



Outsourced Account Processing Services

Managing the Technology that Powers Your Critical Banking Processes

Behind the growing trend toward outsourced account processing and technology management are thousands of financial institutions that already see these services as a cost-effective way to simplify resource management, protect data and reputations, increase customer satisfaction and enhance delivery of profitable banking products.

Outsourced Account Processing Services offer you freedom from the demands of back-office logistics and new resources to pursue profitable strategies in a rapidly changing market.

America's bankers have a full plate: unprecedented security and compliance demands, evolving delivery channels, heightened competition from both traditional sources and new rivals, shifting consumer demographics and preferences. It's an environment that calls for new strategies, flexible tactics and fresh resources.

Outsourcing offers answers for each of these challenges by expanding the financial institution's existing Fiserv partnership. The result eases security and technology burdens, while freeing bankers to aggressively pursue their primary mission of delivering better service, stronger relationships and more profitable solutions.

Organizational goals and circumstances drive every decision, and outsourcing may not always be the best choice, but dramatic changes in our industry are causing most financial institutions to revisit their technology management strategy and make certain they're still positioned for success. They all look carefully at the following benefits.

Enhanced Risk Management

Managing operational risk, including information security and business continuity, has gotten much more challenging in recent years. Although financial institutions must be responsible for their own risk management

and mitigation, outsourced processing services offer structure and support that can help reduce operational risk, simplify disaster recovery and streamline regulatory compliance.

- Take advantage of layered security and other advanced resources that combat evolving criminal activity
- Partnerships with the industry's most advanced analytics providers
- Regular investment in internal audits and vulnerability scans
- Certified PCI DSS compliance
- The latest software releases and patch updates
- Benefit from managed oversight of business continuity planning and disaster recovery
- Geographically dispersed data centers offer secure redundancy of resources
- Alternative power sources, and redundant systems and networks
- Internally managed recovery services

Streamlined Resource Management

Technology operations tend to be labor-intensive and can demand heavy oversight. Problems, when they arise, can quickly become significant. With outsourcing, you

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have the advantage of tapping the expertise of an expanded support team that's always on call. You can control new products, specifications, reporting – those things you prefer to manage internally – while everyday technology logistics are reliably handled by a trusted partner.

- Leave routine back-office functions to dedicated staff in state-of-the-art facilities
- Simplify change management with regularly scheduled product updates
- Enjoy more flexible IT resource allocation and fewer talent acquisition concerns

Renewed Focus on Banking and Customers

It's not uncommon to hear bankers say they wish they could spend more time doing what they do best. They want to focus on offering the banking solutions that serve customer needs, build lasting relationships and drive greater profit. In order to get back to basics, many financial institutions have migrated to an outsourced technology environment. This can be particularly useful in fast growth and merger situations, where agility and scalability are essential.

- Quickly and successfully respond to new conditions and changing priorities
- Emphasize stronger customer relationships, improved access and functionality
- Use internal staff to pursue and implement new solutions and opportunities
- Keep your team focused on banking fundamentals and other profit-drivers

More Stable Technology Costs

Institutions that manage technology in-house see spending fluctuate from year to year, and some costs can be difficult to

measure. They must carefully manage vendor relationships, technology projects, staffing and infrastructure spending. With the outsourcing model, many of these infrastructure and support investments move off the books, and the client pays for access on a much more predictable basis, while avoiding many unplanned IT expenditures.

- Lower your capital expenses and prevent big-ticket surprises
- Enjoy stable, predictable technology budgets and lower staffing expenses
- Leverage shared costs while gaining the expertise of a large-scale vendor

Making the Decision to Outsource

Today's bankers seek new, sustainable sources of revenue, and they're zeroing in on the customers and markets that can help them maintain a competitive advantage and generate the most opportunity. With that in mind, many financial institutions say that outsourced technology management has been a game-changer, providing them with more room to maneuver – continued control over the things they prefer to control, combined with a new freedom from the demands of back-office logistics and the resources needed to successfully pursue profitable strategies.

Connect With Us

For more information about our outsourced account processing and technology management services for the Cleartouch®, Precision®, Premier® and Signature® bank platforms, or about any of our other solutions for the banking industry, call 800-872-7882 email getsolutions@fiserv.com or visit www.fiserv.com.



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