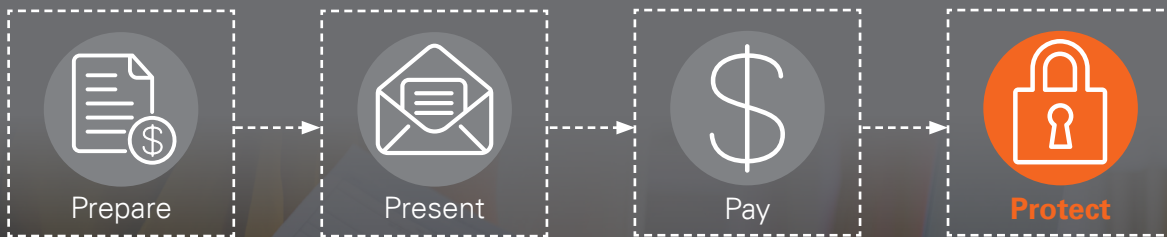


**Strengthen Financial Control and Minimize Risk
With Engagement AdvantageSM**

Streamline Reconciliation and Improve Data Security

Engagement Advantage from Fiserv offers an integrated approach that improves the customer experience and profitability in bill preparation, presentment and payments while protecting your business financials and customer data. Leverage our approach to automate reconciliation and certification.



Prepare, Present, Pay and Protect: An Integrated Approach

Fiserv can manage your entire billing and payments life cycle – or any part of it you choose. Our integrated approach streamlines and enhances bill preparation, presentment and payments, while protecting your business financials and customer data, to improve the customer experience, increase engagement, accelerate revenue collection and reduce costs.

Streamline the Reconciliation Process

Fiserv protects your organization from financial misstatements, potential write-offs and the rising costs of manual, spreadsheet-based reconciliation through our integrated, enterprise approach. Transactional reconciliation and certification of your organization’s financial statements help ensure effective risk management, improved financial controls, protection of your reputation and significant cost efficiencies. Our solution cuts through data complexity to deliver needed information clearly and quickly.

We enable real-time reconciliation with the ability to process all transaction and account types, including support for cash, checks, securities and foreign exchange transactions, on a single platform. Our automated reconciliation process reduces costs and improves financial control by enabling:

- Effortless data collection from internal sources such as a general ledger or accounts payable system, or external sources such as a bank or message network

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 to learn more.

Automated Reconciliation Delivers Dramatic Improvements



- Flexible, automatic matching based on the criteria you specify (including one-to-one, one-to-many and many-to-many items) for any type of monetary and account item in the system – checks, deposits, foreign exchange, wires, account numbers and more
- Integrated account certification that delivers a single, accurate view of the entire balance sheet, helping you achieve a clean audit trail and compliance with even the most stringent internal and external controls
- Bank-level security from development through launch and ongoing operation
- Data secured in one location with the highest levels of system security
- Dedicated security team to monitor and respond to changing regulations
- Enterprise-grade applications and secure, redundant facilities
- Standards-based DocSafe encryption (AES-256), SSAE 18 SOC2+, NIST, PCI DSS 3.0, SEC17a4, HIPAA, GLBA compliant, HITRUST CFS Certified
- Full PCI compliance for prevention of cardholder data theft

Increase Data Security

Data security is one of the greatest concerns your business faces today. As a proven provider to thousands of billers and financial institutions, you can trust Fiserv to provide the highest level of security for customer and business data while ensuring compliance with evolving regulatory requirements.

Connect With Us

For more information about Engagement Advantage, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com