

Personal Finance for DNA™

A Complete Online Financial Management Solution to Attract and Retain High-Value Accountholders

Meeting the needs of accountholders with significant assets and high potential is essential to staying competitive. Personal Finance for DNA from Fiserv enables you to deliver the powerful, flexible personal financial management capabilities consumers expect.



Every financial institution wants to find new ways to meet the expectations of the highest-potential customers and members. Personal Finance helps you meet their service expectations by providing a valuable online tool that makes managing finances simple and efficient.

Personal Finance adds a host of powerful personal financial management capabilities to the DNAweb™ from Fiserv online banking platform, enabling consumers to view and manage their complete financial picture—including balances, budgets, cash flow and net worth—across accounts within and outside your institution. Through seamless integration with DNAweb, Personal Finance enables your customers or members to take advantage of robust tools that simplify and automate the complex task of managing personal finances.

Personal Finance offers:

- A powerful and flexible extension to your online banking capability
- A way to differentiate yourself from other financial institutions
- A tool for building stronger and deeper relationships and boosting loyalty with a valuable service consumers want and need

A Comprehensive Solution

Personal Finance brings together all the components of an accountholder's financial universe in one place, making it easy to comprehend and manage their complete financial picture. It consolidates financial, investment and reward accounts, and more—from your own institution as well as thousands of banks and credit unions, credit card providers, investment companies, lending organizations, and other entities. Thanks to these account aggregation capabilities, accountholders will rarely, if ever, manually enter financial data. A consolidated calendar records and details all of their transaction activity, e-bills and more, conveniently displaying data across all accounts.

Your customers or members can use Personal Finance to perform sophisticated analysis and management tasks such as these:

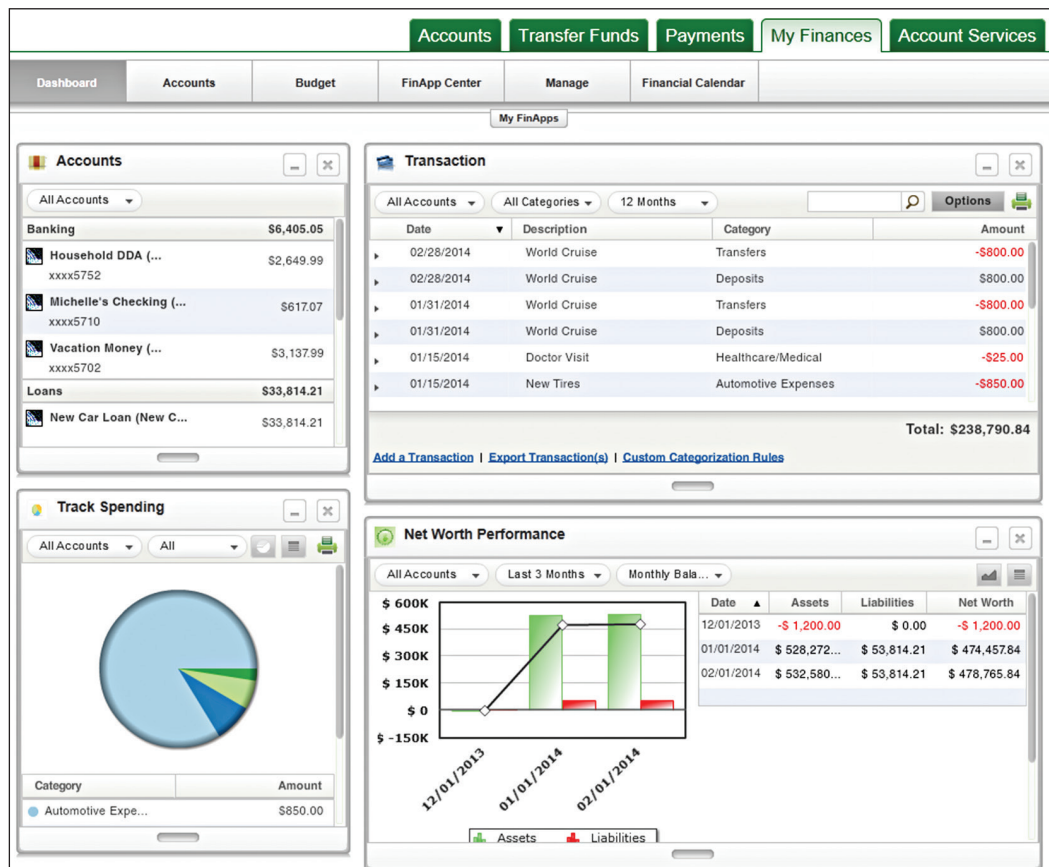
- Categorize all income/expense/transfer transactions for budgeting, comparison or planning purposes
- Create and manage detailed budgets to track income and spending against goals and averages
- Analyze budgets, expenses, cash flows, credit card spending and more, using an extensive variety of reports and graphical views
- View projected balances to see the effect of planned payments on cash flow and future balances, and to avoid cash-flow issues

- Manage investments using detailed views of portfolio positions and changes, daily price watches, and summary, fundamental and performance data
- Manage rewards using links to external reward card and travel accounts
- Keep track of tax-related transactions to ease tax planning and simplify year-end return preparation
- Set up and receive customized email alerts to guard against fraud, late payments and overdraft charges; monitor pre-set balance spending levels; and receive reminders when rewards are about to expire

Simple to Use

Categorizing transactions is the first step toward analyzing spending and effectively managing personal finances, and Personal Finance makes the job easy. It dynamically categorizes transactions for all accounts using pre-defined sets of income, expense and transfer categories. Accountholders can customize categories or create custom sub-categories for more detailed tracking and analysis, using a drag-and-drop categorizer that simplifies spending analysis.

Setting up and managing budgets is equally simple. Personal Finance supports complete income and spending budgets for all



The solution's intuitive dashboard can accommodate and display all of the functions your institution supports, with free-form customizations easily accomplished by dragging and pinning items to the dashboard.

categories, allowing customers or members to establish their own goals and tracking parameters. It presents performance data against budget goals via easy-to-understand graphs and provides calculated averages for quick comparison.

Customizable and Extendable

Personal Finance is designed to look and work exactly the way you want. Your institution can easily configure it to mirror the look and feel of your existing online banking applications and maintain other elements of your branding. The solution's intuitive dashboard can accommodate and display all of the functions your institution supports, with free-form customizations easily accomplished by dragging and pinning items to the dashboard.

Personal Finance is easily customized by your accountholders, too. They can add or delete items, minimize or maximize views, and enhance their own financial management tool set by downloading purpose-specific apps, called FinApps™. These apps integrate directly into the dashboard or other pages within Personal Finance and leverage each individual's existing financial data. The apps are similar to the DNAApps™ available on the DNAAppstore™ to complement your DNA account processing solution—providing an innovative way to extend the capabilities of Personal Finance and offer a valuable differentiator for your institution.

A Seamless Accountholder Experience

Because Personal Finance is seamlessly integrated with DNAweb, one click on the My Finances tab in DNAweb delivers instant access to a host of new capabilities from the feature-filled dashboard. Switching between banking and personal finance solutions is fast

and simple. With fully synchronized, two-way transitions between online banking and financial management, your accountholders don't experience timeouts or feel like they've been handed off to another service provider.

Personal Finance even promotes fast adoption by leveraging accountholder sign-on credentials directly from DNAweb, eliminating the need for an additional sign-on.

Aligned with Your Needs

Your financial institution needs to provide compelling and competitive services to attract and retain the most valuable customers and members. Personal Finance offers an affordable and profitable way to meet that objective. It also enables you to increase revenue by sharing in the fees paid by customers or members who purchase FinApps to enhance their suite of financial management tools.

As robust as Personal Finance is, it's simple to implement and manage and requires no upfront license investment or IT costs. It is a hosted offering that is made available via multiple facilities for high reliability, and is delivered with a proven, SAS-70 certified implementation process to get you up and running quickly and productively. To support your growth, Personal Finance is designed to scale easily from the smallest community-based institutions to the largest banks. It's also architected for maximum security at the transport, network, database and physical levels, with integration between Personal Finance, DNA and DNAweb accomplished using the most comprehensive, standards-based approach to highly secure remote computing.



Connect With Us

For more information about Personal Finance for DNA, 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.

Key Benefits

- Strengthens relationships and boosts loyalty among high-value accountholders
- Extends and complements your online banking capabilities
- Simplifies and automates the complex task of managing personal finances
- Provides a complete financial picture across accounts and institutions
- Empowers consumers to customize categories and views for an entirely personal experience
- Differentiates your financial institution
- Increases revenue potential through FinApp purchase fees



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