

Digital Advice Technology

Elevate the Investor Experience, Engage with Untapped Segments

Traditional wealth management firms eager to keep pace with the evolving industry landscape and investor expectations are taking note of the value and relevance of digital advice platforms.

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](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.

As digital advisory companies gain ground in the market, incumbent advisory firms see an opportunity to complement still very much in-demand human advisor services with digital options. Moreover, providing an accessible digital touchpoint elevates the investor experience and enables firms to further promote financial literacy and education. Lastly, incorporating an automated advice offering for those who prefer digital engagement can also position firms for expansion into untapped, often underserved groups such as women, millennials and low minimum balance investors.

A Comprehensive Digital Advice Experience

Fiserv has partnered with Marstone, Inc., a digital advisory firm with a deep appreciation and understanding of the client-advisor relationship. By joining forces with Marstone, Fiserv enhances and expands digital investment and advice tools with delivery of a flexible, scalable solution and seamless integration through Wealth Management Network. The Marstone platform also integrates with Unified Wealth Platform from Fiserv and can be used either as a turnkey “robo” solution or a hybrid model connected with an advisor.

Marstone: Digital Investing, Robo Functionality

Marstone has built an open-architecture business-to-business-to-consumer (B2B2C) platform that easily integrates with existing enterprise technology ecosystems to enable a rich user experience for the end investor. The partnership allows Fiserv to deliver Powered by Marstone™, a white-label

solution that offers a full range of services for financial institutions to respond to their robo competition.

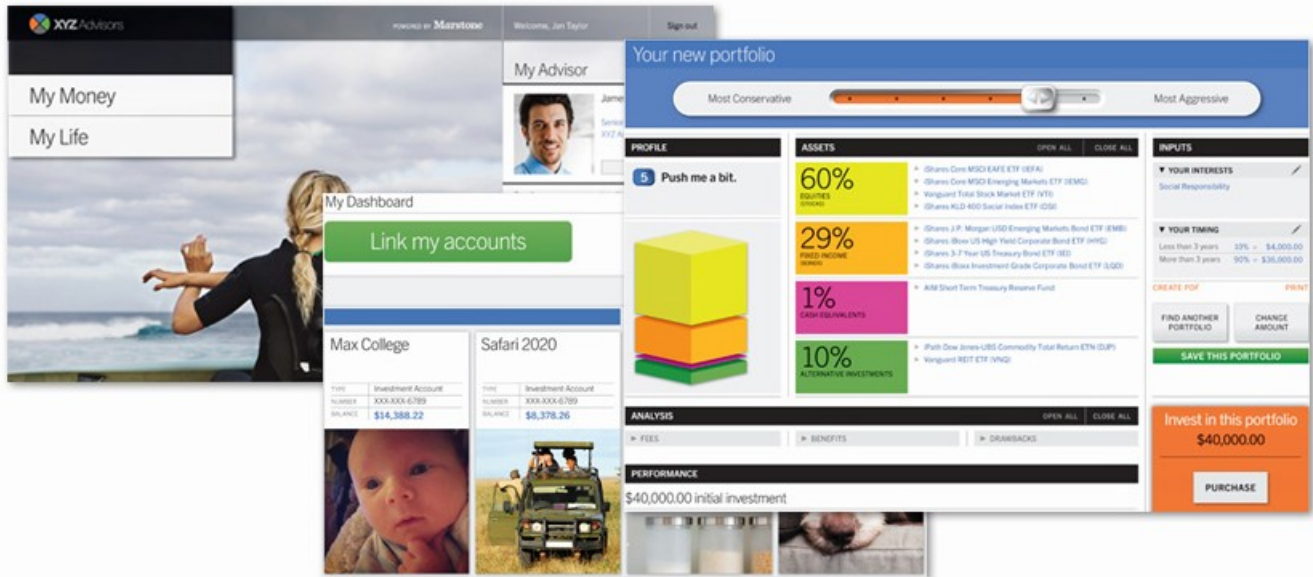
With a mission to demystify financial services and enable everyone to gain knowledge and control of their finances, Marstone has created a highly configurable, personalized platform that encourages stronger relationships between advisors and their clients.

The Fiserv-Marstone digital advice offering allows clients of wealth management firms to:

- Open and fund accounts online and paperlessly
- Complete a simple online risk-tolerance questionnaire, customizable by each institution
- Explore and invest in portfolio models that correspond to their risk profile
- Track investment performance
- View financial accounts holistically by aggregating held-away accounts, including checking, investing, mortgage and credit card
- Maintain and update account information and transfer funds

The Fiserv-Marstone partnership offers institutions three flexible engagement models:

- **Technology-only partner:** Marstone provides the front-end user experience integrated with Unified Wealth Platform and Wealth Management Network. Institutions can use their own investment models (or a third party’s models)



and self-monitor and trade digital advice accounts.

- **Hybrid:** Marstone can act as the outsourced trading team for institutions that want to incorporate their own investment models and methodology (or a third party's), but do not want to conduct the day-to-day monitoring and trading of the accounts. The Marstone front-end user experience integrates with Unified Wealth Platform and Wealth Management Network.
- **Full robo turnkey solution:** The individual institution delivers a branded experience to its client users and Marstone completes the investment models, methodology, monitoring and trading. Marstone provides the front-end user experience integrated with Unified Wealth Platform and Wealth Management Network in this relatively low-touch turnkey offering.

Additionally, Marstone's ability to act as a subadvisor through its registered investment advisor (RIA) is helpful for institutions without a large wealth management practice, including credit union and banking segments looking to maintain loyalty and strengthen client relationships. By decoding the investment

experience for a banking client, the bridge from "saving" to "investing" can be visualized and becomes attainable.

Thriving in a Digital World

As the industry focuses on goals-based financial planning, frictionless client onboarding, regulatory uncertainty and a new era of fiduciary responsibility, financial firms and their advisors have an opportunity to enhance client interaction by incorporating digital advice solutions. To meaningfully engage, the wealth management industry must be responsive to client needs and preferences. Providing a customizable, holistic and compelling client experience can help accelerate growth for institutions.

Fiserv now delivers a flexible, scalable and cost-effective solution that integrates seamlessly with the existing Fiserv platform for a digital experience that benefits both the advisor and investor, while leveraging the many capabilities of Unified Wealth Platform and Wealth Management Network.

Connect With Us

For more information about digital advice solutions, call 800-872-7882, email getsolutions@fiserv.com or visit us at www.fiserv.com.

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