The proliferation of mobile devices, paired with the need for consumers to have greater control over their day-to-day finances, has created demand for timely and actionable banking alerts that go beyond balance and transaction updates to a more meaningful interaction. Financial institutions that are able to help customers proactively manage their finances in less time have a distinct competitive advantage and the opportunity to build trust and loyalty with their customers. Using the alert capability within Mobiliti: Alerts Engine from Fiserv, you can transform the everyday relationship with your customers into an ongoing, interactive dialogue while simultaneously lowering costs and complying with regulation.

**Advantages of Alerts**

**Customer Loyalty and Retention**

Right or wrong, many financial institutions are perceived by their customers as being more focused on generating fees than helping consumers manage their finances. This negative perception manifests itself in attrition, churn and negative word-of-mouth. Alerts help transform the way you are perceived by your customers and the marketplace. With alerts, customers are reassured that their financial institution is responsive to their needs as financial situations change. As they begin to see your financial institution as a trusted advisor rather than an adversary, they become more loyal and profitable.

**Reduce Channel Costs**

With continued growth in mobile banking and the rapid adoption of tablet banking, you need to control customer service costs despite rapidly increasing channel usage. Alerts enable greater self-service by proactively notifying customers of events that would normally result in customer service inquiries. For instance, alerts can inform customers that a bill due date is approaching or that a pending check has cleared. This notification allows branch and call center resources to focus on higher value interactions, such as loan requests or new account opening, that typically require greater use of human capital.

**Alert Types**

- **Account alerts** – Allows users to set balance thresholds (both high and low) to trigger an alert.
- **Scheduled alerts** – Allows users to schedule account balance notifications on a regular basis (daily, weekly, monthly) as defined by the user.
- **Event-based alerts** – Notifies users of a specific event, such as bill presentment or irregular account activity that might be indicative of fraud or another problem.
Lower Internal Process Costs and Risks
As the cost of compliance continues to rise, financial institutions need to take a closer look at existing notification systems and processes to better facilitate audit trails for communications. If the data that drives financial alerts resides in multiple, disparate systems, this could present efficiency and compliance issues. It is important that financial institutions have a unified tracking system that shows what communications were sent to customers, inclusive of online and text alerts, and has the ability to track how subsequent consumer actions tie back to the alerts for evaluation purposes. Enterprise alerting platforms enable financial institutions to effectively manage financial alerts data and aggregate alert records at the customer level, thus enhancing efficiency and lowering internal process costs.

Lower Fraud Rates
The threat of fraud is the number one concern for most consumers when it comes to effectively managing their money electronically. Mitigate the risk of fraud by making your customers aware of potential fraud earlier and reducing ensuing losses.

Jump-Start Your Enterprise Alerts Strategy
Now you can execute your enterprise alerts strategy today, quickly and affordably with room to grow as market, line of business and customer demands shape your future business goals. Alerts Engine interfaces with your existing account processing, online banking, and electronic billing and payment systems to provide you with unique insight into your customers’ interactions across multiple products and electronic channels. Simplify the process of alerting while building loyalty and engaging your consumers using alerts within Mobiliti.

Platform Features
• Supports distribution of alerts via multiple endpoints including SMS, email and push notification delivery
• Alerts preference management enables users to subscribe easily for relevant alerts and consolidates that information across your enterprise as required
• Inherent support for real-time and batch-based interfaces across a number of integration technologies
• Supports alerts across multiple lines of business if and as required (such as retail banking, card/payments, small business and commercial banking alerts)
• Integrated customer care, risk management, online and offline enrollment tools, and intelligent reporting.

Your Proven Partner
At Fiserv, we know electronic banking and payments. As a proven and reliable global leader in financial services technology, we’re the right partner to provide the right mobile banking, alerting and payments solution on your terms.

Connect With Us
For more information about Mobiliti: Alerts Engine, please visit www.fiserv.com or contact Fiserv at:

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