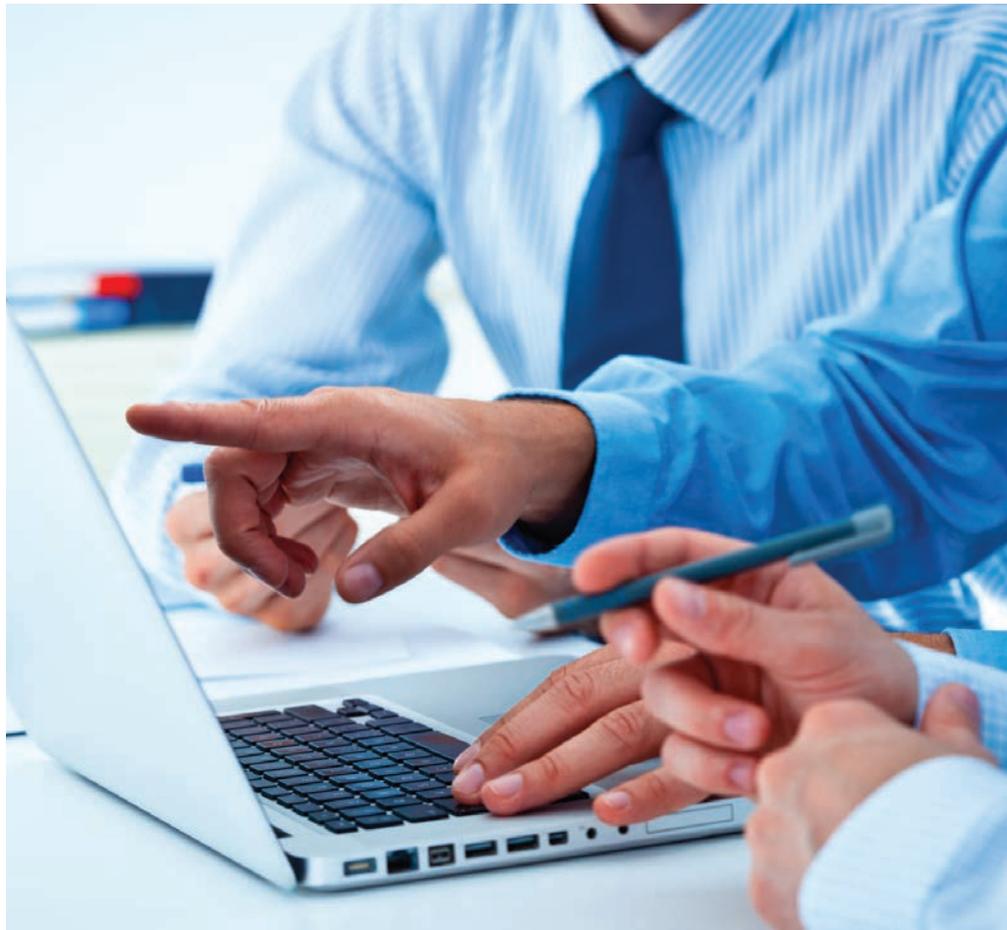
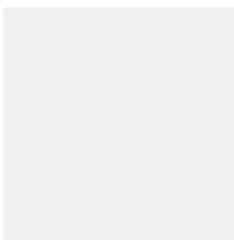
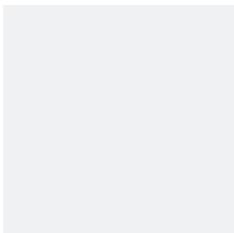
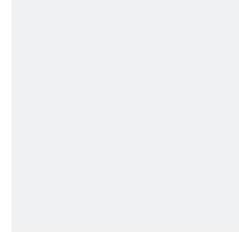
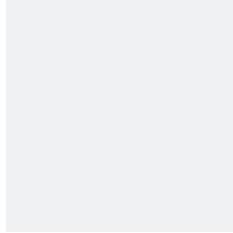
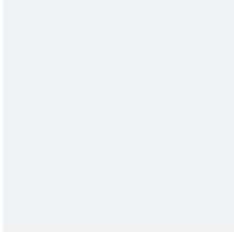


## Bank Platform



### Premier®

Powering Financial Institutions With Highly Flexible, Integrated and Scalable Technology





## Bank Platform

Known for its robust functionality and scalability, Premier from Fiserv is the bank platform of choice for a wide range of financial institutions with diverse goals, customers, technology strategies and operating environments. Open integration to an extensive set of best-in-class Fiserv solutions and flexible deployment options make this solution as versatile as it is reliable.



Premier supports the success of U.S. banks of all sizes, business models and markets.

Plugged in, connected, always on – that’s how your customers live and work. Game-changing new devices and innovative services are being embraced as rapidly as they’re introduced, leaving consumers and businesses hungry for more.

You need a partner that’s always one step ahead. By choosing the Premier bank platform, you have a tremendous breadth of functionality at your fingertips with all the benefits of open integration. The stability and reliability of Premier products and processes are proven, based on decades of partnership with thousands of financial institutions and hundreds of third-party vendors.

Whatever the strategic aim of your organization, you can be confident that the technology of Premier 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

.....  
“Choosing Fiserv was a natural and easy decision. Fiserv has a best-in-class offering, not only in terms of functionality, but also in the top-notch support and service we get. We have a true partnership, and it’s at the foundation of everything we do.”

**Barry Lockard**  
President  
Cornhusker Bank

.....

# Built for Performance



With Premier, you have the innovation and flexibility to adapt, expand and make the most of new opportunities. Take a peek under the hood, and you'll find everything you need to transform business objectives into reality.



## Continuous Expansion

Innovation means never standing still, and we're always taking steps to maintain the forward direction of Premier. A continuous cycle of product development draws on ideas from our broad client base, insights from user experience testing, and leading-edge research to produce enhancements that add real value for your team. It's what gives Premier its reputation for unparalleled breadth of functionality.



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

Major releases are made available regularly, providing fundamental enhancements at every touchpoint. In addition to updates that help you keep in sync with changing regulation, new features and functionality simplify tasks, expand capabilities and support your ability to compete. New releases of Premier positively transform operations and business opportunities for financial institutions – from creating a more customer-centric view of customer relationships to enhancing commercial lending and deposit functions in Premier.

## Extensive Integration

A mature service-oriented architecture (SOA) underlies the seamless integration that is another hallmark of the Premier solution. Hundreds of ready-made interfaces to third-party products are available, and any number of unique solutions can be developed to suit your needs.

The flexible architecture of Premier can also simplify workflows, accelerate processes and break down technology siloes. Data from multiple sources is easily aggregated, and customers have access to real-time consistent account balances across all delivery channels.

To further extend the integration capabilities of Premier and enhance its value, particularly for financial institutions with elaborate integration needs, Fiserv offers Communicator Advantage™. Communicator Advantage is a standards-based integration solution built on industry-leading technology that helps you orchestrate a consistent experience across all channels and systems.

**Time-Saving Efficiencies**

Premier is designed with point-and-click functionality and intuitive navigation that makes it easy to use and learn. And the automation of many common tasks such as exception handling and overdraft fees saves time and effort.

Seamless integration with our world-class enterprise content management system and automated workflows provides immediate access to the documents and the business processes needed to serve your customers. Premier integration also puts customer relationship management capabilities at your fingertips, supporting cross-sales and campaign tracking.

Premier offers excellent commercial lending capabilities, especially for small business loans. Lending efficiencies are made possible through a single accounting system for all kinds of loans.

**Capture the Business Market**

Premier offers full support for complex commercial accounts with capabilities that include sweeps, flexible target balances, zero balance accounts, investment options, master agreements and lines of credit. Ongoing investment in the commercial capabilities of Premier and other Fiserv solutions continues to expand the ability of our clients to attract and serve businesses of all sizes.

**Supporting Your Growth**

Financial institutions of all sizes and business models thrive using Premier. For organizations with aggressive growth plans, Premier is a smart choice that offers proven scalability and a conversion team with vast expertise.

.....  
"Fiserv programming staff members are integral to our ability to convert acquired accounts accurately. Their experience with various core systems means we don't have to start from scratch with each project, and our teams work hand-in-hand to eliminate any customer impact from a conversion."

**Jim Stewart**  
CTO  
United Community Banks, Inc.  
.....



Premier offers a multitude of specification- and parameter-based customization options to support your unique requirements.

# Integrated Solutions



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

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. Cutting-edge 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.

.....  
"By offering Fiserv products like mobile banking with bill pay, remote deposit and Popmoney, we demonstrate that we're just as technologically savvy as our big competitors. Our customers quickly understand that they're not giving up any benefits when they choose our community bank."

## Michael Widmer

EVP  
Northfield Bank

## Customer & Channel Management

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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.

## 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.

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“Choosing technology that’s under one Fiserv umbrella helps us create efficiencies and improve our bottom line. We’re positioned not only to provide leading-edge products and services that are available now, but also to deliver new innovations on the horizon.”

**Jon Prescott**  
President and CEO  
Katahdin Trust Company

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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



Working closely with your organization, our team helps you develop a technology strategy that aligns with and supports your business goals.

When you choose Premier, you're able to enjoy all the benefits of our industry-leading technology. But you'll quickly find that the true value of our partnership extends far beyond the software. It comes from our genuine commitment to your success and dedication to helping you gain a substantial return on your investment.

## Dedicated Support

Focusing on the quality of your experience, we assign a strategic partner who understands your goals, priorities and strategies, and a tactical partner focused on operational, day-to-day activities. These dedicated members of our team respond to requests, concerns and questions, and take proactive measures to help support the overall direction of your business.

Our knowledgeable and experienced support teams are available 24/7 – answering inquiries by phone or email, and working on-site or by remote access to meet your needs.

.....  
"The greatest benefit of our partnership with Fiserv is that when I pick up the phone, I get immediate response from people who care. I've got a myriad of banking experts at my disposal. It's almost as if they're an extension of my staff. They really understand what I'm about."

**Jay Garren**  
CIO  
American National Bank

.....  
An interactive case-management system, the Collaborative Care Center<sup>SM</sup> from Fiserv, makes it easy to monitor issues and work with us to resolve them. And a convenient online knowledgebase contains tens of thousands of step-by-step solutions to answer your questions.

### **Education for Your Staff**

An extensive online library of recorded classes is accessible on demand, and educational webinars are a popular way to learn about new and enhanced solutions. Classes are also offered regionally, at Fiserv locations and can even be held at your office.

A range of training options are available to help your staff work more effectively and efficiently, and enhance your customer service.

### **Open Conversation**

From our annual national client conference, where you can speak with many top Fiserv executives, to visits to your organization by our relationship management team, we promote a frank and productive dialogue with clients.

Fiserv approaches every client relationship as a partnership, creating opportunities for frequent face-to-face interaction.

Fiserv hosts various advisory councils, focus groups and other meetings where clients provide feedback that shapes our development and deployment processes, helping ensure that new and enhanced

products provide the greatest value. Meetings of the many Premier user groups offer participants an opportunity to share expertise, expand their understanding of Premier and other Fiserv solutions, and develop a valuable network of professional friendships.

### **Industry Expertise**

As your trusted technology partner, Fiserv considers thought leadership to be an essential part of the job. Our associates offer their expertise on subjects that are top-of-mind to your business, so you can look to us for guidance when you need it most. A number of valuable resources are also available on Fiserv.com, including proprietary research filled with strategic insights and practical tactics for capitalizing on opportunities.



# Deployment Options



Fiserv data centers offer state-of-the-art security and infrastructure, as well as a proven track record of client satisfaction.

Premier is designed to fit your business plan, not the other way around. Our full range of delivery options offer you the versatility to choose the processing method that's right for your business today with the flexibility to change as your needs evolve.

## Find the Perfect Fit

Fiserv offers in-house and outsourced Premier processing, plus nearly any variation of the two. A substantial portion of our clients choose in-house processing, running on either IBM® or Unisys® servers, but even more outsource their processing to Fiserv service centers.

Outsourcing is an attractive option that can reduce costs and improve processes – helping you expand and offer new products with minimal capital expenditure and risk. And by relying on our expertise and resources, you are free to focus on improving the customer experience and building new revenue.

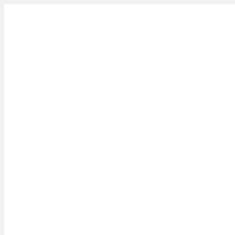
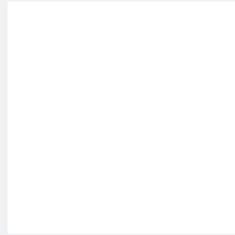
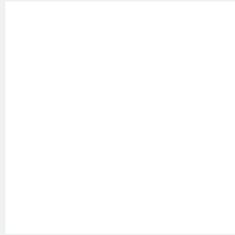
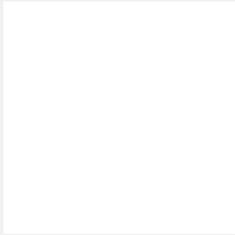
Financial institutions processing in-house can call on our experienced staff to serve as a backup IT team. These clients also enjoy the greatest flexibility when it comes to the timing of new release implementation. Whichever processing environment you choose, we take every measure possible to provide a smooth conversion that minimizes the impact on customers.

## An Experienced Team

Our highly experienced conversion team has converted thousands of financial institutions from other banking platforms to Premier. We help clients migrate millions of accounts each year through mergers and acquisitions. Project managers oversee each conversion, coordinating communication and keeping the project on track.

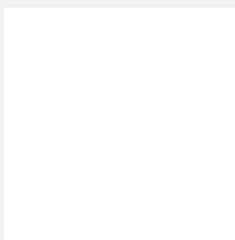
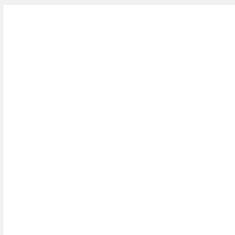
## Connect With Us

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



## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next now.





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