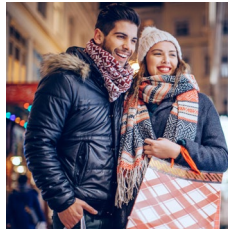
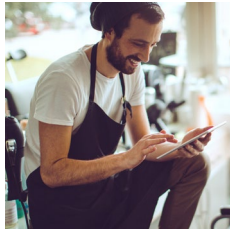


Product



Mobiliti Reach™

A Complete Mobile Solution for Profitably Reaching Underbanked and Unbanked Segments



Consumer demand for mobile banking and payment services is growing exponentially – particularly in emerging markets. You need solutions from a trusted partner that can help you win this exciting and disruptive opportunity.

The Premier Enterprise Solution for Mobile Banking, Alerts and Payments

Mobile as a banking and payments channel is flourishing like no other. Many banks are struggling to keep up with ever-growing demand for mobile services from both banked and unbanked consumers as well as addressing competitive pressures from alternative, non-bank providers.

Now is the time to ensure your bank is positioned to take full advantage of this disruptive channel. Mobiliti Reach from Fiserv enables banks to move beyond the limitations of in-house or multivendor strategies to achieve a complete mobile solution that leads the way to simultaneously reaching existing banked customers, new unbanked and underbanked segments.

Many Reasons to Choose Mobiliti Reach

- Market-proven since 2002 – Mobiliti Reach is the fastest-selling mobile channel solution in the world and the preferred solution for more than 2,400 financial institutions in both developed and emerging markets
- Completeness – Mobiliti Reach goes beyond beyond mobile interfaces to a complete set of tools that enable you to make your mobile channel successful; including enrollment, customer care, security management, reporting and diagnostic capabilities, which you need to meet your internal and regulatory obligations
- Extensive payment capabilities – Make fast, easy mobile payments a reality for your customers with the integrated Mobiliti Reach mobile payments platform
 - From real-time bill presentment and P2P payments to merchant payments and agent-centric transactions, market-leading solutions from Fiserv enable your organisation to offer comprehensive mobile payments
- Safe and secure – You can rest easy with the rigorous security standards built into Mobiliti Reach, designed to complement your bank's existing security infrastructure – from enrollment, reporting and regulatory compliance to data encryption and transaction auditing



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.



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- Control – Maintain ownership and control over the user experience and functionality with fully configurable Mobiliti Reach, a carrier-independent, bank-centric solution, whether you need just one component of the solution, such as P2P payments; an entire package solution; or a more complex customised approach
- Universal reach – Reach any and all consumers through their mobile devices and give them the best possible user experience, ensuring you grow your customer base and achieve industry-leading adoption and usage metrics
- Beyond software – Fiserv knows what is required to make mobile banking and payment services successful in emerging markets, including helping you communicate effectively with consumers, position and price your products, and implement processes for acquiring underbanked customer segments and making them profitable
- The lowest risk – Purchase with confidence from Fiserv; our mobile solutions are backed by the most comprehensive and experienced product management team in the industry, offering guidance, implementation support and functionality customised to meet users' needs as your mobile strategy changes over time

The phenomenal growth of mobile devices and services in emerging markets is driving the need for a complete and compelling banking and payment offering that reaches unbanked consumers (as well as banked ones). Win this new market effectively and profitably with Mobiliti Reach. Only Fiserv offers the most complete, secure, integrated solution for banks in this fast moving space.

Key Benefits

- SMS/text messaging
- USSD
- Downloadable applications and mobile browser (if required in market)
- Complete banking functionality, including the provision of a mobile wallet account
- P2P payments, including the ability to create your own branded P2P network and perform cashless withdrawals at ATMs
- Person-to-merchant payments, making mobile phones the new point-of-sale terminal
- Bill presentment and payment, including billing and top-up aggregation capabilities
- Agent functionality, enabling cash-in and cash-out transactions through formal and informal networks
- Alerts and notifications
- Enrollment tools for reaching existing customers and unbanked consumers
- Integrated customer care, diagnostic tools and intelligent reporting
- Mature 24/7 SLA-driven international support and product management processes
- Mobile safeguard risk and security management framework

Connect with Us

For more information about Mobiliti Reach, email getsolutions@fiserv.com or visit www.fiserv.com.