



Agiliti™

This is the age of Agiliti.

fiserv.

Agiliti™

Banking Services for the Digital Age

Today's financial services landscape is driven by digital innovation. This creates ongoing challenges for financial institutions in a number of key areas:

- > Providing access to innovative technical services whilst minimising capital spend and offering customer-centric propositions and experiences
- > Attaining and maintaining regulatory compliance
- > Maximising return on investment by reducing technology inefficiencies whilst scaling business to achieve a lower cost-income ratio

Agiliti from Fiserv is gaining wide recognition as a highly innovative cloud-based solution built for the U.K. banking industry. Fiserv, one of the world's leading providers of technology solutions for the financial services industry, processes millions of transactions for Agiliti-enabled financial institutions.

Agiliti – Banking Excellence for Today’s Digital Landscape



The Agiliti value proposition highlights how U.K. financial institutions negotiate the challenges and complexities of the financial services market.

U.K. Focused

Agiliti is built for U.K. financial institutions in full compliance with U.K. regulatory structures. Regular updates ensure availability of the latest market-driven capabilities.

- > Agiliti enables compliance with current and future regulations
- > Agiliti enables PCI-DSS compliance and creates proactive road map items for the Open Banking Standard and the Second Payment Services Directive (PSD2)
- > Agiliti enables banking licensure to be quickly obtained

Live Service

Agiliti is already live with high-profile U.K. clients.

- > Agiliti and its innovation road map are developed for and built in partnership with clients
- > Agiliti enables clients to concentrate on user experience while Fiserv focuses on market problems and solutions design
- > Agiliti offers seamless connectivity across banking services through a single connection
- > Fiserv processes millions of banking and payment transactions with U.K. financial institutions

Turnkey Solution

Agiliti delivers full banking capability as a service and provides clients with full technical and customer service support before, during and after implementation.

- > Functionality aligns to clients’ desired business outcomes

- > Multichannel access offers mobile, online, call centre and branch capabilities
- > Agiliti is supported by a proven and digitally optimised business operating model

Predictable Future Outcomes

Fiserv provides clients with documented operating procedures proven to be effective with customers. The business operating model is designed to optimise end-to-end process efficiencies, reducing customer servicing costs and enabling a seamless, single customer view.

- > Pay-as-you-grow pricing model to align service costs with client business growth expectations
- > Published service upgrade road map of innovation
- > Documented and proven operating procedures for digital banking

Driving Down the Total Cost of Service Ownership

By using the highly secure and digitally optimised Agiliti platform, the total cost of service ownership is greatly improved to levels far lower than those experienced by owners of legacy retail banking platforms.

With Agiliti, Fiserv aligns its infrastructure and processes with our clients’ key business objectives:

- > Minimise cost-income ratios for servicing customers
- > Maximise client acquisition whilst providing excellent digital banking experiences
- > Deploy and launch new service capabilities

Reimagine Transaction Banking for Today and Tomorrow



As a cloud banking platform specially developed for U.K. institutions, Agiliti has a track record of performance. Agiliti is delivered preintegrated and API-ready. It's empowering business for today and tomorrow and can evolve to meet market needs.

Agiliti ensures financial institutions can reinvent their systems gradually as they unlock resources. It also ensures they can focus on creating excellent customer experiences and cost-effective banking services rather than focus on IT solutions.

Agiliti draws upon the deep expertise and reliability of Fiserv to help U.K. financial institutions navigate a new era in financial services.

Core Banking Product Suite

Functionality to offer U.K. customers the financial products they expect from a U.K. financial institution:

- > Fixed-rate savings / bonds
- > Instant access savings accounts
- > Cash ISAs / Junior ISAs
- > Personal and business current accounts
- > Secured and unsecured personal loans
- > Debit / credit cards and prepaid cards
- > Domestic and international payments

Multichannel Access

Accessible through customers' preferred channels:

- > Internet
- > Mobile / tablet
- > Telephony / call centre
- > Branch / store
- > Back office
- > Post room / mailroom
- > ATM / POS

Onboarding

Tips for launch preparation:

- > Configure system
- > Conduct user testing
- > Train core bank users

Full Capability Support

Focus on day-to-day operations:

- > Customer servicing
- > Service originations
- > Authenticated sign-on security
- > Customer experience
- > Imaging and document management
- > Policy rules
- > Financial control and compliance
- > Business intelligence
- > Customer insight and analytics

Future Protection

Keep up to date and compliant with:

- > Release management and updates
- > API readiness / enablement
- > Information about PSD2 / Open Banking Standard

Solution Overview

Key Banking Service Requirements



	Agiliti Compliance
Regulatory Compliance	
Committed road map for service integration and ongoing regulatory compliance	✓
Built for the U.K. market and for U.K. regulatory compliance structures	✓
Cloud-based technology-hosted tier 4 security level U.K. data centres	✓
FCA / PRA-approved client operating procedures and process maps	✓
Full governance support model from before to after implementation	✓
Cost to Serve	
Cost predictability and transparency through pay-as-you-grow models	✓
Shared commercial risk with your customer growth expectations	✓
Customer Experience	
Highly personal and differentiated product offerings	✓
Single view of customers across all service channels	✓
Customer data insights available to drive new propositions	✓

Connect With Us

For more information about Agiliti, email agiliti@fiserv.com or visit www.fiserv.com.

Fiserv, Inc. (NASDAQ:FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a global leader in financial services technology. Fiserv is a FORTUNE 500 company and has been named to the FORTUNE Magazine list of *World's Most Admired Companies* for four consecutive years. For more information, visit fiserv.com.



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