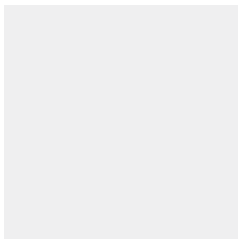
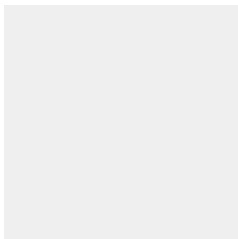
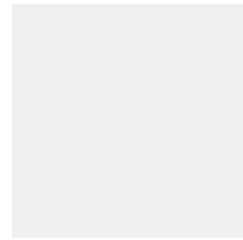
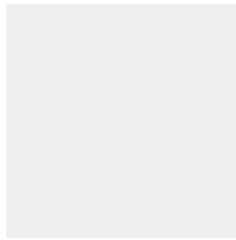
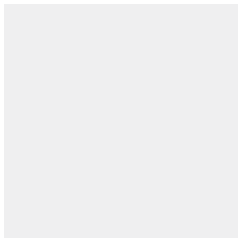


**Product**



**DigitalAccess**

A Single Digital Solution for Online Banking, Mobile and Tablet





## Product

The world is moving toward a new kind of financial services experience: the kind that serves customers in an increasingly mobile and connected world. DigitalAccess from Fiserv helps financial institutions deliver the full range of digital banking and payment services today's consumers demand – quickly, securely and effectively.



Digital banking is no longer just about the online channel. The rapid rise of smartphones and tablets means there are now multiple, distinct digital channels, each with its own unique attributes and consumer expectations.

These expectations compel financial institutions to deliver an experience tailored to each channel while maintaining consistent information and design across them all. This can be a difficult task for financial institutions, which often are dealing with legacy systems and siloed technology.

DigitalAccess is designed to help meet the needs of new or growing international institutions that want a solution with packaged functionality that is deployable and the agility required in today's digital world.

### **A Streamlined Solution for Complex Needs**

Retail consumers and businesses alike are looking to financial institutions to provide a seamless banking experience, supporting existing methods of banking while fully leveraging the opportunities presented by digital channels such as mobile, tablets and online banking. This means offering customers the ability to transact mobile payments, top-ups or corporate cash collection. Attaining a solution that can support both business and retail banking can be expensive and time-consuming. These are the types of business challenges that our clients look to Fiserv to help them solve.

Online, mobile and tablet are distinct channels used in different ways by consumers and

businesses. An online or mobile financial experience needs to take into account the unique attributes of the device, such as screen size and touch navigation, as well as how consumers need and want to use a particular channel. Delivering device-specific experiences and consistent information within and across channels is a difficult task that requires the right partner to get it right the first time.

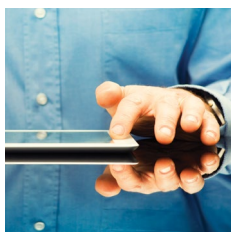
Fiserv works with our clients to help achieve your goals while empowering you to become active participants in and beneficiaries of changing market dynamics. As a result, Fiserv offers digital channel solutions that enable financial institutions to deliver consistent financial experiences across channels resulting in high levels of adoption, usage and satisfaction.

### **A Seamless Banking Experience**

DigitalAccess is an omnichannel, out-of-the-box digital banking solution that provides a banking experience for institutions looking to grow their digital services. It offers a rich digital banking platform delivered on multiple devices – from online to smartphones and tablets – with the ability to shape the customer experience on these devices to differentiate your institution's brand.

The solution runs on multiple platforms, including Windows, Unix and iSeries. It supports localisation of languages and currencies, personalisation, as well as branding look and feel. DigitalAccess provides extensive functionality covering the needs of all customer segments, including retail, small to medium enterprises and large corporates.

# Provide a Consistent Experience Across Multiple Channels



With DigitalAccess, you can implement a digital banking strategy quickly and affordably while giving your institution room to grow.

## Solution Components

### Online Banking

The online banking feature enables individuals, small and medium enterprises, and corporate customers to conduct their banking conveniently and securely. Through a broad set of transactions and a cutting-edge user interface, DigitalAccess makes online banking a unique experience for customers.

DigitalAccess offers a transaction set that covers even the most demanding customer's needs. It is regularly updated with more features to ensure the solution is aligned to growing market needs and keeps pace of market developments.

### Mobile Banking

The mobile feature supports a wide range of popular mobile phones, smartphones and tablets. DigitalAccess offers a rich set of functional features and robust security

mechanisms. The common platform incorporates standard features such as multilingual support, cyber receipts and security options. The mobile channel offers many of the same transactions offered online, but they are modeled to capitalise on the characteristics and usage habits unique to each type of mobile device, and they are provided via a unique user experience.

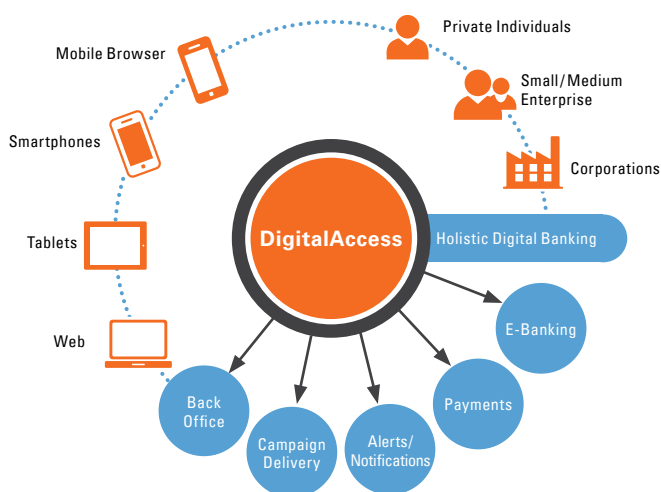
DigitalAccess is available in two mobile options:

- Smartphones and Tablets – For smartphones and tablets, the solution is designed to enable easy access to information as well as quick and intuitive transaction input on current touch-based devices. DigitalAccess presents a native user interface, made available as an app (downloadable application) for each platform (iOS, Android, Windows) and device with respect to the design guidelines published from the respective vendor (Apple, Google, Microsoft). This makes for easy learnability and a consistent user experience that is aligned to the specific platform

- Mobile Browsers – DigitalAccess offers a browser-based front end for popular modern browsers. Taking advantage of new techniques, the front end automatically adjusts to the screen size of each device, delivering important content while providing easy access to supplementary content. The resulting design provides an optimal viewing experience with easy reading and navigation and with minimum resizing, panning and scrolling across devices and orientations.

This approach offers a competitive solution for modern portable devices while preparing your institution for future advancements with a single deployed solution.

## Continuity Across Channels

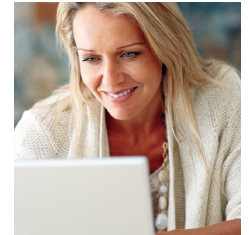


DigitalAccess enables financial institutions to provide a consistent, streamlined user experience across channels, devices and customer segments.

## Jump-Start Your Digital Banking Strategy

DigitalAccess offers the ability to execute a digital banking channel strategy quickly and at a reduced cost – with room to grow as market, line-of-business and customer demands shape future business goals. Many financial institutions start their digital banking journey with an out-of-the-box deployment of DigitalAccess and choose where to customise (and differentiate) depending on their market focus and ambitions. Our enterprise approach means that your institution can deploy out-of-

the-box functionality in some areas, and more customised offerings in others, to reflect your market proposition and channel ambitions over time.

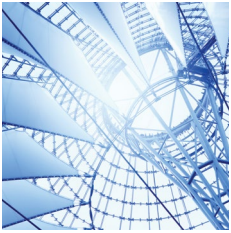


## Mobile-Specific Implementation Methodology

DigitalAccess is accompanied by a focused, design-driven approach to implementation. Projects don't start with a blank sheet of paper, but rather leverage our extensive functional, technical and project management templates, reducing delivery ambiguity and risk.

### DigitalAccess: Broad Set of Features

<p><b>Retail Banking</b></p> <ul style="list-style-type: none"> <li>• Dashboard view</li> <li>• Accounts and balances</li> <li>• Transaction history</li> <li>• Mutual funds interface</li> <li>• Transaction search</li> <li>• Multicurrency support</li> <li>• Transaction download</li> <li>• Download account stmt</li> <li>• Create, redeem TD</li> <li>• Manage checks</li> <li>• Block cards</li> <li>• Direct debits</li> </ul>	<p><b>Money Movement</b></p> <p><b>Funds Transfers</b></p> <ul style="list-style-type: none"> <li>• Between own accounts</li> <li>• Interbank, intrabank</li> <li>• Domestic wire</li> <li>• International wire</li> <li>• Western Union</li> <li>• Transfer templates</li> <li>• View active transfers</li> </ul> <p><b>Payments</b></p> <ul style="list-style-type: none"> <li>• Bill payment</li> <li>• Credit card payment</li> <li>• Recurring payments</li> <li>• View pending payments</li> <li>• Save beneficiaries</li> <li>• Group payments</li> <li>• P2P payments</li> </ul>	<p><b>Security</b></p> <ul style="list-style-type: none"> <li>• Static password</li> <li>• EMV chip card</li> <li>• OPT (token, SMS)</li> <li>• Activity auditing</li> <li>• Session timeout</li> <li>• 128-bit encryption</li> <li>• Velocity limits</li> <li>• Device registration</li> </ul>	<p><b>Preferences</b></p> <ul style="list-style-type: none"> <li>• Change password</li> <li>• Transaction templates</li> <li>• Manage accounts</li> <li>• Configure alerts</li> </ul> <p><b>Personalisation</b></p> <ul style="list-style-type: none"> <li>• Friendly user ID</li> <li>• Multilanguage support</li> <li>• Account nickname</li> </ul>
<p><b>Business Banking</b></p> <ul style="list-style-type: none"> <li>• Multicompany support</li> <li>• Sub-user management</li> <li>• Multilevel transaction and account approval</li> <li>• Multilevel limits</li> <li>• Wire transfer – domestic, international</li> <li>• Transfer / payment file templates, bulk-file processing</li> </ul>	<p><b>Services</b></p> <ul style="list-style-type: none"> <li>• Secure messaging</li> <li>• Transaction inquiry</li> <li>• Electronic receipts</li> <li>• Forex, interest rates</li> <li>• Campaign management</li> <li>• Alerts: SMS, push, email</li> </ul>	<p><b>Back Office</b></p> <ul style="list-style-type: none"> <li>• Customer registration</li> <li>• Mobile enroll assist</li> <li>• Customer care)</li> <li>• Configuration / administration</li> </ul>	<p><b>User Experience</b></p> <ul style="list-style-type: none"> <li>• Quick and intuitive input</li> <li>• Custom UI elements</li> <li>• FI-specific branding</li> <li>• Custom menus</li> <li>• Customise color scheme</li> <li>• Extensive filter capability</li> </ul>
<p><b>JEE platform, ORM (DB2, Oracle, SQL Server), WebSphere, JBoss / WebLogic, Jasper reports</b></p>		<p><b>Features Using Device Characteristics</b></p> <ul style="list-style-type: none"> <li>• ATM / branch locator (map view)</li> <li>• Mobile top-up</li> <li>• Barcode / QR code scanning (using camera)</li> <li>• OS-specific UI elements and navigation constructs</li> </ul>	
<p><b>Single platform for Web, mobile, tablet channels</b></p>			



Consistent with project management best practices, our methodology accelerates the digital banking-specific elements of any implementation by bringing critical decisions forward in the project cycle to reduce downstream implementation risks.

### **Rely on a Leader**

At Fiserv, we have an extensive understanding of electronic banking and payments. As a leader in financial services technology, we're the right partner to provide the right mobile banking and payments solution on your terms.

Fiserv is a successful provider of digital banking and payment solutions. Our success is based upon many factors, but it is our commitment to getting business results that separates us from our competition. We are committed to continually delivering market commercial outcomes for our customers.

### **Best-in-Class Support Services**

Fiserv has long been recognised as delivering best-in-class products and services, particularly in digital banking. By including back-office management features, comprehensive customer support, marketing services, technical support and more with our solutions, we are able to help institutions compete even more successfully in today's fast-changing financial environment.

### **Low Strategic Risk**

As a global leader in financial services technology, we're the right partner to provide the right digital banking and payments solution to meet the specific needs of banks and their customers. As a leading mobile banking and payments solutions provider with customers worldwide, Fiserv provides clients with the highest level of technology and service in digital banking solutions.

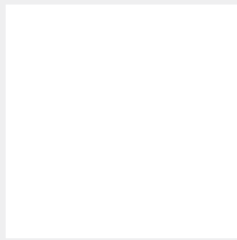
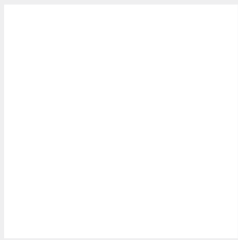
### **Key Benefits**

- One solution for electronic banking needs delivered via four distinct channels – desktop browsers, smartphones, tablets and mobile browsers – operating on a common digital platform
- Lower total cost of ownership by using existing technology investments: built on a Java platform, runs on Windows, Unix, iSeries and is database-agnostic
- Packaged solution – Rich out-of-the-box functionality for both retail and corporate banking needs; highly configurable to lower deployment time to market
- Maximum adoption potential – Runs on a wide range of devices
- Rich user experience – Intuitive user interface and native design applications that customers demand from their digital relationships
- Industry-standard security layers to ensure data protection
- Regular product releases to keep the solution aligned with changing market needs
- Operational efficiency – A single partner relationship for all channels offers operational efficiency and ensures continuity of the bank's vision

The combined dedication, credibility and experience of our teams in both the online and mobile channels makes us a leading solutions provider.

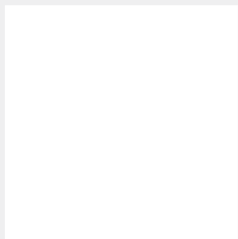
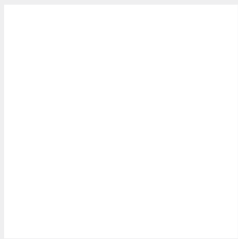
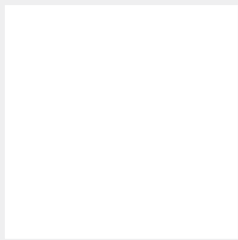
### **Connect With Us**

For more information about DigitalAccess, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://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.





**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045  
+1-800-872-7882  
+1-262-879-5322

7 Roundwood Ave.  
Stockley Park  
Uxbridge  
Middlesex  
UB11 1AX  
United Kingdom  
+44-845-013-1000  
+44-208-833-3000

[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)

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