides users with the ability to control security levels, manage Intelligent Authentication parameters, stop payments, reset passwords, change address and user IDs

Corillian Online empowers your institution to offer a world-class online banking experience that meets personal and small business digital banking expectations driving value back to your bottom line.

- Secure messaging – Allows users to make electronic service inquiries using pre-addressed, pre-filled forms or freeform fields and automatically routes these inquiries to support representatives using Corillian Relationship Manager
- Customer service case management – With Corillian Relationship Manager, support representatives have a complete view into case management activities to provide a superior, end-to-end customer service experience
- Context-sensitive help – Provides persistent access to context-sensitive help and provides answers to frequently asked questions
- Multilingual capabilities – Enables you to define English or Spanish settings for your users
- Online reporting – Permits users to view transaction history and sort and filter transactions
- Check and statement images – Allows users to access to electronic copies of presented checks and account statement images
- Show and hide account preferences – Enables users to control display of account listing

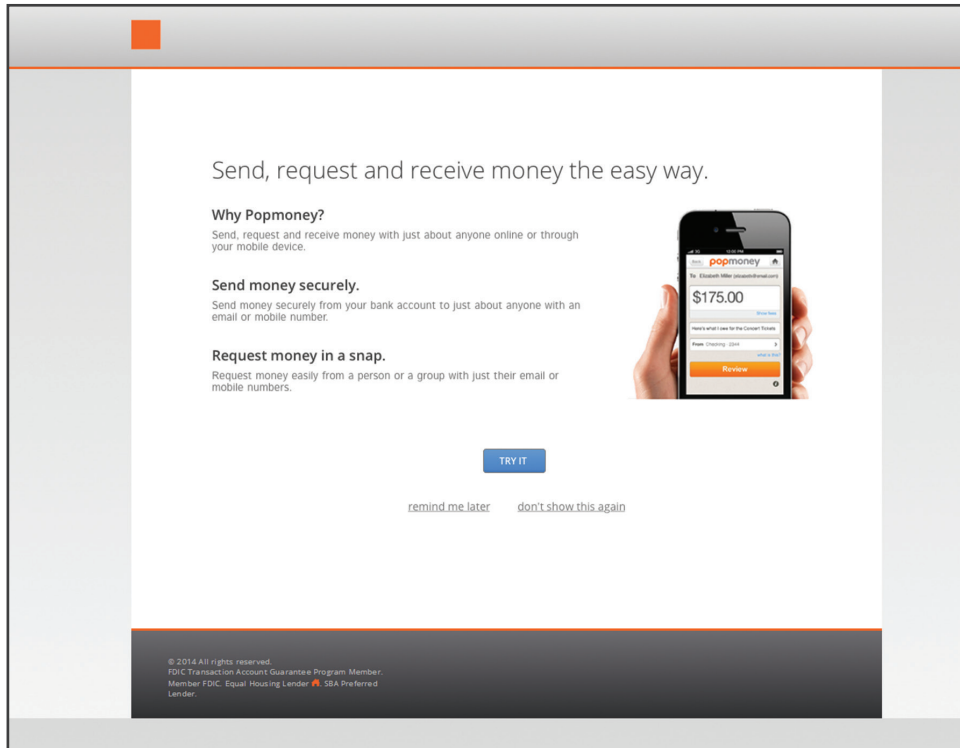
Targeted Marketing

Campaign Manager empowers financial institutions with real-time custom messaging targeting users based on user behavior or data imported from the account processing system.

User Administration Tools

- Self-service portal – Empowers users to self-manage comprehensive account settings
- Friendly account names – Allows users to assign friendly names (nicknames) for their accounts
- Real-time balance and transaction reporting – Provides real-time access and a complete view of current balances and transaction history across all account types
- Session summary – Provides a summary of a user's prior login session, enabling consumers to detect unauthorized activity
- Quick set-up and delivery of campaigns based on real-time customer information – Campaigns can be set up and delivered to customers in less than 30 minutes
- Layered criteria – From multiple data points, including online banking, institution-defined custom criteria and imported criteria from external sources, provides targeted campaigns to segmented users
- Test cells – A/B testing capabilities support comparative evaluation of offers or ads to identify and drive higher campaign conversion rates for up-selling and cross selling efforts
- Multiple ad types and spaces – Improve customer retention rates by targeting specific users for special promotions or other value-added services

Interstitial Ad Space



Send, request and receive money the easy way.

Why Popmoney?
Send, request and receive money with just about anyone online or through your mobile device.

Send money securely.
Send money securely from your bank account to just about anyone with an email or mobile number.

Request money in a snap.
Request money easily from a person or a group with just their email or mobile numbers.

[TRY IT](#)

[remind me later](#) [don't show this again](#)

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FDIC Transaction Account Guarantee Program Member.
Member FDIC. Equal Housing Lender. SBA Preferred Lender.

Also called intercept ads, these interrupt the standard page-to-page application flow users experience to interject advertising or messages that the user cannot “ignore.” For example, it provides you the capability to display a full-page ad to the user upon submission of valid login credentials, and before the user’s landing page is displayed.

Flexible Branding and Configuration Options Put You In Control

We recognize that no two clients are alike and that your brand must carry over to your online banking site. The ASP delivery of Corillian Online empowers your administrators to customize visual and operational features so that you can make the site distinctly your own in a quicker time to market and without the expense of branding. The configuration module lets you establish such properties as:

- Font colors, background colors and images
- Text content, such as unique optional messages per page and terms of use
- Account settings, including available operations and display options for various account products
- Transaction settings, including transaction download and transfer amount limits
- Secure messages and security settings
- Contact information and customer options

Powerful Personal Finance Tools

With access to more than 17,000 data sources, including banking, credit cards, investment accounts, employee stock plans, mortgages and insurance, AllData PFM integrates personal financial management tools to help your customers acquire a complete financial picture, analyze their spending and investment portfolios, and take control of their finances. This integrated personal financial management and online banking experience drives deeper consumer relationships with your financial institution and aids with customer acquisition and retention.

Fiserv Offers Deployment Options to Fit Your Needs

Fiserv has the resources and expertise to deploy our solutions to meet your flexibility needs at a time-to-market speed like never before. The hosted model is ideal for financial institutions looking to outsource this functionality. This solution offers feature packs that automatically deliver product enhancements and new functionality in real time, eliminating the need of a traditional product upgrade.

Fiserv Is a Proven, Trusted Partner to Help You Optimize Your Online Channel

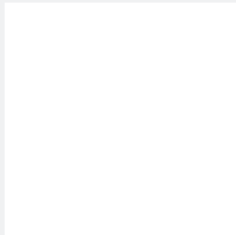
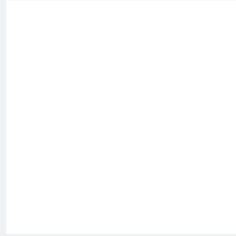
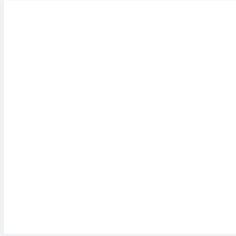
Fiserv has significant domain expertise in online financial services to deliver a seamless, integrated and game-changing online banking solution. Fiserv enables you to simplify the process of managing and integrating the technology that powers the online channel.

Key Benefits

- **Best in-class user experience** – Digital design aesthetics are welcoming, simple and relevant to drive user engagement and adoption
- **Optimally integrated and surfaced payments and money movement** – Provides industry-leading bill payment and money movement capabilities to pay any bill or anyone
- **Targeted marketing** – Campaign Manager increases your ability to offer value-added services that are specifically tailored to each person's financial needs
- **Flexible branding and configuration** – The configuration module empowers your administrators to customize visual and operational features
- **Personal financial management integration** – Increase engagement and loyalty with users, give insight into externally-held accounts and extend your ability to cross-sell products with AllData PFM
- **Integrated self-service** – Allows users to self-manage comprehensive account settings and self-serve account management needs
- **Micro and Small Business Financial Management** – Attract and retain small business customers with Corillian Online: Small Business, a digital banking solution designed to meet the day-to-day financial management needs of small businesses

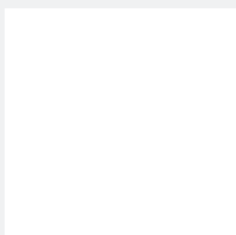
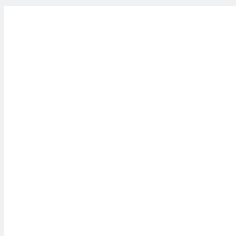
Connect With Us

For more information on Corillian Online, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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.





Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

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