

**Advisory Services for Financial Institutions**  
Creating value through collaboration

**fiserv.**



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



Growth



Efficiency



Compliance



#### Consulting

Expertise that turns those opportunities into results

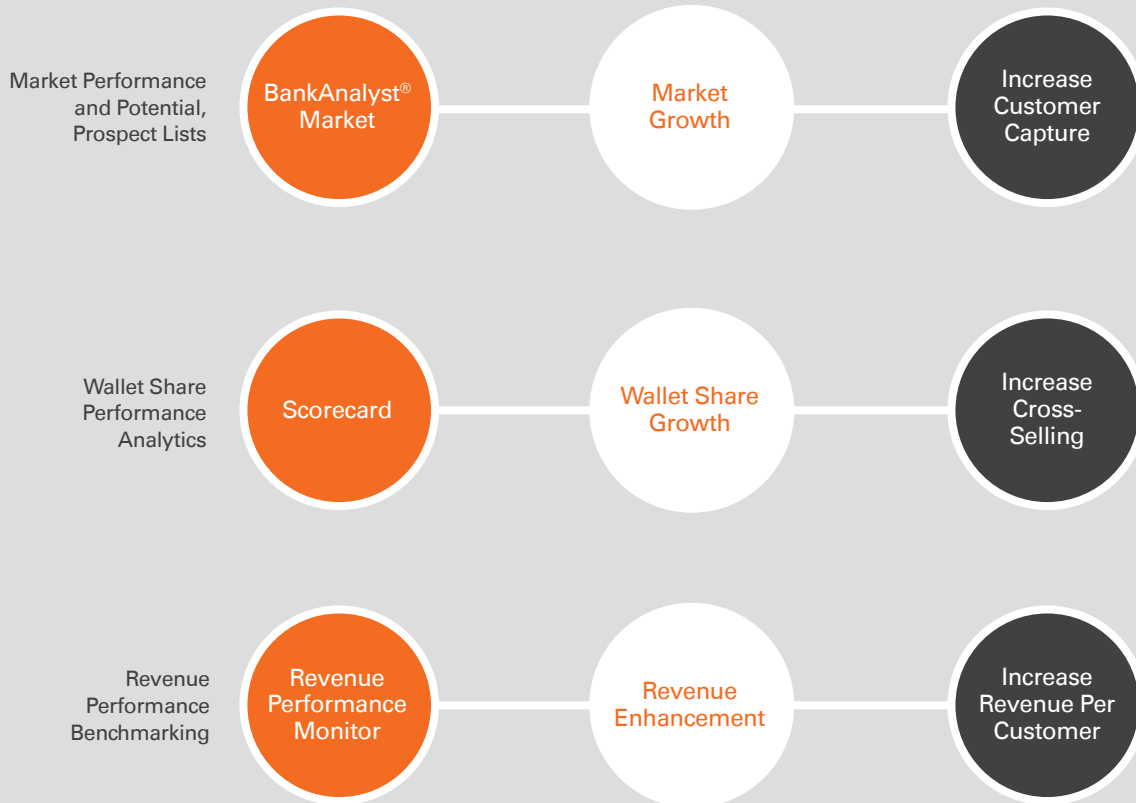


**Growth:**  
Maximizing Business  
Performance



# Maximizing Business Performance

Using data-driven tools to identify opportunities for growth





## Maximizing Business Performance

Driving consumer growth and adoption through proven advisory services:



Strategic  
Planning Services



Benchmarking  
Services



Market Opportunity  
Assessment



Product Portfolio  
Optimization

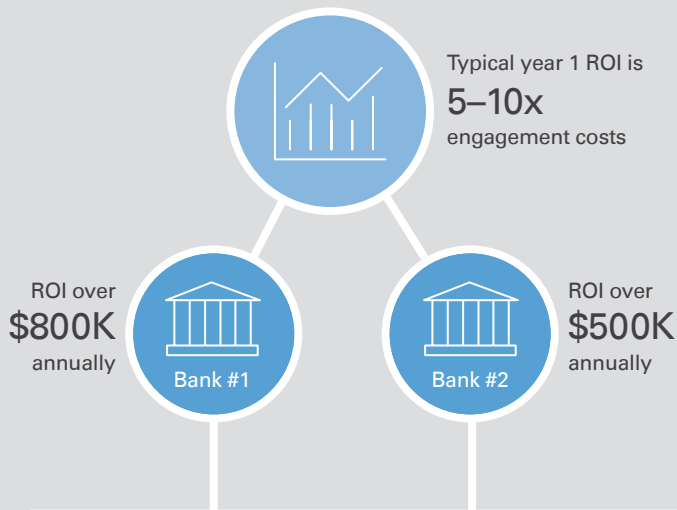


Performance  
Analytics



# Maximizing Business Performance

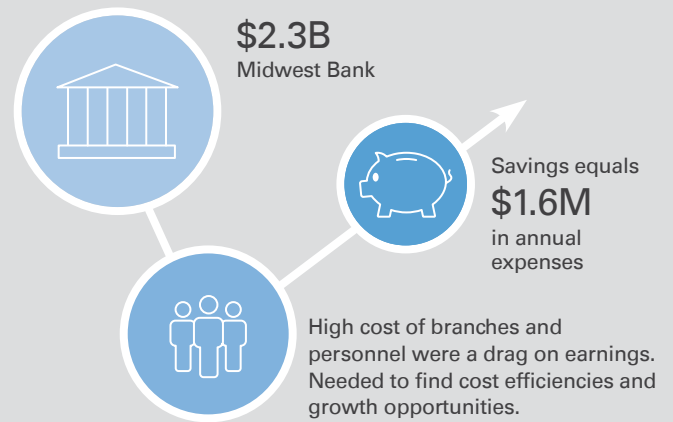
## Product Portfolio Optimization



Both gained:

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

## Strategic Insights Fuel Growth



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



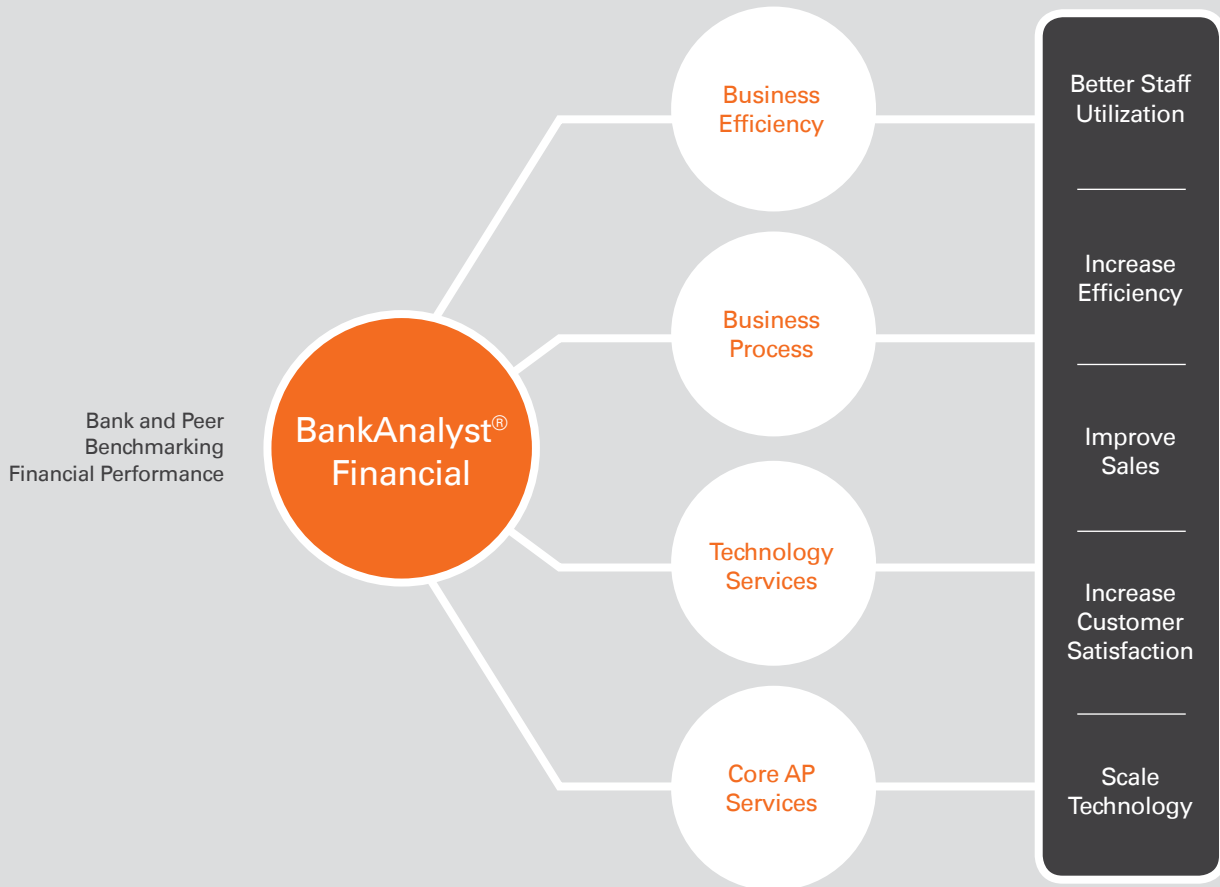
**Efficiency:**  
Driving Operational  
Effectiveness





## Driving Operational Effectiveness

Leverage all aspects of your organization for greater efficiencies





## Driving Operational Effectiveness

Gain efficiency, increase profitability and improve processes through:



Business Process  
Improvement

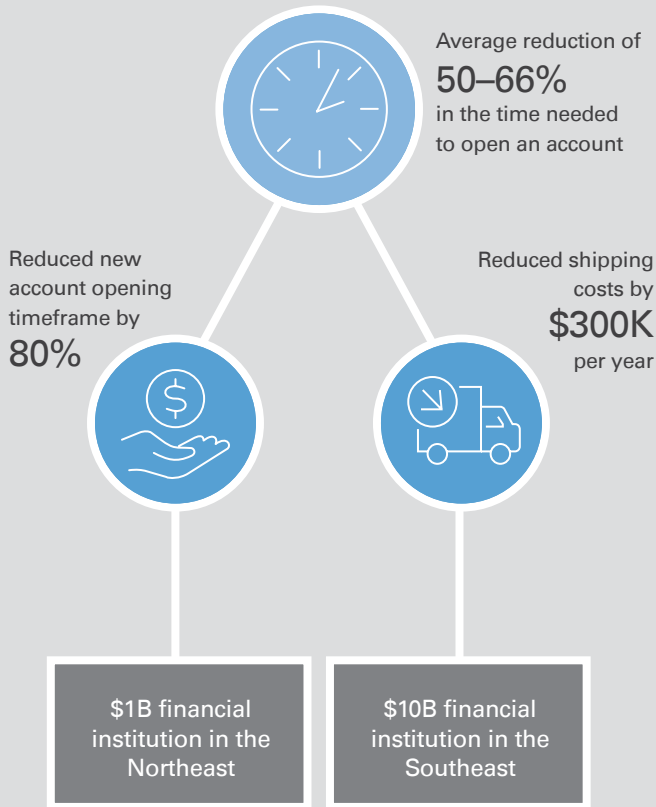


Core Specification  
Services



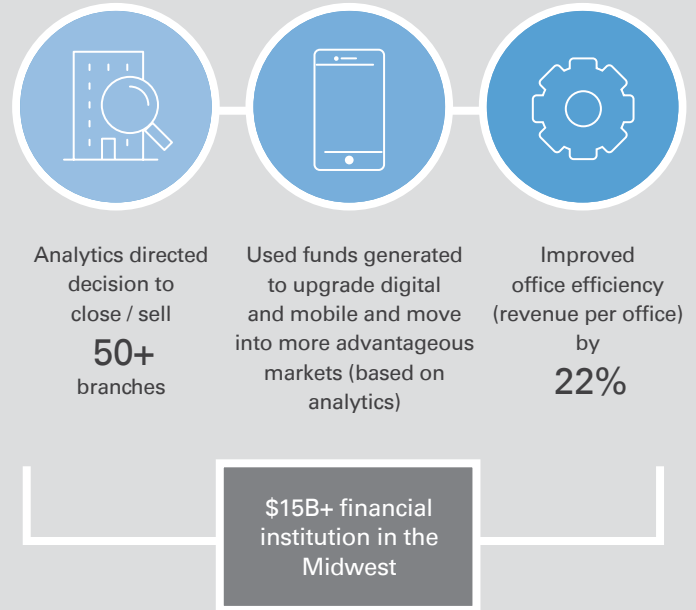
# Driving Operational Effectiveness

## Business Process Improvement



## Bank Performance Optimization

High cost of branches and personnel were a drag on earnings and customer behavior continued to move to digital channels.



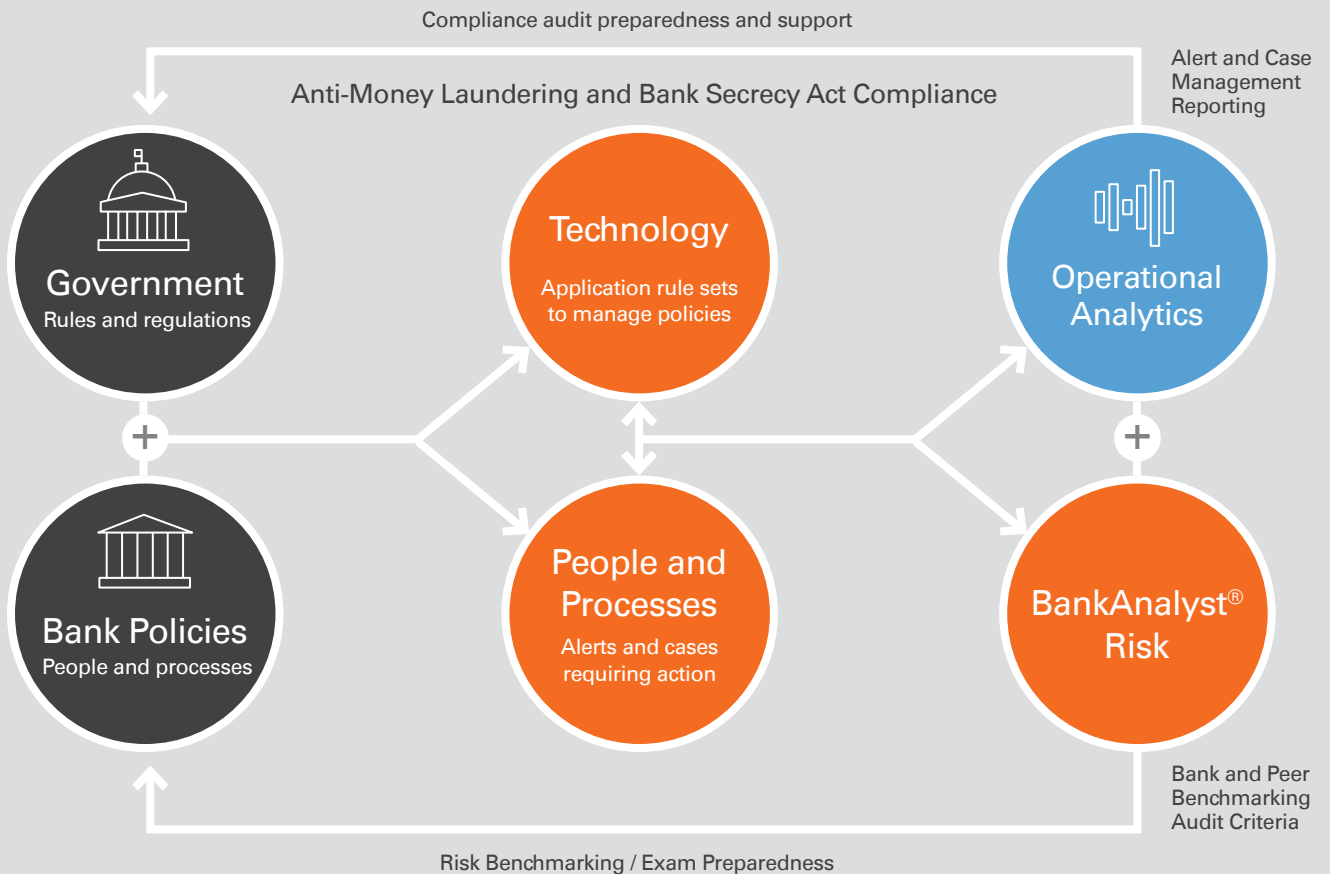


**Risk and Compliance:**  
Enhancing Compliance  
and Managing Risk



# Enhancing Compliance and Managing Risk

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





## Enhancing Compliance and Managing Risk

Create confidence, ensure compliance and improve processes through:



Risk and Fraud  
Management Services



Custom  
Configuration Services



Compliance  
System Services



## Enhancing Compliance and Managing Risk

### Compliance Systems Services

Regulators worldwide are moving toward a risk-based approach to monitor customer transactions as part of ongoing due diligence.



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

- 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

### People Power




#### Industry Knowledge

- Associates are CAMS and CFE certified



#### Solution Knowledge

- 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





A close-up photograph of a person wearing a blue button-down shirt. The person's hands are visible, holding a silver pen and a white document. The background is softly blurred, focusing attention on the hands and the objects they are holding. The overall tone is professional and collaborative.

Together, we create strategic insights  
that lead to **profitable actions.**



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