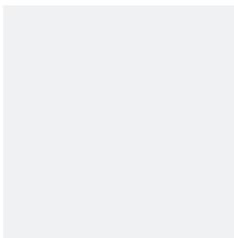
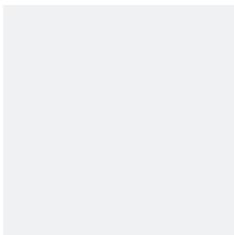
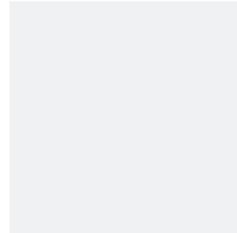
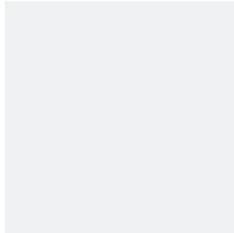
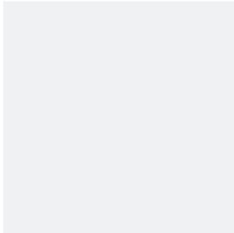


Products



Small Business Banking

Banking Solutions That Meet the Needs
of Your Small Business Customers



Products

Small businesses make up 10 percent of a bank's accounts on average, but typically generate 35 percent of its revenue. While representing an excellent opportunity, it is a diverse and sometimes complex market that calls for the expertise of a trusted technology partner. Fiserv can help you provide small business customers with easy-to-use, integrated services they require, allowing you to develop and maintain long-term relationships with them.



Small businesses, regardless of their size, sophistication, or the type of customers they serve, have the same basic requirements: to pay, get paid and manage their money. Fiserv works with you to provide customized solutions that help streamline these key processes and increase efficiency. Small business customers will benefit from the many Fiserv solutions that allow them to quickly send and receive payments and manage the daily movement of funds.

Solutions for your Financial Institution

Fiserv offers expertise and industry knowledge that can help your financial institution define a comprehensive Small Business Growth Strategy. We can advise your institution on the optimal design of a product offering to grow small businesses and build stronger relationships. We combine financial analysis, market analysis and expert advice into a suite of automated decision tools, BankAnalyst® from Fiserv, to help identify the right strategies for financial institutions. We will work with you to design bundled service offerings and assist you in identifying prospects for them. And, we can analyze your loan portfolio to make sure it achieves your objectives.

An effective Customer Relationship Management (CRM) system is essential to the success of your small business banking initiative. EnAct™ from Fiserv, powered by Microsoft Dynamics® CRM, will help you execute a common CRM strategy across your enterprise. You are able to effectively identify small business opportunities, develop sales processes,

create and measure sales team activities and referrals through the tracking and reporting to the individual sales teams and corporate management.

Fraud protection is a constant. Fiserv has safeguards in place to protect your financial institution and your customers. Solutions that promote accurate account reconciliation and positive pay processes allow your business customers to monitor and review suspect disbursement activity. Multi-factor authentication is an effective defense against online banking fraud. Our partnership with Guardian Analytics allows us to offer fraud monitoring tools that can help you detect and prevent any suspicious activity. Guardian Analytics uses behavioral analytics to catch fraud before money gets out the door.

Payables

All small businesses have a need to disburse funds. Whether it is to pay suppliers, meet payroll or just manage day-to-day expenses, they have to be able to make expenditures quickly, accurately and efficiently. These business banking solutions from Fiserv meet the needs of any size and type of small business.

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. Small businesses that want to closely monitor and manage expenditures have found it much easier to do with prepaid cards.

On Average, Small Business is 10 Percent of the Customer Base but 35 Percent of Revenue



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.



Small Business Bill Pay

CheckFree® Small Business from Fiserv offers financial institutions a way to harness the small business market with an integrated and comprehensive online accounts payable system. Built upon the industry leading Fiserv electronic bill payment platform, CheckFree Small Business is an integrated, fully brandable extension of the online banking experience.



Online Payroll

Fiserv has partnered with PayChoice® to offer an online payroll service that gives financial institutions the ability to offer industry leading payroll services to their small and mid-sized business customers. PayChoice delivers multiple levels of service via a single technology platform by combining online payroll, tax, human resources (HR) and employee benefit administration with the strength of online banking solutions from Fiserv.

ACH

A browser-based ACH transfer processing solution, ACH Manager from Fiserv features streamlined, flexible and automated on-arrival processing of ACH transactions originated by you or your customers.

A complete, end-to-end ACH transfer solution, ACH Manager replaces inefficient, manual tasks by automating every step of the process.

Another 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 to ensure that transfers are safe and accurate. Built using service-oriented architecture (SOA), Wire Manager features seamless integration with consumer and business online banking products from Fiserv.

Receivables—Get Paid

Small business need to get paid, often quickly. The Fiserv solutions we offer enable your customers prompt and easy access to the funds that are the lifeblood of their business.

Merchant Capture

Merchant Source Capture™ from Fiserv is designed to meet the demand for customer convenience by increasing deposits, improving float management and reducing the cost of processing checks. Requiring only an Internet connection and a Fiserv-certified check scanner, Merchant Source Capture maximizes efficiency and business profitability.

Mobile Card Reader

SpotPay™ from Fiserv is an innovative way to retain and grow small business deposit accounts by providing a new recurring income stream through an incentive

For small businesses, moving money more quickly is a key to their success. The Accel® debit payments network from Fiserv enables you to offer real-time payments to your business customers to help your organization grow your relationships.

arrangement. Using a secure card reader attached to an iOS or Android™ mobile device, SpotPay allows small businesses to accept card payments anywhere, anytime.

Mobile Deposits

As more small businesses transition from desktops and laptops to smartphones for their everyday computing tasks, they are likely to expect their financial institution to offer the convenience of mobile check deposits. With Mobile Source Capture™ from Fiserv, businesses that provide services in the field, such as plumbers, cleaners and contractors, can eliminate paperwork and improve their cash flow by depositing checks immediately. Business and retail customers alike will save time, effort and fuel because they will no longer need to drive to branch locations and ATMs to make a deposit.

Small Business Invoicing and Payments

Market demand for electronic invoicing solutions is rapidly growing in the U.S. small business segment. Popmoney® for Small Business from Fiserv enables small businesses to conduct all their invoicing and receive payments directly into their primary business account—without using third-party software or payment services. Instead, electronic invoices are sent via online banking and payments are received directly into their bank account.

Lockbox Processing

The healthcare revenue cycle is long and tedious—requiring multiple steps for organizations like yours. By replacing time-consuming and complicated manual processes with an automated workflow,

RemitStream® Healthcare Lockbox from Fiserv greatly accelerates the receivables process and frees you from the burden of posting and reconciling payments from multiple sources.

RemitStream Property Management Lockbox from Fiserv enables assessment payments for multiple homeowners associations to be sent to a single lockbox but deposited into separate Demand Deposit Accounts (DDAs) for each property. The solution facilitates the transition from paper to electronic payments processing on the back end while simplifying exceptions management and information reporting for property managers.

Cash Flow—Manage Their Money

The objective of managing cash flow is to give your customers control over the process. With our solutions, you can help your small business customers dictate the type and pace of incoming and outgoing money, adjust their actions in response to financial need, and if necessary, pursue sources of funding.

Online Banking

By helping businesses manage their finances faster and more efficiently than ever, you can increase their overall satisfaction, drive additional online banking use and gain another competitive advantage in the cash management market.

Business Online

A secure and flexible solution, Business Online™ from Fiserv delivers high performance online cash management with next-generation features that significantly

Top 10 percent of small businesses provide 78 percent of small business profitability; the top 20 percent, 94 percent.



enhance the customer experience. It helps you streamline business services, boost customer satisfaction, lower costs and increase revenue.

Anytime, anywhere cash management is what business customers look for and appreciate, and Business Online offers 24/7 online banking designed to exceed their expectations. By helping business customers to be more productive, Business Online enables you to attract businesses of any size and build profitable relationships.

Corillian Online®: Small Business

Small businesses demand rich functionality, personalized service and immediate results. While consumer online banking platforms sufficiently serve some businesses, most are left with unmet needs. Deployed on the industry-leading Corillian platform, Corillian Online®: Small Business from Fiserv is a comprehensive, proven online banking solution that can help financial institutions attract and retain small business customers. By supporting multiple lines of business—including consumer banking and small business banking—from a single platform, Fiserv has succeeded in lowering the total cost of ownership of providing online financial services.

Loan Origination

LoanLaunch™ from Fiserv is a single-platform solution for mortgage, consumer, home equity and business loan originations that fits the needs of diverse lenders,

streamlines their lending operations, addresses regulatory compliance requirements and provides a next-generation lending experience.

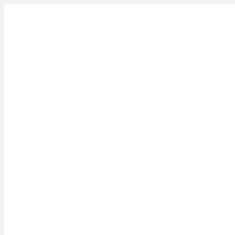
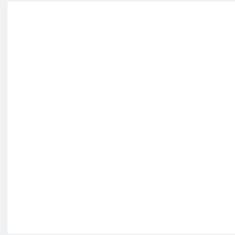
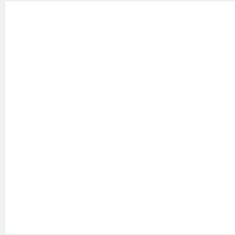
Unlike other origination platforms, all capabilities within LoanLaunch are built on the same technology, giving you a holistic view of borrower transactions and streamlining the management of loan origination and production. With data about your customers in one place – regardless of the point of origination or loan type – you can reduce risk, gain processing efficiencies and use information more effectively across the enterprise. This means cost savings, improved productivity and less strain on your workforce.

Small business banking is a historically underserved market with huge growth opportunities. Small businesses carry higher balances, utilize more services and are willing to pay to streamline operations. Small businesses, bottom line, increase your profitability.

Rely on Fiserv to help you develop a strategy and implement the solutions you need to enter the lucrative small business market.

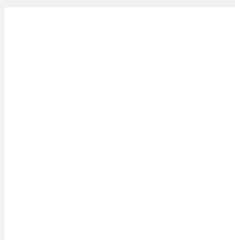
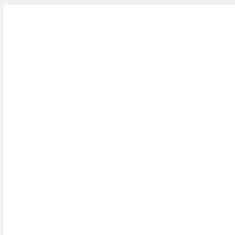
Connect With Us

For more information about Small Business Banking, 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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