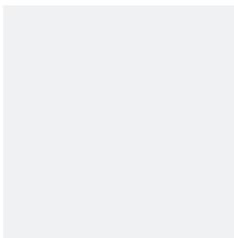
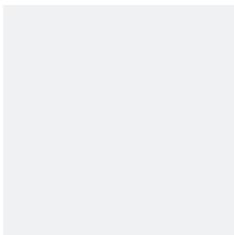
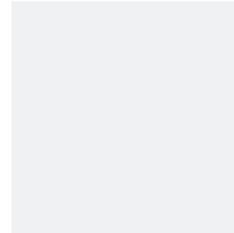
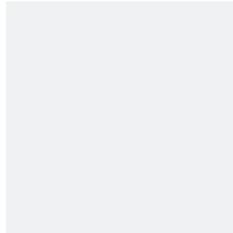
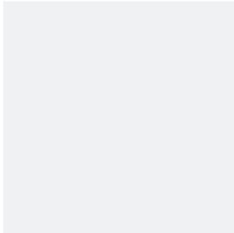


**Bank Platform**



**Clartouch®**

Delivering Advanced Online, Real-Time Technology  
to Help Financial Institutions Thrive





## Bank Platform

By teaming up with Fiserv and implementing the Cleartouch bank platform, you have access to a real-time processing environment that benefits your operations, business offerings and competitive stance in your marketplace. Built on a customer-centric foundation, Cleartouch is deployed as an outsourced solution, allowing you to focus your efforts on serving customers.



Clients using Cleartouch are representative of the entire financial services marketplace, from community-focused organizations to multibillion dollar commercial banks.

The competitive landscape is rapidly changing, and your financial institution needs to stay ahead of the curve. It's not only about the products you offer, but about how they're delivered and the way your customers use them.

Cleartouch from Fiserv provides powerful business analytics and integrated workflows to help you drive cross-sales, attract new business and take advantage of emerging channels that optimize your customers' experience. Plus, our experienced professionals are always ready to assist you through an effective service relationship management model that enables customer satisfaction.

You can be confident that the technology of Cleartouch and your partnership with Fiserv will support your organization's strategic goals to:

- Build revenue – New revenue is within your reach using unique points of differentiation to attract and retain profit-generating customers, and drive payments, transactions, lending and debit use
- Manage risk – You have the tools needed to stay ahead of regulatory compliance, reduce fraud and minimize risk
- Deepen relationships – Flexible and user-friendly solutions help you deliver personalized service the way your customers prefer

- Make informed decisions – Harness the data captured within your core applications to solve complex challenges and make profitable decisions
- Optimize efficiency – Time-saving functionality reduces repetitive steps, helping cut costs, increase profits and boost productivity
- Unify channels – Customers have a consistent experience at every touchpoint – branch, phone, ATM, online, tablet or other mobile device

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"With every new solution that Fiserv delivers, we have another service to offer that helps us deepen customer relationships or break into new markets. We like that Fiserv is looking into the bank's needs so we can look after our customers."

**Rebecca Caplice**  
President and CEO  
Greenfield Savings Bank  
.....

# Advanced Technology



Leading solutions from Fiserv are tightly integrated with Cleartouch, giving you easy, secure access to the technology you need to run your business.

Delivered in a real-time processing environment, Cleartouch allows you to focus on offering the common and complex banking services your customers want. This online environment provides several advantages over traditional batch methods. Cleartouch empowers your financial institution to enhance customer service, streamline processes and control costs, fight fraud, and meet growing customer expectations for immediate access to funds and information.

Built using a Microsoft® .NET browser and smart client technology, Cleartouch enables users to customize their interaction with the platform, boosting employee performance and promoting cross-sales opportunities. Plus, our service-oriented architecture (SOA) extends and improves integration among applications, which is critical to improving systems management and providing a superior and consistent customer experience.

## Integration Drives Growth

Cleartouch is integrated with best-of-breed solutions from Fiserv. You can also build your own custom solutions and integrate third-party solutions directly to the bank platform using Connect for Cleartouch. With this middleware, you are positioned to rapidly adopt new technology developments and quickly take advantage of future integration opportunities.

To further extend the integration capabilities of Cleartouch and enhance its business value, Fiserv offers an enterprise services framework called Communicator Advantage™. Communicator Advantage is a standards-based integration solution built on industry-leading technology that helps you orchestrate a consistent experience across all channels and systems.

## True Customer Focus

The heart of the bank platform is Customer Source<sup>SM</sup> for Cleartouch, which provides a complete view of your customers, the services you provide them, and all of their relationships – whether personal, commercial or off-balance-sheet accounts. All of the information is up to date and in real time, regardless of the customer channel. Your team is also empowered to manage customer requests, escalate them, and assign action items to people and departments.

Clartouch gives you the ability to anticipate customer needs, analyze the performance of marketing campaigns, and better align your product mix and target market. Cross-application reporting provides a total picture of your customers, with customized views to display information the way you want it.

### **Convenient, Secure Access**

One reason many financial institutions enjoy Clartouch is the bank platform's easy, intuitive access from a single screen. Any product, application or service is literally at your fingertips on the Clartouch desktop, creating a productive harmony between all of your business functions.

Protecting customer data is a critical component of every financial institution's information security program. Role-based functionality within Clartouch ensures that employees have access to only those areas required by their role, improving control over information security.

### **Client Input**

Your ideas about ways to enhance our solutions for usability and functionality are welcomed and strongly valued by Fiserv. Our user experience teams are continually gathering feedback directly from clients so we can deliver intuitive, easy-to-use solutions. Client engagement plays an important role in determining software enhancements.

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"By choosing Clartouch, we were able to move from several disparate systems to a more integrated, seamless solution. Our ability to provide information from our staff to the customer has significantly improved, and the strong partnership we've experienced with Fiserv is another valuable benefit."

**Evan Gottschalk**  
Vice President, Operations  
First Federal Savings Bank of Rochester  
.....



Fiserv delivers on the promise of the customer-centric financial institution with a full spectrum of relationship management capabilities within Clartouch.

# Integrated Solutions



More than 24 billion digital payment transactions are managed by Fiserv each year.

By partnering with Fiserv, your financial institution is positioned to take advantage of our broad portfolio of technologies, enabling you to increase efficiency, streamline operations and simplify vendor management.

Our solutions deliver what your customers want now, and new developments continue to anticipate what you will need in the future. You'll find tools that can change the way you serve your customers and help you achieve the profitable, low-risk growth you're seeking.

## Payments

Fiserv is leading the industry with innovative solutions for making payments in person, online, or by smartphone or tablet. Cutting-edge products, like our Popmoney® personal payments service, help you build revenue, mitigate payment-related risks and provide a truly satisfying customer experience.

By supporting a paperless, online environment, these solutions can also cut costs and increase efficiency. Our payments solutions are designed for the way your customers want to bank.

## Risk & Compliance

The very nature of banking puts financial institutions at risk. Fiserv leads the industry in financial crime prevention technology, and our full range of risk and compliance solutions can help you detect, manage and prevent more types of risk than solutions from any other company.

Our solutions are designed to help ensure data integrity and also help you maintain regulatory compliance. With a strategic view of risk across all your business channels, you are better able to minimize exposure and avoid financial loss.

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"Our partnership with Fiserv enables our bank to offer a full spectrum of products and services to both individuals and commercial customers, helping Westbury Bank effectively compete with much larger banks."

**Kirk Emerich**  
Chief Financial Officer  
Westbury Bank  
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## Customer & Channel Management

Consumers want choices and convenience, from in-store branches and ATMs to walk-in bill pay services. More and more, they prefer self-service via mobile and online solutions, and our products help you steer customers toward these profitable channels.

Online, mobile, tablet, telephone banking and account opening are a few of the opportunities you'll have to serve customers more efficiently and cross-sell additional financial services. And advanced loyalty and reward programs help build lasting customer relationships.

## Insights & Optimization

The quest for better business intelligence can strain your resources. Let us help you gather and process data that will lead to operational efficiency, increased competitiveness and a clear understanding of your best growth opportunities.

We have the tools and expertise to analyze your financial, customer and market data, and suggest the optimal solutions for achieving your objectives. Armed with this information, you can engage in sound decision-making and accurate budgeting, and maximize the effectiveness of customer communication.

## Processing Services

The quality and convenience of your account-based processing services matters more than ever. Fiserv helps you gain a competitive advantage by keeping up with the newest processing technology.

The breadth and depth of our processing solutions gives you the most choices for a complete solution without needing additional vendors. Our processing services include ATM network support, debit and credit cards, bill delivery and payment, item processing, prepaid cards, lending solutions and much more.



Fiserv is the only provider to offer in-house and outsourced branch, merchant, teller, ATM, consumer and mobile deposit capture all on a common Web platform.

# Partnership and Service



Training services help your staff work more confidently, serve your customers better and guarantee effective use of our solutions.

Many financial institutions choose Cleartouch because the bank platform is recognized for providing superior service. The Concierge<sup>SM</sup> for Cleartouch six-point assurance plan is a service guarantee unlike any in the industry. The plan focuses on what's most important to our clients—service excellence in specific areas ranging from technology migration to client support.

A service manager and account manager are assigned to each financial institution to ensure that your tactical and strategic service needs are met. Serving as your dedicated relationship team, these individuals respond to requests, concerns and questions, and take proactive measures to help support the overall direction of your business. They also work closely with your organization to help you develop a technology strategy that aligns with and supports your business goals.

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"One thing that's far more important to us than money or the product is our relationship with the vendor. We want somebody who's interested in us, not just for the sale but for what we can become. We experience that on many levels with Fiserv."

**John Coyne III**  
President and CEO  
Big Horn Federal Savings Bank  
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Concrete service-level agreements mean you can count on superior performance and reliability. Fiserv sets the bar high for operating standards for Cleartouch. The guaranteed response time on transactions is two seconds, and we guarantee online availability of 99 percent.

Customized consulting and education provides access to subject matter experts who are dedicated to ensuring you get the most out of the solutions you've deployed. We offer a full range of training seminars, including Web-based educational opportunities following the release of new system enhancements. You also have access to on-demand training to bring your staff information when they want it—at the time and place most convenient for them.

Our business continuity services offer comprehensive protection through three levels of coverage, including onsite and offsite controls, and a unique on-demand service. Onsite controls at Fiserv provide state-of-the-art protection that includes enterprise and production server redundancy. Offsite controls at a Fiserv-owned hot site support expedited recovery of mission-critical functions. A third line of defense, our on-demand service enables you to remain in business from a single desktop—within hours of declaring a disaster.

Fiserv provides conversion excellence or your money back. We have proven success performing conversions to Cleartouch from vendors of all types and sizes. Our experienced conversion team prepares your staff in advance and then assists them through every step of the process. It's easy to do business with us, thanks to a centralized contact management system called Collaborative Care Center<sup>SM</sup> from Fiserv. The online case management and call tracking system allows you to conveniently manage your service relationship with Fiserv. Whether your request comes through a telephone call, fax or email, all requests get the same high preferential care to ensure your needs are met in an expedited manner.

### **Full-Service Partnership**

Fiserv approaches every client relationship as a partnership, creating opportunities for frequent face-to-face interaction. Client conferences and meetings are a great opportunity to hear from you, for you to interact with your peers, and for industry experts to share insight into what's on the horizon.

Thought leadership is an essential part of our job as your technology partner. We feel it's important to offer guidance and top-of-mind business information when you need it, whether you're interacting with a Fiserv subject matter expert or utilizing resources available on Fiserv.com. The website and our exclusive client community, the Boardroom Series, feature market perspectives, proprietary research and more, so you're armed with strategic insight and practical tactics for capitalizing on opportunities.



Delivering the greatest possible value to you is what drives Fiserv.

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"From network operations to the people who may have simply routed my phone call, all Fiserv associates have treated me like I was their "top" client. Kind, friendly and knowledgeable are just a few words that come to mind when I think of the Fiserv team. This, along with their great offering of products and services, has made my job a whole lot easier and enjoyable."

**Robert Racinowski**  
Assistant Vice President  
AJ Smith Federal Savings Bank

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# Outsourcing Drives Efficiency



Through its integrated technology, Cleartouch gives you access to the cost-effective, best-of-breed solutions you need to compete for new business.

Cleartouch is deployed as an outsourced solution to provide the efficiencies you need, enabling your team to concentrate on growing your business while building lasting relationships with your customers.

## A Growing Trend

As more financial institutions evaluate their operations and review their options, there is a trend toward outsourcing among commercial and community banks, thrifts and credit unions. Some of the factors that contribute to this trend include:

- The increasing complexity of risk and compliance requirements
- The need for leaders to focus their efforts on banking rather than information technology management
- The resource challenges required to hire and retain qualified technical staff

.....  
"Fiserv provides a one-stop solution that allows us to focus on serving our customers' needs rather than managing information technology. Outsourcing creates added value for us and for our customers, because we don't have to maintain various IT systems or hire technical staff. We also benefit because Fiserv helps us address security and acts as a single point of contact when we need assistance."

**Kim Kling**  
Vice President  
Morganton Savings Bank  
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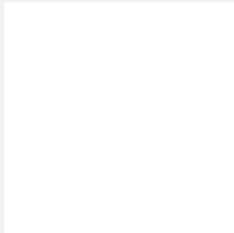
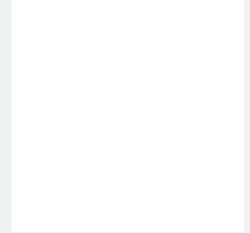
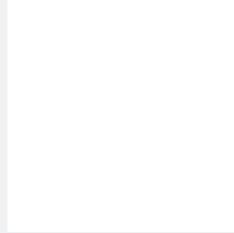
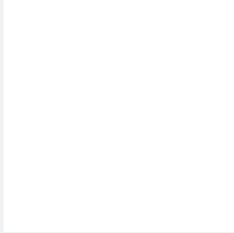
## Your Total Technology Partner

With Cleartouch, your financial institution can deploy sophisticated, full-featured solutions that may not be affordable in an in-house environment. Rely on us for your business needs, including item and image check processing, asset management, branch banking, business intelligence, consumer and corporate online banking, EFT services, mobile banking, network services, risk management, website design and hosting, as well as fraud and compliance solutions.

The inherent flexibility of the Cleartouch environment means hybrid processing is also available, so you can combine the best of both memo-posting and real-time processing, if that option is a better fit for your business.

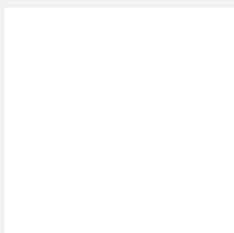
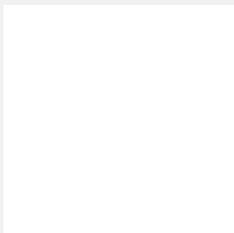
## Connect With Us

For more information about Cleartouch, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com/cleartouch](http://www.fiserv.com/cleartouch).



## 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](http://www.fiserv.com) for a look at what's next now.





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