Service

fiserv.

Performance Acceleration Services

A Proven Path for Improving the Customer Experience and Financial Performance

Service

Financial institutions face unprecedented challenges that have threatened traditional business models and undermined consumer confidence. Extreme regulatory, cost and revenue pressures have led institutions on a search for product and service offerings that are both customer-friendly and profitable.

Performance Acceleration Services from Fiserv helps the world's leading financial institutions earn their customers' loyalty and improve profitability despite these challenges. Fiserv understands that the key to long-term growth and profitability is your ability to consistently deliver value to your customers.

- Our extensive knowledge of financial institutions, coupled with the rigor of our methodology, allows us to quickly identify, quantify and help your institution implement new profit growth opportunities
- Our understanding of customer behavior and market shifts can help your institution accelerate the transition from a fee-based business model to a customer- and service-focused environment
- We leverage our experience in heavily regulated markets to help our clients achieve compliance without sacrificing revenue goals or compromising customer experience

Consultants Focused on Your Revenue Growth:

- More than 30 years of experience helping financial institutions achieve significant profit growth
- Experience working with more than 300 financial institutions worldwide
- Currently engaged in projects with top-tier financial institutions on five continents
- Core services include:
  - Credit card/store card (issuing and acquiring)
  - Retail: current/transactional accounts
  - Vehicle finance, personal lending and mortgages
  - Business banking

Locations	Annually Recurring Revenue Delivered by Fiserv
U.S. and Latin America	$3,600 Million
U.K. and Ireland	$962 Million
Continental Europe and Asia	$320 Million
South Africa	$162 Million
Australia	$42 Million
Total	$5,100 Million

A Proven Methodology

With Performance Acceleration Services, Fiserv draws on extensive best practices and industry knowledge to help your institution mitigate revenue loss, address product-related costs, optimize customer value and increase profitability.

Fiserv conducts a systematic review of your existing business practices followed by the delivery of targeted strategies designed to increase revenue or reduce product-related costs.

Fiserv may also recommend the development of new products that offer a first-mover advantage. Also, our advanced data analytics capabilities can provide in-depth intelligence about your customers' behavior that enables the delivery of new products to precisely the right segments or individuals.

A Proven Methodology

Stem

Identify and fix areas of leakage, staying true to internal best practices. The focus is on identifying and closing revenue under collection (uncovering revenue not collected due to both systems misalignment and operational inconsistencies).

We will ensure that you are capturing all of the revenues according to your pricing tariffs and stated terms and conditions, and also that the correct transaction volumes are flowing through your pricing structures.

Optimize

Fine-tune existing products and processes to optimize profit efficiency. Our opportunities are validated through a data-driven assessment of financial and customer impact, a review of market context, and a full assessment of in-country regulatory, credit risk and legal considerations. Focus areas include all interest and non-interest income lines and certain cost lines such as card scheme fees and customer rewards.

We will use our experience of having delivered successful projects at hundreds of financial institutions around the world to help improve profitability, as well as the customer experience of using your products.

Create

Deliver new value-added services that generate sustainable revenues. We introduce, where applicable, specialized products that address unmet customer needs. We place particular focus on designing products with digital distribution and servicing in mind.

Our global experience and deep knowledge of retail financial services products makes us well placed to review your portfolio, identify gaps and recommend improvement propositions.

Mine

Mine existing bank data to deliver actionable insights leading to improved revenues and reduced costs. Using advanced analytics, including segmentation, propensity and price elasticity models, we are able to provide banks with actionable portfolio and customer insight.

We use our dedicated advanced analytics team to improve data-driven decisioning in your financial institution, which will lead to strong benefits across the customer life cycle.

Speed to Implementation

Fiserv quickly identifies and quantifies profit growth opportunities that are appropriate for your customers and market. We understand how to work with and within your organization to achieve faster results – quick wins can typically be implemented within a small number of weeks after starting a project.

No-Risk Engagement

With our unique success fee model, the majority of our fees are billed as a percentage of the revenues we help you achieve. We win only when you win.

Global Expertise

Drawing on our knowledge of best practices acquired by working with leading financial institutions around the world, we routinely uncover opportunities that are consistently overlooked by other consultants.

Decision-Enabling Business Cases

We provide you with everything you need to make a go/no-go decision on our recommendations, including: data analytics, competitor and customer impact analyses, regulatory position analyses, credit risk and legal considerations. Then we go further, taking time to socialize each part of the business case with the appropriate stakeholders within your organization.

A Singular Focus

Our consultants are financial services, customer value and revenue experts – with a proven track record of delivering tactical "quick wins" as well as long-term, sustainable growth opportunities that will ensure strong growth in annually recurring revenues.

Your Competitive Advantage

Our business delivery model is light on institution resources and quick on results. With minimal involvement from your staff, we conduct a four- to eight-week investigation resulting in the identification of numerous opportunities available to your financial institution. We customize and align these opportunities with your business strategy and market environment, offering a comprehensive business case where required, designed to gain quick consensus and approval.

Our support continues through recommendation approval to implementation and revenue tracking – still at no consultancy cost to you. We work with your organization to ensure that each opportunity is implemented in a manner that achieves maximum results.

Solutions are tailored to enhance your competitive advantage. Client feedback indicates that our methodologies continually enhance their internal best practices. The greatest testimony to our success is that our clients partner with us year after year to ensure that their revenue targets are consistently met and their business goals accomplished.

Connect With Us

For more information about Performance Acceleration Services, visit www.fiserv.com/international.

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 www.fiserv.com/international to learn more.

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