Product

fiserv.

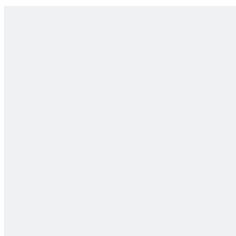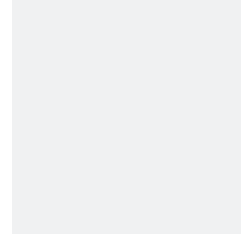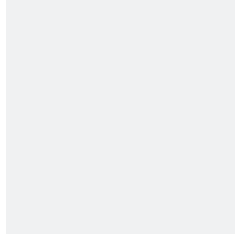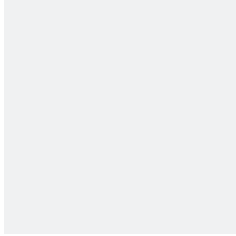**Aperio**™
Increase Organizational Effectiveness Through
Customer Relationship and Business Process Management
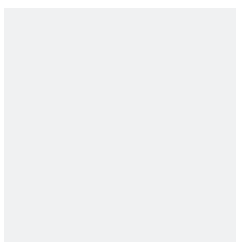
Product

Aperio from Fiserv is a multichannel customer experience platform that provides account opening and customer/account service driven by a process and workflow engine. It includes functionality for inbound/outbound marketing tied to predictive modeling and offers the capability of executing these models for real-time decisioning.

Aperio frees financial institutions to rethink their banking processes and transform the customer experience. Increased effectiveness – combining process efficiency with improved service – can lead to greater customer satisfaction, stronger relationships and profitable business growth.

Easily configured to meet changing customer and business requirements, Aperio promotes efficiency and growth while enabling compliance. This proven customer experience platform provides the tools to generate loyalty and increase sales while helping your staff identify more closely with your customer.

Enterprise Channel Management

Growth and acquisitions can make it difficult to build a cohesive processing and customer service environment from disparate systems and channels. Aperio solves this dilemma with an innovative integration layer that enables holistic management of channel interactions, consistent processes and a quality customer experience, while extending the life of your existing infrastructure.

Essential Capabilities

Aperio yields immediate business benefits through its robust capabilities, all of which work together to bring new efficiency to your organization:

- Customer acquisition

- Extended data capture

- Customer service

- Integrated risk scoring

- Account servicing

- Intelligent prompts

- Task-based workflows

- Electronic signature integration

- Document production

The built-in capabilities of Aperio optimize business process management, helping your financial institution provide excellent customer service. For example, Aperio provides a multichannel account opening process using streamlined workflow components. From initial customer identification through boarding the account, Aperio creates a unified customer experience across multiple touchpoints. Your business processes become a strength, rather than an excuse for failing to meet your customers' expectations.

**Frontline Integration With
Connected Teller™**

The branch is still the primary place for your staff to have face-to-face interaction with customers. Where better to initiate a sales dialogue? Connected Teller from Fiserv is a companion to Aperio that empowers tellers to become an extension of your sales team. Connected Teller encourages your frontline staff to shift from a transactions-only mind-set to one that is customer-centric. Once equipped with customer-specific knowledge from Aperio, your tellers are able to target specific needs and make customers feel welcome throughout their interactions.

A Versatile Suite

The Aperio suite delivers inherent capabilities and a growing family of application-specific modules, bringing new power and focus to key areas of your business.

Operational Platform

Aperio modules help automate fundamental processes that are essential to effective customer service. Utilizing a common infrastructure across three vital areas, the solution's role-based functionality ensures that the key banking functions carried out by your staff are streamlined for maximum efficiency.

Branch

Branch capabilities for Aperio deliver a complete view of your customers -- including relationships, accounts, events, interactions and other data – to your branch staff when they need it, on a single desktop. With these process-based workflow capabilities,

your customers benefit from faster, more personalized service, while your business wins by making every face-to-face contact an opportunity to build loyalty. When your staff has the knowledge and tools to do what they need to do, at the moment they need to do it, they have more time to serve additional customer needs and deepen the relationship.

Call Center

Think of what your call center staff could achieve if they had a single view of a customer's relationship with your financial institution, regardless of original touchpoint. What if activity that your customer initiated online could easily be retrieved in the call center and completed there by your staff? Call center capabilities for Aperio provide these abilities. Because all of the solutions in our operational platform share the same infrastructure, the information and activity generated in one application are available to the others. This enables a "one and done" approach to customer service across the enterprise, helping any of your customer-facing staff to fulfill requests, answer questions and solve problems during any interaction.

Back Office

With the many tasks performed there, a financial institution's back office can become a bottleneck of inefficiency. Operational back-office capabilities for Aperio remove roadblocks to effectiveness and enable your organization to focus on improved service and increased profit. This solution provides back-office personnel with prefilled customer data to eliminate data entry errors,

workflows to ensure that required steps and processes are followed, and smart technology to ensure the accurate creation of documents. Through its shared infrastructure, Aperio provides access to all the tools your staff needs to fulfill customer service requests or complete work on an account, whatever the original touchpoint.

Relationship Marketing

Effective relationship marketing means engaging customers in focused dialogues that help you grow your business. Aperio recommends the right message for each customer in real time, so you can turn everyday interactions into relationship-building opportunities, across inbound and outbound channels.

This capability starts with Intelligent Prompts, which is included with the base functionality in Aperio. The solution delivers real-time decisioning for next-action recommendations, whatever the channel of interaction. That means you will know the right time to deliver a new product offer, provide helpful information or just listen and express appreciation. You will impress your customers by anticipating their needs and offering relevant and timely responses. In addition, other Aperio modules enable you to add new levels of power and sophistication to your relationship marketing effort:

Aperio Interaction Optimizer

Make the most of every customer interaction. Aperio Interaction Optimizer, powered by Pitney Bowes® software, builds on the power

of Intelligent Prompts by retrieving customer information from across your organization and combining business rules and predictive analytics – from Aperio Customer Analytics or your own analytics engine – into a unified decision center. Staff throughout your organization can see a record of what has been done for the customer and what should happen next, so they can deliver a consistent message across all channels.

Market Insights

Making faster, more profitable marketing decisions depends on understanding your customers. But combing through customer data for insight can be difficult. Aperio Market Insights, powered by Pitney Bowes software, makes it easy to navigate and understand your customer data, delivering an intuitive solution for the ad hoc customer query process. Innovative customer cards provide visual "portraits" of each of your customers – including channel usage, products owned, contact history and lifetime value metrics. You can quickly identify target customer segments and share results across teams, putting actionable customer insight at decision makers' fingertips.

Aperio Uplift Optimizer

Marketing departments are being challenged like never before to make the most effective use of precious marketing dollars. To rise to this challenge, an organization needs to understand and predict where marketing will have a direct impact on customer behavior – and where it will not. Aperio Uplift Optimizer, powered by Pitney Bowes software, is the world's

only packaged software application that can actually predict which of your customers are "persuadable" before you market. The result is dramatically reduced campaign costs and significantly improved results.

Aperio Campaign Management

Now your organization can run automated outbound marketing campaigns for sales, service and feedback management that are customized for the individual. Aperio Campaign Management, powered by Pitney Bowes software, empowers marketing departments to drive personalized campaigns that are optimized and automated for the customer life cycle. You are able to magnify the value of existing and future customer relations across all marketing channels.

Aperio Customer Analytics

While generic analytics tools tell you how customers behaved in the past, Aperio Customer Analytics, powered by Pitney Bowes software, is a predictive modeling environment that helps you discover what customers are likely to do in the future. The solution generates predictive models from your data, and then applies these models to show you which customer segments are most likely to defect this month, or who is most likely to take up a special offer. As a result, you are able to better understand and manage your customers, your most important business asset.

Integrated Solutions

Aperio works with several ancillary solutions to facilitate tasks that enhance the customer experience, while making it easier for your organization to work together:

- **Nautilus**® – for the retrieval, viewing and printing of archived documents

- **DocPlus™ for Signature**® – for the creation of the document templates

- **EFT Processing** – to process debit payments and ATM transactions through the Accel® debit payments network

- **Single Customer View for Signature** – to aggregate the viewing of account information

- **Onboard Advisor** – to perform ID verification/authentication and integrated risk scoring

- **Topaz Signature Pad** – to capture electronic signatures during account opening

Connect With Us

For more information about Aperio, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.
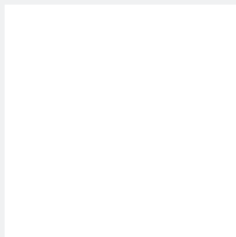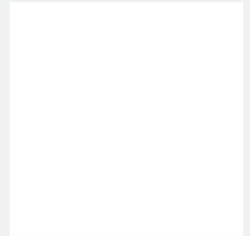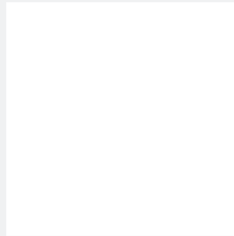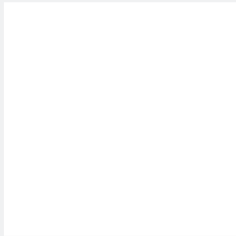
About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com and fiserv.com/speed to learn more.
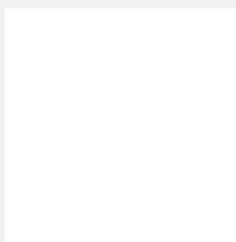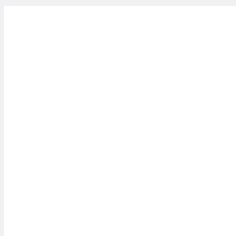
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