Fiserv is committed to delivering technology solutions and expertise that **create value** for your financial institution and your customers.
Creating Value Through Collaboration

Our experts consolidate business data and transform it into useful, actionable business insights – finding ways to drive growth, optimize efficiency and manage risk and compliance requirements. Together, we create opportunities that enhance your business goals.

With a team of dedicated banking professionals, we help over 500 banks each year focus on business performance.

Turning Insights Into Action

Data Analytics
Information that defines, quantifies and uncovers the opportunities

Consulting
Expertise that turns those opportunities into results

Growth
Efficiency
Compliance
Growth: Maximizing Business Performance
Maximizing Business Performance

Using data-driven tools to identify opportunities for growth

- Market Performance and Potential, Prospect Lists
- Wallet Share Performance Analytics
- Revenue Performance Benchmarking

- BankAnalyst® Market
- Scorecard
- Revenue Performance Monitor

- Market Growth
- Wallet Share Growth
- Revenue Enhancement

- Increase Customer Capture
- Increase Cross-Selling
- Increase Revenue Per Customer
Maximizing Business Performance

Driving consumer growth and adoption through proven advisory services:

- Strategic Planning Services
- Benchmarking Services
- Market Opportunity Assessment
- Product Portfolio Optimization
- Performance Analytics
Maximizing Business Performance

Both gained:
- 25% increase in bill pay transactions
- 25% increase in e-statement adoption
- 10% increase in debit card transactions

Fiserv provided detailed branch growth plans for remaining branches
Bank will be able to invest in technology and growth in the right markets

Typical year 1 ROI is 5–10x engagement costs

ROI over $800K annually
Bank #1

ROI over $500K annually
Bank #2

$2.3B
Midwest Bank

Savings equals $1.6M in annual expenses
High cost of branches and personnel were a drag on earnings. Needed to find cost efficiencies and growth opportunities.
Efficiency: Driving Operational Effectiveness
Driving Operational Effectiveness

Leverage all aspects of your organization for greater efficiencies

Efficiency

Bank Analyst®
Financial

Business Efficiency
Business Process
Technology Services
Core AP Services

Bank and Peer Benchmarking Financial Performance

Better Staff Utilization
Increase Efficiency
Improve Sales
Increase Customer Satisfaction
Scale Technology
Driving Operational Effectiveness

Gain efficiency, increase profitability and improve processes through:

- Business Process Improvement
- Core Specification Services
Driving Operational Effectiveness

Business Process Improvement

- Average reduction of 50–66% in the time needed to open an account
- Reduced new account opening timeframe by 80%
- Reduced shipping costs by $300K per year

Bank Performance Optimization

- High cost of branches and personnel were a drag on earnings and customer behavior continued to move to digital channels.
- Analytics directed decision to close / sell 50+ branches
- Used funds generated to upgrade digital and mobile and move into more advantageous markets (based on analytics)
- Improved office efficiency (revenue per office) by 22%

$1B financial institution in the Northeast
$10B financial institution in the Southeast
$15B+ financial institution in the Midwest
Risk and Compliance:
Enhancing Compliance and Managing Risk
Enhancing Compliance and Managing Risk

Delivering best-in-class fraud and anti-money laundering tools

- **Government**
  - Rules and regulations

- **Bank Policies**
  - People and processes

- **Technology**
  - Application rule sets to manage policies

- **People and Processes**
  - Alerts and cases requiring action

- **Operational Analytics**
  - Alert and Case Management Reporting

- **Bank Analyst Risk**
  - Bank and Peer Benchmarking Audit Criteria

- **Risk Benchmarking / Exam Preparedness**

- **Anti-Money Laundering and Bank Secrecy Act Compliance**

Compliance audit preparedness and support
Enhancing Compliance and Managing Risk

Create confidence, ensure compliance and improve processes through:

- Risk and Fraud Management Services
- Custom Configuration Services
- Compliance System Services
Regulators worldwide are moving toward a risk-based approach to monitor customer transactions as part of ongoing due diligence.

- A clearer picture of the types of customers being served and their actual transactions
- Improved efficiency through the automated filing of CTRs and SARs
- Greater accuracy by eliminating manual tracking
- The ability to use the unified case management system for AML and fraud
- Better performance on internal and external examinations

Morton Community Bank wanted to keep up with the regulatory trend by implementing a previously unused AML Manager functionality.

- Associates are CAMS and CFE certified
- Associates have been working with Financial Crime Risk Management Platform solution since 2008
- Best-in-class understanding of Fiserv core applications, ancillary applications and integration points
From the standpoint of meeting regulatory requirements, we have improved significantly, and it shows in the results of internal and external examinations.

Elaina Moline
EVP & COO
Morton Community Bank
Together, we create strategic insights that lead to **profitable actions.**