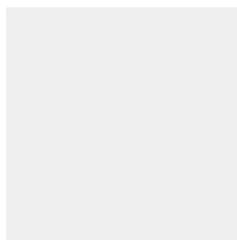
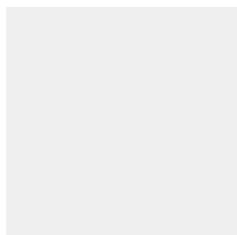
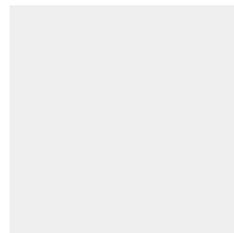
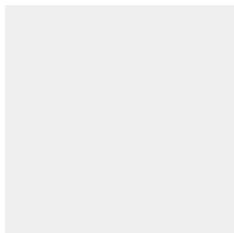
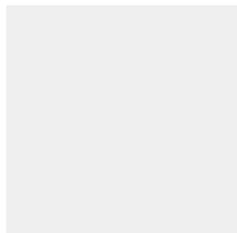


Product



Digital Document Advantage

Reduce Costs, Build Relationships and Improve Efficiency
With Electronic Documents



Product

Save time and the costs associated with printing, postage and operational expenses when you deliver electronic documents to your customers or members, internal staff, and third parties. Digital Document Advantage from Fiserv provides you the complete electronic document archival, retrieval and multichannel delivery solutions to bring efficiency to your communications processes.



Digital Document Advantage gives you the ability to deliver electronic documents—statements of account, bills, explanations of benefits (EOB), tax documents, trade confirmations and more—to customers or members, customer/member support, other internal staff or interested/authorized third parties.

Digital Document Advantage is a highly-secure electronic document delivery and archive solution designed for customer/member and support staff use. The solution seamlessly integrates with any existing portal or online system to store and deliver high-volume documents.

Research released by Javelin in 2015—Paperless Banking and Billing—shows that the cost for electronic documents is 10 percent of that of paper documents, so migration by companies to paperless adoption can have a substantial impact on operational costs.

Beyond cost savings, organizations are finding that electronic document delivery can be a valuable communication channel for cultivating customer or member relationships. By coupling Digital Document Advantage with email notification and targeted messaging, you can add value to transactional communications, strengthen customer or member loyalty and increase revenue by generating demand for other products.

Five Powerful Components in One Package

Digital Document Advantage includes five components to help you store and archive important documents, conduct robust research, communicate with consumers and integrate with existing portals or intranets.

Components of Digital Document Advantage

Digital Document Archive	Terabytes of storage supported with high-speed web or web services access
Consumer Interface for Electronic Documents	Easily integrated into existing portals or intranet
CSR/Admin Interface for Research and Reports	Rich research capabilities for back office
Document Alerts via Email and SMS	Consumers alerted when new documents are loaded into the archive
CD/DVD Physical Media Archiving with Document Viewer	Secure, compact archive storage with Windows® compatible viewer

Digital Document Advantage is a highly-secure electronic document delivery and archive.

Support for Line Data and Electronic Reports

Efficient information management and distribution is critical in today's competitive environment. Most large enterprises use different approaches for each type of information they work with. Mainframe reports are summarized and printed, and statements and other print files are stored or electronically archived in a multitude of ways.

With disparate point solutions, time is wasted and opportunities are lost when staff members lack ready access to enterprise documents. They have to switch between different applications because they

Operational and Monitoring Tools



don't have the ability to see different types of information side by side in a single, easy-to-use console.

With electronic reports, Fiserv provides a powerful, Web-based solution that consolidates electronic documents from any print file source and provides uniform, enterprise wide access to information.



Consumer Presentment of Documents

Digital Document Advantage integrates easily with your online environment, and it enables you to customize messages with language and graphics so that consumers receive more customized, targeted communications.

Digital Document Advantage provides:

- Targeted messaging—Personalized experience with targeted messaging in emails and on statements
- E-sign compliance—Consumer-driven preferences using self-service tools, e-sign-compliant self-enrollment and delivery preference management
- Delivery preference management—Deliver documents through email into consumer's inbox, encrypted with an easy, one-step password
- Ability to save and print digital documents—Allow consumers to save and print their statement PDFs from their own desktops
- Self-serve options—Consumers can turn off paper, change email address, change password, accept terms and conditions, and more



CSR and Administrative Portal

The administrative portal in Digital Document Advantage provides real-time, single sign-on access to your staff as well as third parties to whom you grant access. Through the portal, you can view and manage consumer preferences, as well as quickly locate and download files for consumer resolution.

Electronic Document Alerts via Email or SMS

In a challenging economy, your customers or members are looking for more ways to keep costs low. Document alerts provide one clear way to reduce operational expenses.

Digital Document Advantage features easy, step-by-step enrollment with self-service opt in/opt out presentation, making enrollment fast and user-friendly, which is critical to results-driven paper suppression initiatives.

With email notification and rules-based marketing messaging, you can target product and service messages to customers or members in more highly personalized and cost-efficient ways than other forms of customer communications.

Digital Archive

Digital Document Advantage allows you to generate electronic documents for all customers, even those who have not yet enrolled. This ensures that customers will have their entire document history available immediately when they do enroll. And it enables your customer

service representatives to reference digital documents to field questions from customers. The solution also provides 18 or more months of online history, which can help you retain customers and build loyalty.

Digital Document Advantage operates in a best-of-breed, high-availability infrastructure. The Web hosting environment at Fiserv provides the physical requirements to keep mission-critical servers secure. Other features include redundant servers and routers with application load balancing, extended power backup, state-of-the-art fire suppression systems, 24/7/365 security systems, firewall monitoring, video surveillance, and facility-wide motion and breach alarms.

Our stringent quality control processes and strictly enforced security measures are in place to protect your company's data and reputation. Fiserv provides proven document security for our clients in many industries. Our levels of certification and compliance include:

- SSAE 16 SOC II (SAS 70)
- PCI 2.0 Security Certification
- CyberTrust Perimeter certification
- Adherence to HIPAA standards for compliance with personal health information
- Adherence to GLBA standards for compliance with financial information privacy
- Regulated by the FFIEC

Physical Media Archive

Fiserv maintains a managed service for DVD/CD-ROM creation and fulfillment using the Fiserv e-archive self-contained DVD/CD-ROM viewer. Statement data is encrypted using AES 256 and requires a username and password to access statements. As the viewer is self-contained, there is no need to install or upgrade software. In most cases, DVD/CD-ROMs can be shipped within 48 hours of receipt of the composed print file.

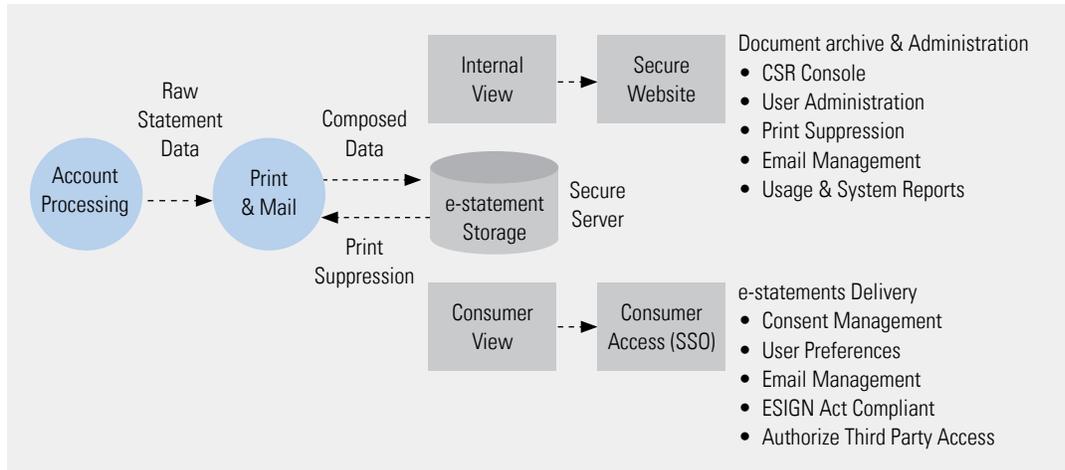
Why Choose Digital Document Advantage?

Rely on a Technology Leader

Fiserv was an early innovator in the electronic presentment industry and built a robust, proprietary digital document solution. Leveraging our expertise in document management, we have processed and electronically archived more than 25 billion documents for many of the largest, most diverse companies in the world.

Digital Document Advantage provides complete electronic document archival, retrieval and multichannel delivery solutions for the financial services, health care and many other industries with large document needs. Since 1982, our solutions have enabled companies to effectively archive and distribute electronic versions of statements and reports.

Put the Power of Digital Document Advantage to Work for You



Digital Document Advantage seamlessly integrates with any existing portal or online system to store and deliver high-volume documents.

Market Expertise

Fiserv supports an electronic document search and retrieval client base of more than 6,000 banks and credit unions and more than 1,200 NYSE members, as well as health care, biller and insurance organizations. Fiserv provides proven solutions that maximize return on investment and improve operational efficiency.

Data Privacy

Security and privacy is a major concern of both consumers and financial institutions. You need a partner you can rely on to keep your customers' or members' information safe. The data security experts at Fiserv have more than two decades of experience helping organizations worldwide maximize security for their electronic documents.

We offer a full suite of proven products and services that enable our clients to store, retrieve and distribute business-critical documents—quickly, reliably and securely. The data is securely hosted in a NIST-, PCI- and HIPAA-compliant facility.

Minimal Investment Required

Our hosted solution is optimized to reduce your electronic document delivery costs. By leveraging our technology and professional services, you can reduce your development, integration, Web hosting and security expense. Plus, Fiserv can efficiently convert your existing archives into our electronic statement platform.

Expert Implementation

With more than 25 years of secure document management expertise, our staff of professional services experts can help save you time and money by quickly converting your data into an online repository that is seamlessly integrated with your existing solutions. This repository is also integrated with our world-class print and mail solutions.

Digital Document Advantage is engineered to help you:

- Save your company money by reducing your company's print and postage costs
- Streamline business processes and increase user productivity
- Comply with laws and best practices regarding the retention and delivery of customer data
- Improve and deepen your customer or member relationships with messaging, easy self-service and reliable, consistent access to business-critical information

Key Features

- Easily scales to millions of documents, with both accountholder-facing and customer/member service access tools
- Supports multiple document types, including print stream conversion and presentment, PDF and XML, AFP and more
- Provides enrollment options designed to maximize paperless adoption and easily integrates with print processes for suppression or reprints
- Includes email notifications, custom formatted with robust bounce and exception handling
- Integrates with existing Web or intranet portals with secure and seamless single sign-on, or full flexibility with Web service access
- Ensures secure storage and processes, including strong data encryption
- Enables administrator access to statement data with flexible user rights provisioning, production data management and robust search and retrieval functions

With Digital Document Advantage, you can make deliver digital documents more efficiently, saving you time and money.

Connect With Us

For more information on Digital Document Advantage, 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](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.



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