

Precision®
A Flexible, Easy-to-Use Banking Platform Designed to Support Growth

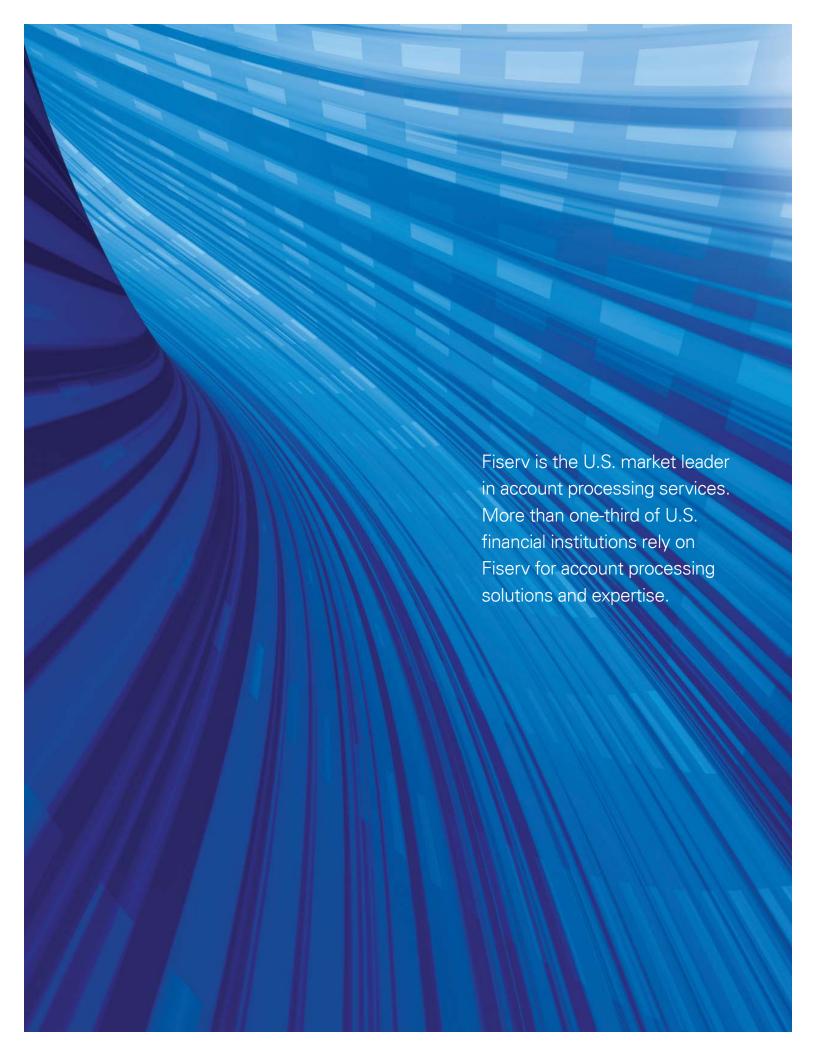












Bank Platform

By choosing Precision from Fiserv, you get an advanced bank platform built on technology designed to accommodate your growth and adapt easily to change. Precision can be easily deployed in an in-house, outsourced or hybrid environment and integrates with a robust portfolio of other Fisery solutions.



You expect your technology partner to deliver reliable, innovative solutions along with the highest levels of service. That's what we've built our reputation on for 30 years. The ease of use in Precision makes your team more productive and frees you to focus on building customer relationships and expanding your place in the market. And our experienced, dedicated professionals are always ready to assist you.

Whatever the strategic aim of your organization, you can be confident that the technology of Precision and your partnership with Fiserv will support your goals to:

- Build revenue New revenue is within your reach using unique points of differentiation to attract and retain profit-generating customers, and drive payments, transactions, lending and debit use
- Manage risk You have the tools needed to stay ahead of regulatory compliance, reduce fraud and minimize risk
- Deepen relationships Flexible and user-friendly solutions help you deliver personalized service the way your customers prefer
- Make informed decisions Harness the data captured within your core applications to solve complex challenges and make profitable decisions

- Optimize efficiency Time-saving functionality reduces repetitive steps, helping cut costs, increase profits and boost productivity
- Unify channels Customers have a consistent experience at every touchpoint – branch, phone, ATM, online, tablet or other mobile device

"I believe that Fiserv provides the best solutions in the market. We have a longtime partnership with Fiserv, and we've found that Precision is a truly robust and fully integrated solution."

Brian Dowers

Chief Operations Officer The Fountain Trust Company

Precision is used by financial institutions ranging from single-location community banks to multibillion-dollar regional banks.

Technology for Growth



Serve your customers' needs and grow your business with powerful, flexible account processing technology.

The architecture of Precision is based on Progress OpenEdge®, a standards-based platform that features a comprehensive development toolset and speeds up time-to-market for the solutions and services your customers want. The scalable nature of Precision, which runs on AIX® operating systems and IBM® pSeries servers, enables rapid growth through mergers and acquisitions.

Proven scalability supports all types of organic growth and acquisition strategies, including the aggressive growth of clients that have more than doubled in size.

"The biggest value that Precision brings to us is flexibility. It's easy to get information in and out of the system, and we can move quickly with established and prospective customers. We're generally able to deliver new products before other banks in our area."

Russell Henson

Vice President of Information Systems Rayne State Bank

Service-oriented architecture (SOA) extends and improves integration among applications. Integration with other Fiserv solutions is key to improving systems management, and providing a superior and consistent customer experience.

Minimize Resource Use

Precision can be run in-house or easily managed by Fiserv in an outsourced environment. Financial institutions that choose an in-house deployment enjoy highly efficient system management. Symmetrical processing and automatic load leveling of resources across all system resources makes operating performance and daily update times extremely fast.

Precision frees outsourcing clients from human and hardware support requirements, and it gives in-house clients the power to minimize their resource needs. Our integrated solutions are easy to deploy, and the database is managed through the regular release cycle.

IBM pSeries servers and AIX operating systems offer intrinsic value in performance, price-performance ratio, availability and scalability. Through openness, virtualization and collaborative innovation, IBM server technology enables banks to do more with less cost, management and complexity.

Low-maintenance architecture reduces the overall costs of operating Precision.

Protecting Your Reputation

Protecting customer information is vital to your reputation, and Precision offers comprehensive security features and tools. For instance, you can establish extensive sign-on security and encryption access to Precision and designate security levels for staff, so they can access only approved customer data and fields. Precision also safeguards transmitted client and bank data.

Ease of Use

Using Microsoft® .NET smart client technology, Precision enables users to customize their interaction with the platform, which boosts employee performance and promotes cross-sale opportunities. User-defined favorites automatically launch at login, and one-click integration to common desktop applications makes for time-saving navigation and faster customer service.

The embedded relational database is the hub of Precision.

All information in the relational database is accessible in real time through Precision and integrated solutions. The database infrastructure provides many benefits to financial institutions, including more efficient reporting and data analysis.

In addition, all of a customer's accounts are tied to one Customer Information File (CIF), so updates to the CIF are reflected when any of those accounts are accessed, keeping current data in front of bank staff at all times.

Accessibility to up-tothe-minute data provides the information needed to complete businesscritical tasks.

Client-Driven Enhancements

Fiserv is committed to continuously expanding the functionality of Precision and our integrated solutions, and we believe user feedback is essential to that process. Each release of Precision incorporates ideas submitted by clients through our software enhancement program and user experience groups.

"We deliver enhanced customer service because customers see their account in real time whether they're on the phone, online, with a teller or at the ATM."

Terry Ross

Community Bank



Integrated Solutions



By partnering with Fiserv, your financial institution is positioned to take advantage of our broad portfolio of technologies, enabling you to increase efficiency, streamline operations and simplify vendor management.

Our solutions deliver what your customers want now, and new developments continue to anticipate what you will need in the future. You'll find tools that can change the way you serve your customers and help you achieve the profitable, low-risk growth you're seeking.

Payments

Fiserv is leading the industry with innovative solutions for making payments in person, online, or by smartphone or tablet. Cuttingedge products, like our Popmoney® personal payments service, help you build revenue, mitigate payment-related risks and provide a truly satisfying customer experience.

More than 24 billion digital payment transactions are managed by Fiserv each year.

By supporting a paperless, online environment, these solutions can also cut costs and increase efficiency. Our payments solutions are designed for the way your customers want to bank.

Risk & Compliance

The very nature of banking puts financial institutions at risk. Fiserv leads the industry in financial crime prevention technology, and our full range of risk and compliance solutions can help you detect, manage and prevent more types of risk than solutions from any other organization.

Our solutions are designed to help ensure data integrity and also help you maintain regulatory compliance. With a strategic view of risk across all your business channels, you are better able to minimize exposure and avoid financial loss.

"Image technology is valuable, but when you combine document images with automated business processes, you gain hard-dollar cost savings, efficient procedures and consistent results."

Tom Hinkebein

President Whitaker Bank

Customer & Channel Management

Consumers want choices and convenience, from in-store branches and ATMs to walk-in bill pay services. More and more, they prefer self-service via mobile and online solutions, and our products help you steer customers toward these profitable channels.

Online, mobile, tablet, and telephone banking and account opening are a few of the opportunities to serve customers more efficiently and cross-sell additional financial services. And advanced loyalty and reward programs help build lasting customer relationships.

Fisery solutions help you reach customers where they live, work and play.

Insights & Optimization

The quest for better business intelligence can strain your resources. Let us help you gather and process data that will lead to operational efficiency, increased competitiveness and a clear understanding of your best growth opportunities.

We have the tools and expertise to analyze your financial, customer and market data, and suggest the optimal solutions for achieving your objectives. Armed with this information, you can engage in sound decision-making and accurate budgeting, and maximize the effectiveness of customer communication.

Processing Services

The quality and convenience of your account-based processing services matters more than ever. Fiserv helps you gain a competitive advantage by keeping up with the newest processing technology.

The breadth and depth of our processing solutions give you the most choices for a complete solution without needing additional vendors. Our processing services include ATM network support, debit and credit cards, bill delivery and payment, item processing, prepaid cards, lending solutions and much more.

Fiserv is the only provider to offer in-house and outsourced branch, merchant, teller, ATM, consumer and mobile deposit capture all on a common Web platform.



Partnership and Service



Everything we do is driven by the desire to maximize value for our clients. To accomplish this, Fiserv provides services and resources that help you experience even greater benefits from our technology and your partnership with us.

Full Support

Project management and installation teams provide a smooth transition to Precision. A project manager from Fiserv coordinates the implementation process, and a transition representative is assigned to your bank for the first 90 days after the conversion to answer questions about Precision and educate your staff about our support resources.

Our experienced, dedicated systems services teams address your needs concerning the core IBM system, widearea network communications, enterprise storage solutions, networking consulting and more.

You can also reach our support services via email, or search our online knowledgebase, which can be accessed within Precision and the Collaborative Care CenterSM from Fiserv, a client-focused website where you can manage support cases.

For outsourcing clients, our service center support team becomes a 24/7 extension of your staff.

"The Precision service center support team is great because they quickly answer questions and resolve matters. I never hesitate to call because I know I will get results."

Gina Houser

Operations Office/IT Administration Union Bank, Inc.

Solve Your Business Challenges

Clients sometimes need assistance that goes beyond our standard support structure. Professional Services from Fiserv offers proven processes to help clients solve their business challenges.

The Professional Services team partners with clients at their request to help implement complex solutions, including third-party applications, without draining their resources. When you complement your business intelligence about your customers and market with Fiserv expertise, you can execute customized strategies that improve processes and profitability.

The Professional Services portfolio includes the following services that can be tailored to meet your business needs:

- Advisory
- Business technology
- Custom business intelligence
- Custom and integration
- Project management
- Web design

The expertise, guidance and resources that Fiserv offers in these areas help clients of all sizes successfully accomplish specific projects and goals.

Convenient Staff Training Options

Education services can help you get the most from your technology, and a number of options are available to suit your needs.

Our training services help your staff work more confidently, serve your customers better and guarantee effective use of our solutions.

Virtual Trainer for Precision is an extensive online library of recorded classes accessible on-demand through affordable one-year subscriptions. The recordings accommodate the varying schedules, learning styles and needs of your staff.

Education seminars coincide with the annual Precision software release and include release training. The seminars are a popular way to learn about new solutions and upcoming software enhancements, and engage in discussions with other Precision users and Fisery staff.

"We attended the Precision Education Seminar in San Antonio, and it was awesome. We love the people at Fiserv and appreciate everything they do for us."

Faye Ansley

Assistant Vice President First State Bank of Uvalde

Connect With the Fisery Community

You can attend top-quality networking events and tap into Fiserv resources and expertise. Client conferences and meetings are a great opportunity to hear from you, for you to interact with your peers, and for industry experts to share insight into what's on the horizon. Client events enable participants to meet colleagues from other financial institutions and discuss the opportunities and challenges they have in common.



The Outsourcing Advantage



Precision is available for in-house and outsourced processing, or any combination that best meets your business needs. More clients are seeing the benefits of operating Precision in an outsourcing environment.

You Maintain Control

By relying on our expertise, support staff, implementation and development resources, you can invest capital in the real work of your business rather than on additional hardware and software. You maintain access and control over accounts while Fiserv manages the system on your behalf. You also can add customers at any pace and reap the financial benefits of more accounts without absorbing an equivalent expansion in support and structure costs.

Among clients that recently chose Precision, more than two-thirds opted for outsourcing.

We Manage Data Protection

Transfer processing to us, and we'll assume responsibility for data security and storage, as well as disaster recovery. Our certified data processing centers provide advanced business continuity services. Outsourcing also helps ease your compliance burden since regulators look for financial institutions to have fewer but deeper vendor relationships.

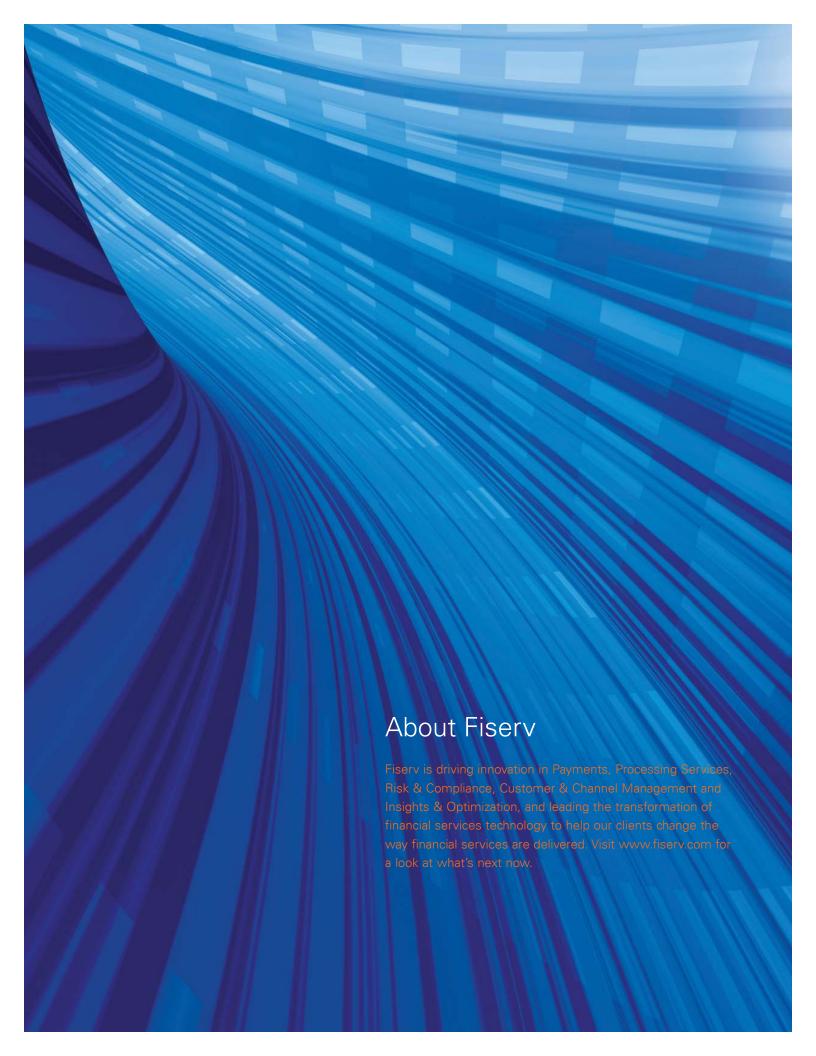
Our support teams become a 24/7 extension of your staff.

An Easy Switch

You always have the option to switch processing environments, and thanks to seamless migration capabilities, it's done without any data conversion, service disruption or early termination fees. Your customers won't even know you've made the switch.

Connect With Us

For more information about Precision, call 800-872-7882,email getsolutions@fiserv.com or visit www.fiserv.com/precision.



fiserv.

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