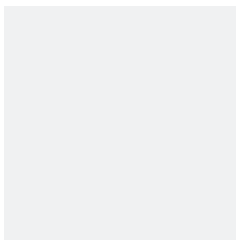
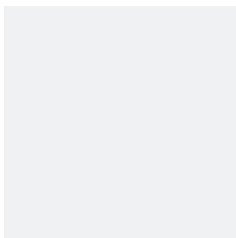
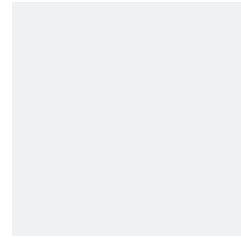
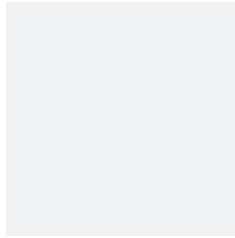
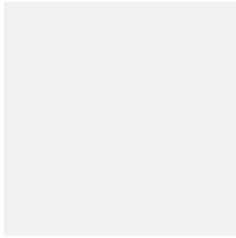


Product



Onboard Advisor

Minimize Account Risk Through a Single, Integrated Onboarding Solution



Product

Losses from account fraud and debit risk are growing, so you've got to move quickly and decisively to stay ahead. One of the most critical steps you can take to deter fraud is to implement comprehensive screening processes at the new account desk, reducing the risk of opening a high-risk or fraudulent account.



By combining the most advanced technology and best practices in financial crime prevention, Onboard Advisor from Fiserv delivers everything your institution needs to fight fraud at the front line of your organization.

Powered by LexisNexis®, ID InsightSM and Early Warning Services®, LLC, 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—resulting in annual loss avoidance savings.

Onboard Advisor helps you meet the latest financial crime regulatory requirements by providing:

- The most advanced technologies available for eliminating identity theft

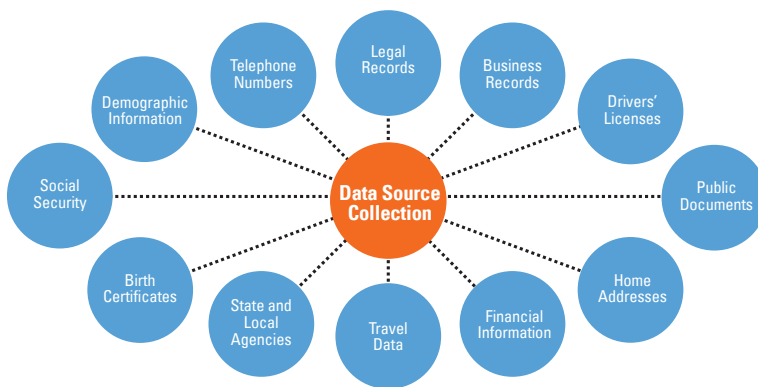
- Greater consistency in fraud detection processes across the organization
- Increased control and ownership of risk management and compliance strategies
- A highly reliable, stable, cost-effective and easy-to-use solution
- Consolidated final account opening advice

ID Verification

A fast and efficient method for validating application data and minimizing identity theft

Onboard Advisor includes a powerful identity verification tool that helps you minimize identity fraud by comparing an applicant's personal identification information against public record databases to flag inconsistencies. It also provides a fast and efficient method for complying with Section 326 of the USA PATRIOT Act and FACTA Red Flag Rules.

ID verification quickly searches billions of public records, alerting you to potential data mis-keys that are often mistaken for fraudulent data. It automatically offers you alternative addresses, telephone numbers and Social Security Numbers (SSN).



Our advanced technology matches and links files across disparate data sources.

A Comprehensive, Reliable Solution



Big data is in the DNA of LexisNexis Risk Solutions:

- Access to public record and proprietary data on consumers and businesses
- Unique and proven analytic tools based on all data sources
- Processing power to allow for complex matching, scoring and processing in real time

The solution then combines verification, validation and risk detection processes to instantly authenticate consumer and business identities, spot potential fraud or identity theft, and flag discrepancies such as invalid or expired SSNs or disconnected phone numbers. To keep your institution in compliance, the system searches a comprehensive set of global terrorist watch lists including the Office of Foreign Assets Control (OFAC), Politically Exposed Persons (PEP) and others.

In a matter of seconds, you receive a recommended account action backed by an informative score with potential risk indicators, rather than a simple pass/fail designation. A Red Flags report immediately alerts you to indicators that could be associated with identity theft.

Benefits include:

- Higher identity verification rates
- Red Flags functionality built into response
- Lower exception rates
- Mis-key flags to minimize verification failures
- Powered by LexisNexis, the only verification and validation solution endorsed by the American Bankers Association

Address Verification

Intelligent address verification to reduce risk and enhance service

The Onboard Advisor address verification solution offers an advanced method for quickly and efficiently resolving address discrepancies discovered during the opening of new accounts. Each address in question is compared with the applicant's best known address and other data to verify whether the address change is statistically reasonable or suspect.

Matching addresses against hundreds of billions of continually refreshed data points, the system utilizes patent-pending analytics to determine the likelihood of fraud. A risk score and report are immediately returned, helping you achieve significant cost savings over traditional methods of handling address change discrepancies.

In combination with ID verification, the address verification feature enables quick and cost-effective compliance with the address-related requirements of FACTA sections 114 and 315.

Benefits include:

- Reduced investigational costs
- Increased account acquisition
- A fast, efficient way to resolve address discrepancies
- Improved customer service and loyalty
- Reputation and brand protection

Fraud and Risk Detection

Real-time applicant screening to increase enrollment and prevent fraud

Individuals who commit fraud will often manipulate their personal information to mask prior financial offenses. The Onboard Advisor fraud and risk solution protects your institution by comparing each applicant's personal identifying information against records of known fraudsters and account abusers contained in the National Shared DatabaseSM, which is maintained and safeguarded by Early Warning Services, LLC.

This solution inquires against the following data:

Fraud Records: Matches to these incident records identify applicants who had an account closed due to fraud, attempted fraud or fraud-like behavior. Fraud matches are often more serious and may indicate higher risk to your institution.

Account Abuse Records: Matches to these records identify applicants who have caused a loss or had an account closed due to financial mismanagement. A detailed response accompanies any match and shows the age of the record, contributor, paid status, and a breakdown of principal losses and fee reversal amounts.

Predetermined best practice strategies help your organization determine the level of risk you are willing to assume and tailor a decision strategy accordingly.

Once screening is completed, final account advice is presented along with a risk score and details of any matches. System decisions are made using up-to-date, accurate information contributed by participating financial services organizations, helping prevent offenses that are often copied or repeated at institutions across the country.

Benefits include:

- Real-time responses to improve customer service while reducing fraud risk
- Data error detection and scrubbing to improve productivity
- Collaboration between financial institutions, resulting in more accurate decisions
- Powered by Early Warning Services, the Trusted Custodian[®] for contributed account data from most of the largest financial services organizations in the United States

Reporting

Onboard Advisor provides comprehensive reports that can be configured to measure your business success metrics—all with an easy-to-use interface that offers a choice of detailed reports for analysis at the company and individual level. All report details can be accessed online for a period of up to 18 months and can be conveniently printed for longer storage.

Improved Account Acquisition and Service

The combination of leading-edge methods for detecting account fraud, identity theft and debit risk in Onboard Advisor allow you to quickly identify genuinely high-risk account applications while eliminating the time wasted investigating harmless discrepancies or keying errors.

In a matter of seconds, the system accurately gauges the risk associated with an account opening and returns an account advice with prioritized risk indicators, so that your employees can spend more time helping legitimate, profitable customers meet their financial needs.

Why Choose Onboard Advisor?

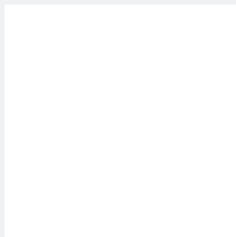
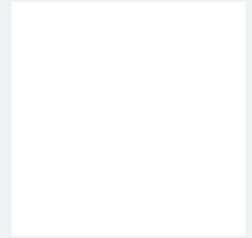
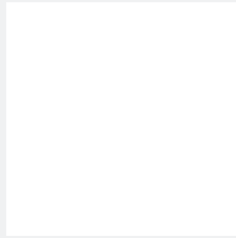
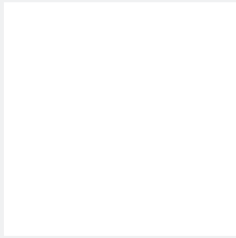
With financial crime increasing across the enterprise, organizations need to be able to quickly and efficiently assess risk when establishing and servicing their customers. Onboard Advisor offers a fully integrated, reliable solution to streamline the onboarding process and protect against potential fraudulent activity.

Key Benefits

- **A Holistic View:** Fiserv provides a single point of view, once screening has taken place, enabling you to open more accounts while significantly lowering risk
- **Solutions Integrated With Existing Compliance & Fraud Management Products:** This ensures quick and easy implementation and the ability to add additional financial crime prevention functionality at a later date
- **Collaboration With Trusted Partners:** Fiserv partners with leading providers such as LexisNexis, ID Insight and Early Warning Services to ensure the most comprehensive data coverage and most reliable information to detect fraud and meet the latest regulatory requirements
- **A Scalable Solution:** Several packages are available to suit your business requirements

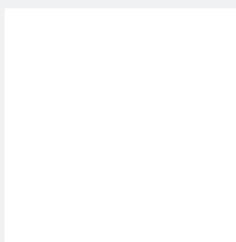
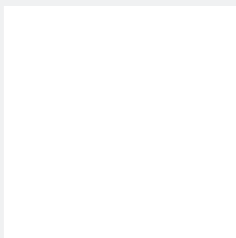
Connect With Us

For more information about Onboard Advisor, 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.





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