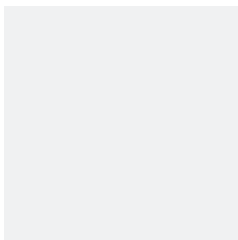
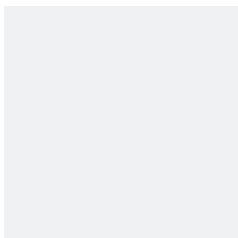
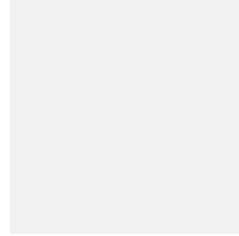
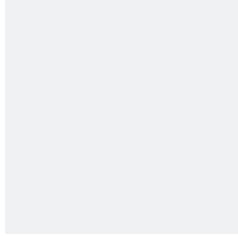
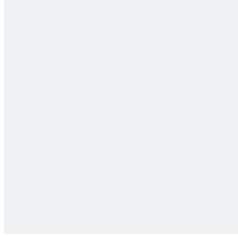


Product



Virtual Branch®

Expand Your Delivery Channels With Seamless
Online Banking Tools



Product

Integration. Seamless display. Technology for today and tomorrow. Virtual Branch from Fiserv brings you a robust e-commerce platform and a consistent, memorable, end-to-end user experience that goes way beyond online banking.



Our continual innovation means you get access to the latest electronic tools to serve members and differentiate your credit union.

Virtual Branch with mobile banking offers your credit union and your members innovative ways to connect and conduct business. Mobile banking delivers the added convenience and flexibility that increasingly savvy consumers demand.

Online account access is still necessary, but it's no longer enough to keep you competitive and viable in a digital world. Keep pace with today's dynamic online banking landscape with a fully integrated suite of electronic banking solutions that continually evolve to meet member demand.

Virtual Branch Is E-Commerce – Evolved

Virtual Branch is the key to providing your members with online convenience for virtually every service you offer.

Virtual Branch delivers premium integration and a wide array of e-commerce solutions to support your specific business objectives. And it's all backed by an experienced team of professionals who are committed to meeting your technology needs today while anticipating what's next in this quickly evolving market.

A Consistent and Memorable Online Experience

End-to-End Online Functionality

Online services are ideal for improving member loyalty and creating new growth opportunities. Virtual Branch offers every element you need to connect with your members online, making it easy for them to open new accounts, apply for loans, pay bills, transfer funds and stay informed about their finances 24/7.

Seamless User Experience

With Virtual Branch, your members enjoy a smooth, seamless experience whether they're using traditional online banking, bill payment, online statements, account-to-account transfers or any other Virtual Branch service. There's no need to visit multiple websites, remember multiple passwords or view disparate screens. The experience is consistent and secure for members. It is also efficient for your credit union, thanks to the streamlined administration and reporting capabilities.

Strategic Account Processing Integration

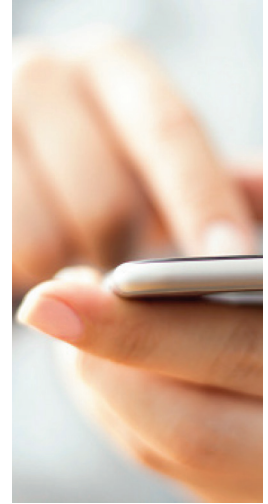
Online banking is an increasingly important part of your business, so it must work in combination with your account processing platform. To ensure that both strategies coexist harmoniously, Virtual Branch integrates with a number of the industry's leading account processing platforms. This integration maximizes transaction capabilities and enables you to extend the scope of your solutions throughout your enterprise, incorporating critical tools such as cross-sell.

Thought Leadership – For Today, Tomorrow and Beyond

Fiserv solutions are backed by experienced professionals who understand the changing online market and work diligently to deliver world-class solutions with premium reliability. As the industry's first provider of mobile banking solutions, we understand that forward thinking is a necessity in the online banking business. That's why we're committed to developing and offering innovative new solutions as our marketplace evolves.

Go Mobile

The birth of online banking gave consumers a convenient new way to do their banking from a personal computer. Today, your members expect expanded access opportunities with mobile banking. Fiserv has offered mobile banking for more than 15 years, delivering the support your credit union needs. We understand the ins and outs of security, the fundamentals of connectivity, and the nuances of interfacing with a variety of mobile devices. Mobile banking is just one more way Virtual Branch helps your credit union branch stay connected with your busy member base.



Log On and Branch Out

With Virtual Branch, your credit union can deliver a comprehensive suite of financial services online, providing the tools to meet your members' diverse needs. Virtual Branch positions you to acquire and retain more members by offering competitive services that are compelling and convenient. The Virtual Branch suite includes the following modules, which can be implemented separately or in combination.

Virtual Branch: BankOnline

Online Banking

Online relationships provide unique opportunities to connect with, market to and enhance loyalty among your members. It's especially vital for the increasing number of consumers who use online services as the primary connection to their financial institution. BankOnline provides all of the features today's online users expect, including the ability to review accounts, view account history, transfer funds, make loan payments and schedule transfers. Its flexible features help you promote a professional image consistent with your unique brand.

Virtual Branch: BillPay

Electronic Bill Payment

Offering electronic bill payment is a win-win. Your members gain convenience, and you cement relationships with members who maintain higher balances, have more accounts, buy more products and services, and are much less likely to leave your credit union. BillPay delivers unique features and integration with other online banking tools. Consumer and business members can set up merchants easily, choose from flexible payment scheduling options, request alerts and more. With its robust administration tools and tight integration with other Fiserv systems, BillPay is the smart choice.

AccountCreateSM

Online Account Opening

Allow new members to enroll and open accounts anytime with AccountCreate from Fiserv. This convenient service leverages your online channel to attract and obtain new members. And it allows existing members to easily open more accounts – creating new ways to expand relationships, increase wallet share and improve product adoption. The system's integrated cross-sell capabilities enable you to promote targeted products and services during enrollment, when members are most receptive.

Virtual Branch: Loan

Internet Lending

Offer your members the ability to complete loan applications online from the comfort of their home or office with Loan. Loan can electronically score and review loan applications and even provide instant pre-approval to members based on the parameters you provide, and route the application to your Fiserv loan origination system.

Virtual Branch: Statement Express

Electronic Statements

Reduce the cost of producing and distributing statements while enhancing research capabilities with Statement Express. When a new statement is ready, members receive an email notification, inviting them to access it securely online. Viewing screens are tailored to match your own website design and brand.

Virtual Branch: YourSite

Web Design and Hosting

Your website is a reflection of your credit union. With so many consumers doing the majority of their banking online, you want to make sure your site makes a positive impression. YourSite Web design and hosting services help you accomplish that goal. Whether you want to create a sophisticated look and feel, provide an inviting and personalized portal, position your credit union as a service leader, or all of the above, YourSite can help you project your credit union's desired image through your Web presence. Virtual Branch also includes hosting services that help ensure your website is available to members whenever and wherever they need access. Our continual innovation means you get access to the latest electronic tools to serve members and differentiate your credit union.

Value-Added Features and Services



Virtual Branch

The Internet banking market constantly evolves, and so does the Virtual Branch portfolio of services. Across the suite, Virtual Branch offers credit unions a full range of compelling add-on features and services to generate value for both your institution and your members.

A2A Transfers

Offer members the ability to safely and securely transfer funds between financial institutions. It's another convenient way for members to leverage the Internet to eliminate the need for in-person transactions.

Mobile Banking

Empower your members to conduct business from the palms of their hands with Mobiliti™ from Fiserv. Using a cell phone, they can stay informed about their finances and make critical transactions while on the move.

Adoption Marketing Programs

Successful promotion is necessary for expanding your online business. Virtual Branch offers marketing tools to help you educate both staff and members about the online services your credit union offers.

Alerts

Help your members stay informed about their finances with electronic alerts. Members can choose from 50 alerts that let them know important account information such as when a deposit has posted, when a certain check has cleared, or that their password information has been changed.

Member Support

Virtual Branch lets you choose which support options to offer members. Choose primary support, and our knowledgeable staff will help members successfully navigate any challenge they face, or you can opt to handle support through your in-house staff. To meet the demands of Web-savvy members who expect leading-edge support features, both options offer secure messaging and live chat capabilities.

Cross-Sell and Advertising

How do you boost member adoption of products and services? By effective cross-selling – a task that Virtual Branch is ready to support.

Virtual Branch also integrates with Next Multi-Channel Marketing from Fiserv to turn your credit union's service channels into forums for promoting products and strengthening relationships. Next Multi-Channel Marketing leverages your existing ATM, telephone, Internet and in-branch channels to deliver the right offer to the right member at the right time.

Value-Added Features and Services

En Español

Virtual Branch offers interfaces in both English and Spanish language screens, providing a new way to reach out to diverse member and prospect bases.

Links

Virtual Branch offers authenticated links to established third parties, giving your members seamless access to convenient services such as check imaging, check reordering, electronic statements, credit card transactions, personal financial management, account aggregation and more. And our single sign-on capabilities eliminate the need to log on separately to these services.

Enhanced Authentication

Security is vital in today's online banking world. To strengthen your Internet security controls, Virtual Branch relies on Intelligent Authentication™ from Fiserv, a premier strong, multifactor authentication tool to enhance the security of your virtual branch.



Personal Financial Management Integration

Most consumers value the ability to track personal financial history online. Virtual Branch also offers multiple options for personal financial management and aggregation of accounts across financial institutions.

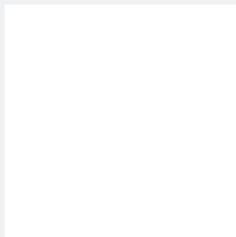
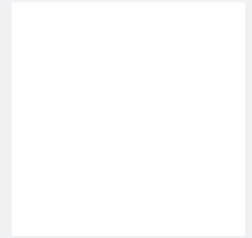
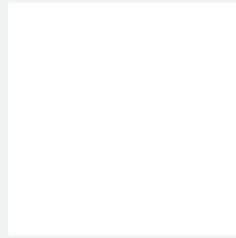
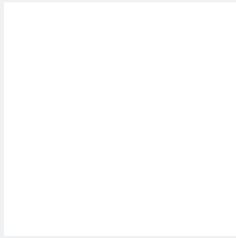


Harness the Power of Online

Are you ready to implement a competitive online banking solution? Looking to expand and elevate your existing online portfolio? Whatever your goal, Virtual Branch can deliver the robust features and functions you need to capture and retain more members by giving them the most comprehensive service connections to your credit union.

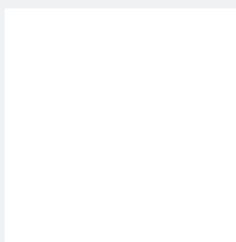
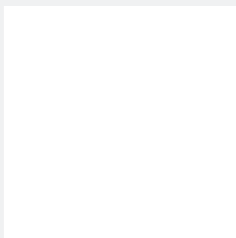
Connect With Us

For more information about Virtual Branch, 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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