

**Mobiliti™**

**Mobile Banking and Payments Delivered in an ASP Environment**



Consumers today want anytime, anywhere financial management. With Mobiliti from Fiserv, you can effectively and profitably meet this demand by delivering robust functionality across a range of devices and networks—all through a low-cost, self-service channel.

**Quick and Cost-Effective Implementation**

Offer your consumers the convenience and power of mobile technology. With a hosted deployment of Mobiliti, you have the tools needed to compete successfully and cost-effectively for consumers who expect anytime, anywhere access to their finances. Deployment through our secure, compliant and fully redundant Tier III, PCI-DSS data center gets you up and running quickly. Once in place, Mobiliti automatically and fully integrates into your Fiserv online banking platform. And as your markets evolve, you can count on our mobile banking solution to keep pace with users' needs.

**Seven Reasons to Choose Mobiliti**

**Lowest Risk**

Our solutions are backed by the most comprehensive and experienced product management team in the industry, offering guidance, implementation support and functionality customized to meet users' needs as your mobile strategy changes over time.

**Wealth of Features**

Go beyond just the basics of balances, transfers and bill payment with this powerful suite of banking on the go features included with Mobiliti. Available functionality includes Popmoney® and real-time personal payments via Zelle®, also mobile deposit, paper bill capture, alerts and notifications, biometric log on, customer care tools, service reporting, analytics and diagnostic tools. Also included is integration to CardValet®, Credit Sense<sup>SM</sup>, SecureNow™, TransferNow® Next Multi-Channel Marketing, Originate<sup>SM</sup> Deposits and Notifi<sup>SM</sup> from Fiserv.

**Safe and Secure**

Rest easy with the rigorous security standards in Mobiliti, designed to complement your financial institution's existing security infrastructure—from enrollment, data encryption and transaction auditing to reporting and regulatory compliance—all while maintaining control over your data.

**Universal Reach**

Consumers can access their finances and banking services via your mobile solution across a range of devices and networks, thanks to the flexibility of the Mobiliti platform.

**Flexible Access**

An all-in-one mobile banking and payments solution, Mobiliti supports all three mobile access modes—Short Message Service (SMS), mobile browser and downloadable applications—through a single platform. Consumers can easily enroll through their online accounts and then choose one, two or all three ways to access mobile banking.

## Market-Proven

Mobiliti is the fastest-selling mobile channel solution and the preferred solution for more than 2,400 financial institutions, including a number of top 100 banks and credit unions. Enjoy all the benefits of proven, best-in-class technology that provides you the competitive advantage you seek to optimize your market position.

## More Profits, Faster

Reach channel profitability faster through the wide range of services delivered by Mobiliti, a fully integrated mobile payments platform. The mobile channel costs far less to operate than face-to-face, interactive voice response (IVR) and other banking channels. Mobiliti is the top choice to help your financial institution take full advantage of mobile profit opportunities.

## Broaden Your Reach Through Fiserv Support and Research

Industry analysts have long recognized Fiserv for our best-in-class products and services, particularly in the online channel. By including comprehensive customer support, marketing services, technical assistance and more with our solutions, we are able to help you compete even more successfully in today's fast-changing financial environment.

We also partner with leading research firms to conduct in-depth studies to gather the most current data on banking, consumer trends and information technology. With access to this intelligence, you can deliver what consumers want now and anticipate future needs—ahead of the competition.

## Your Trusted Partner

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

### Key Benefits

- Downloadable applications for Apple® and Android smartphones and tablets (complete user experience overhaul completed Q4 2018)
- Complete functionality, including bill payments, person-to-person payments, mobile deposit (including real time deposits), mobile photo bill pay, alerts, user management and location services for branches and ATMs
- On-device enrollment allows users to enroll in mobile banking directly from their smartphone
- Instant Balance—ability to check account balances prior to login
- Biometrics log on across Apple and Android smartphones
- Dynamic Deposit Risk Manager from Fiserv allows clients the ability to create dynamic, risk-based tiers of users with custom remote deposit capture limits
- Mobile safeguard risk and security management framework
- Mobile browser optimization, with full coverage for the latest smartphone platforms
- SMS/text messaging, including SMS aggregation services



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](http://fiserv.com) to learn more.

## Integrations

- Integrated customer care, enrollment tools and reporting
- Full integration with online banking systems from Fiserv for a seamless user experience across the online and mobile channels
- Notifi enables real-time, enterprise-wide push notifications allowing consumers to choose what they want to be alerted about and how they want to receive alerts
- Popmoney allows users to send money to friends and family using an email address or mobile phone number
- CardValet enables cardholders to proactively manage their card accounts through their smartphones
- Credit Sense provides credit score, credit monitoring, fill credit report and valuable, targeted loan offers to consumers
- Originate Deposits allows users to open new accounts with their financial institution from any device
- Next Multi-Channel Marketing offers targeted and actionable marketing messages on the Accounts and Login pages
- TransferNow allows me-to-me external account transfers
- SecureNow offers a real-time, cross-channel cyber security suite to help financial institutions comply with regulation, realize cost-saving efficiencies and grow digital adoption

## Upcoming Enhancements

- Refreshed user experience and enhanced feature set for tablet devices
- Immediate Funds<sup>SM</sup> Integration
- Mitek MiSnap<sup>TM</sup> mobile check deposit integration

## Connect With Us

For more information about Mobiliti, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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