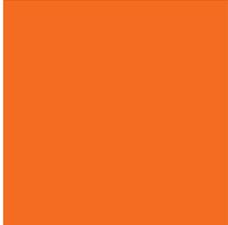


## Product



### Retail Online™

#### Flexible and Integrated Consumer Online Banking



Offer customers real-time information and advanced functionality to manage their finances online. The industry's most widely used online banking solution, Retail Online from Fiserv, can help you attract new customers and strengthen relationships with its popular, user-friendly features.

Customers expect more online self-service than ever. This is especially true of the latest generation of always-connected banking customers. With Retail Online, you can offer the flexibility and convenience of 24/7, real-time account information and financial management, all with a best-in-class user experience.

From its intuitive user interface to its simplified navigation, improved information display and streamlined user workflow, Retail Online delivers anytime, anywhere capability through a responsive design that provides a consistent user experience through all devices regardless of screen size, resolution or orientation.

Retail Online features integration with a comprehensive set of e-commerce, activity management, personal financial management (PFM) and imaging systems, enabling you to create a rich online channel that's easy for your customers to use. Designed with the findings of in-depth consumer research and developed using the latest Web technologies, Retail Online offers many premium features to help your organization stand out from the competition.

Flexible branding options help you maintain a consistent look and feel throughout your site. By making it possible to save time and manage most financial activities online in a totally secure environment, Retail Online helps you attract new customers and build profitable relationships with them.

No third-party online banking system can offer tighter and more complete integration than Retail Online. In addition, a set of universal Fiserv product standards reduces staff training time and back-office administrative tasks.

#### Key Features

Retail Online delivers advanced features and a wide range of self-service banking capabilities:

- Real-time customer enrollment
- 24/7 access to account information
- Edit customer account display
- Transaction categorization
- Customer password management
- Multiple money movement options
- Person-to-person payments
- Mobile banking
- Loan payments and advances
- Stop payments
- Account nicknames
- Rotating banner ads
- Customizable branding options
- Account number masking
- Multilingual support
- Multifactor authentication
- Identity validation for new enrollments

## Create a Rich Online Experience That Strengthens Customer Satisfaction

### Anytime Access and Quick Navigation

Retail Online offers around-the-clock access to real-time financial information, including account balances, payments, interest and more. Streamlined navigation lets customers log in and go directly to the information they need, requiring fewer clicks to perform financial tasks online.

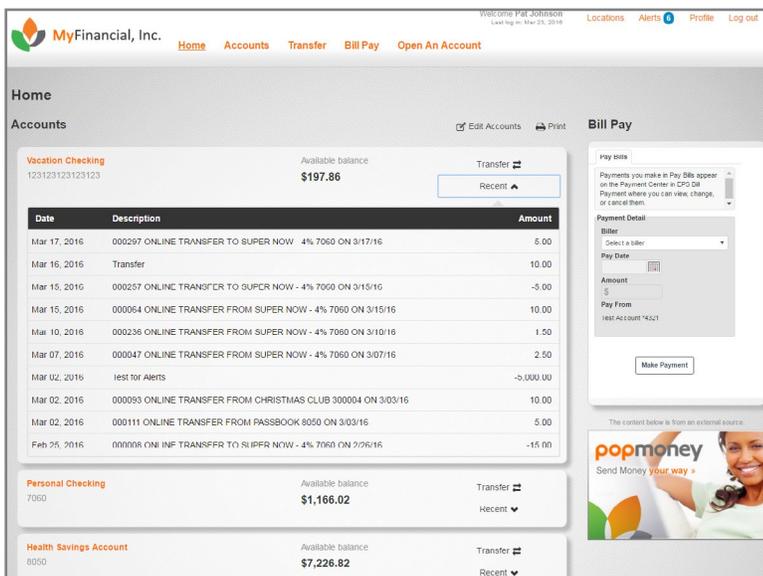
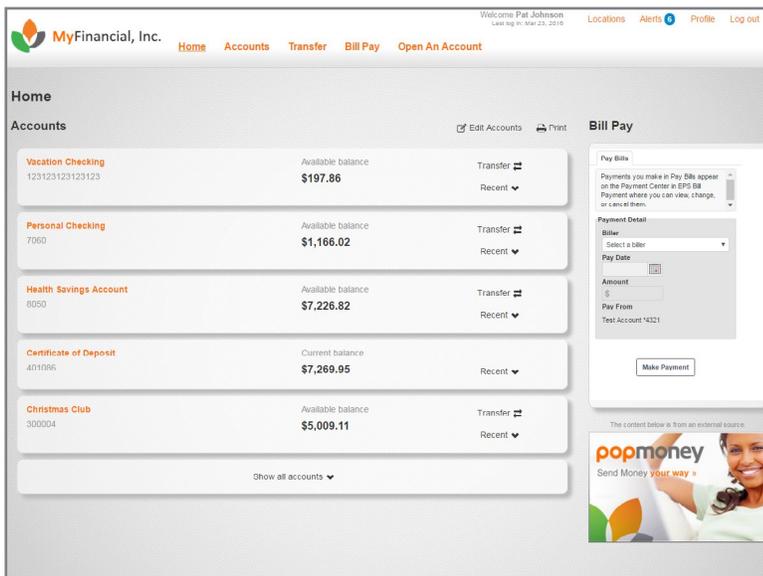
## Landing Page Offers a Premium User Experience

The landing page, which is the first touchpoint after login, provides immediate access to the features customers use most often, all presented in a visually appealing and user-friendly format. This convenient page acts as a launchpad that provides access to many features from one place. Customers can view their most recent transactions and spending habits, make bill payments and person-to-person payments, get account balances and transfer funds between accounts more quickly and easily than ever. And by employing our branding services to help you take advantage of the flexible branding options, you can present a fresh design that helps differentiate your organization from the competition.

### Convenient Transaction Viewing

Detailed transaction information is available and can be easily sorted by date, amount, number and description.

To speed up research, a dynamic search engine helps customers quickly retrieve in-depth information about specific transactions, even if only a few details are known. Search results can be sorted into categories and exported to financial management software, or to a comma-separated file for reconciliation and analysis.



The integrated landing page in Retail Online provides key user capabilities with fewer clicks.

## **Personal Financial Management Advances Customer Satisfaction**

AllData® PFM from Fiserv provides a value-added solution that helps your customers acquire a complete financial picture, analyze their spending and investment portfolios, and take control of their finances.

Integrated with Retail Online, AllData PFM provides interactive views of an individual's complete financial portfolio. These views provide the insights needed for you to uncover new opportunities and for customers to make well-informed financial decisions.

With access to more than 13,000 data sources, including banking, credit cards, investment accounts, employee stock plans, mortgages and insurance, AllData PFM aggregates account data from virtually any online financial source. Customers can monitor current activity while analyzing transaction histories across all aggregated accounts to set budgeting and savings goals. Setting budget targets and tracking progress toward goals can be customized to individual needs.

## **Transfers Made Easy**

With Retail Online, transfers between accounts held at your organization are made quickly and easily. And through integration with TransferNow® from Fiserv, customers have a "me-to-me" solution that moves funds between their accounts at different financial institutions and ones held at yours, a convenience that helps drive deposits and increase customer loyalty.

More than 15,000 banks, credit unions and brokerage firms in the ACH network are accessible through TransferNow. Convenient transfer options include one-time, recurring or future-dated transfers. Next-day and three-day settlement options are available too.

Scheduled transfers can be easily modified or deleted online before they are complete, and a user-friendly preview screen simplifies transfer verification. Retail Online provides a recap of all transfers, a list of recurring transfers and details about specific transfers.

TransferNow gives your customers the confidence that their transactions are done in a secure environment that employs multiple verification processes to reduce fraud and satisfies all business and compliance requirements. Your business benefits from an enhanced online offering, improved customer satisfaction and new revenue streams.

Reducing exposure to losses is key to TransferNow. A comprehensive risk monitoring platform provides added protection against fraud.

## **NOW™ Network—A Network for Our World**

Consumers want to manage and move money at the time they choose. NOW Network provides real-time money movement capabilities for person-to-person payments, bill pay and account-to-account transfers. As the network evolves, consumers will be able to move and manage money at the time they choose—instantly, same-day, next-day or on a scheduled future date.

The network not only connects everyone whom people want to pay—from other people to businesses—it also connects other networks. It's these connections that make payments move more quickly.

## **Popmoney®**

Each year billions of person-to-person (P2P) payments are made. Retail Online can help you transition customers from making check or cash payments to making electronic payments, which are safe, fast and convenient, through its integration

with Popmoney personal payment service from Fiserv. Popmoney gives consumers the convenience of making payments electronically from their bank account, eliminating the need for checks and cash. Sending, requesting and receiving money to and from others is as easy as emailing and texting.

Popmoney comprises a network of nearly 2,400 financial institutions across the United States, enabling more than 56 million online banking customers to take advantage of a secure P2P social payments experience. Popmoney makes paying other people simpler and faster using just an email address or mobile phone number.

With industry-leading risk and fraud mitigation support, every Popmoney payment transaction is risk-scored in-session. Popmoney also offers optional Tier 1 support as well as a powerful back-office tool for reporting and support for your representatives and users.

### **Mobile Banking Keeps Customers Connected**

Retail Online integrates with our next-generation mobile banking and payment solution, Mobiliti™ from Fiserv, which works through virtually any smartphone or mobile network.

An “all-in-one” solution, Mobiliti supports all three mobile access modes—Short Message Service (SMS), mobile browser and smartphone applications—through a single platform as well as via a tablet app for iPad® and Android™ (including Amazon Kindle Fire HD) tablets. Customers can easily enroll in Mobiliti through Retail Online or a preferred app store, and then choose their preferred method to access your mobile banking services.

Mobility enables customers to go beyond the basics of account balances. They can view recent and pending transactions, bill payments and transfers including person-to-person payments, mobile deposits and alerts. The solution also provides users with directions to ATM and branch locations.

### **Check Image Retrieval**

Retail Online enables customers to search and view archived images in real time. For double-sided images, such as checks, both the front and back of each image can be viewed. Archived images are grouped by transaction, simplifying the process of retrieving all images associated with a particular transaction. This assists with research and saves time when reviewing transaction history.

### **Paperless Document Management**

Retail Online provides a secure channel for the delivery of e-documents such as archived statements, notices and other scanned documents. Using a document imaging solution, you can convert paper documents into electronic images through a scanning process, then index and archive each item. When accessed through Retail Online, the document management system offers 24/7 online access to items that have been uploaded and filed. This ensures easy access to information, even in the event of a natural disaster. E-document access is protected by the same advanced security that safeguards your entire e-commerce operation.

### **Customizable Branding**

Many elements within Retail Online can be customized to match your website, creating a seamless online experience that increases customer satisfaction. Our professional branding staff is available to assist with every phase of customization. We'll tailor the theme and page layout to your specifications, and add your logo and graphics to the entire suite of e-commerce

products and forms. Choose from multiple backgrounds and borders, vertical or horizontal navigation panels and much more.

You have the option to make elements such as layout and color uniform for all your customers or personalized for each. For example, certain customers can be targeted with a tailored online experience that features a unique look and feel designed to meet their needs.

### Banner Ads Promote Cross-Sales

A customizable banner provides the ability to post promotional messages that cross-sell other products and services. For example, you can promote a low interest rate on home loans. The banner will appear on each page within Retail Online and can rotate several messages.

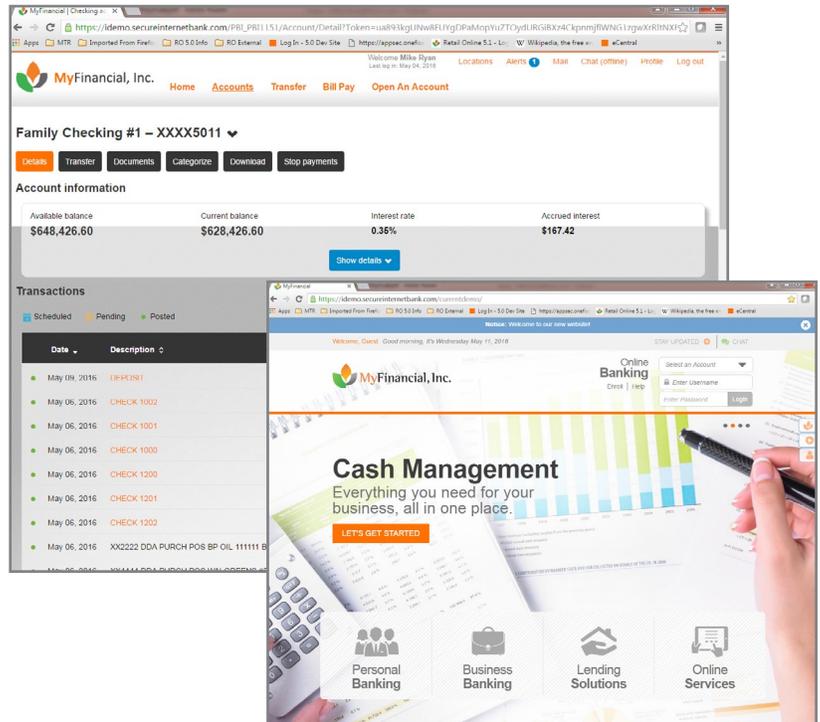
### Alerts Enhance Financial Management

With Event Manager from Fiserv, your customers can receive automatic e-alert notifications each time a designated event takes place, such as when a low balance is reached. User-friendly templates make it easy for customers to set up new events through their online account. E-alerts can be sent by text message, online message or email for one-time events and those occurring on virtually any schedule.

Event Manager can also be used to create a highly effective marketing channel. For example, you can send qualified customers a message about a special offer on home equity loans.

### Online Customer Service

LinkLive Banking from Fiserv offers secure email, e-folders, instant messaging and desktop sharing capabilities. You will have all the tools you need to provide quick yet personalized online customer service to increase satisfaction and grow cross-sales. You can create operational efficiencies that save time and lower costs for your organization, yielding a higher return on investment.



We offer comprehensive Web design and online branding services to help you present a professionally designed website with online banking to match.

### A Vital Touchpoint

- Establishing a Web presence is key to capturing the ever-growing segment of customers who prefer to bank online. The online banking channel has become the most vital touchpoint in a financial institution's relationship with its customers. Adoption has doubled since 2004, reaching 71 percent of consumers in 2015—and it is expected to grow to serve 81 percent of banking customers in 2021.\*
- Fiserv provides a cost-effective alternative for creating an online presence that transforms the customer experience. Engaging our team to update the look and feel of your online channel can attract customers and increase their loyalty.

\*Javelin Advisory Services, Online Banking Forecast 2016:

## A Single Online Channel

Customers consider their online banking and bill payment channels to be part of the same system. By partnering with Fiserv, you can provide online banking with advanced bill payment capabilities. Our industry-leading bill payment and presentment solution, CheckFree® RXP® from Fiserv, makes it easy to view e-bills and make bill payments online. In addition, Popmoney offers the ability to pay anyone using as little as the recipient's mobile phone number and email address.

For CheckFree RXP users, a Quick Pay zone on the landing page provides an even more convenient location for customers to make bill payments and person-to-person payments without ever leaving Retail Online. By managing bills on the same page where account balances are viewed and internal transfers are made, customers have quick reference to all the information they need to make payment decisions.

## Education Helps Boost Enrollments

To increase customer adoption of Retail Online and other e-commerce products, Fiserv offers a variety of marketing services through our partnership with Beaver Creek Marketing. Promotional materials, educational programs and deployment planners help your organization successfully roll out new financial technologies and increase customer satisfaction.

Custom-branded for your financial institution, video tutorials on Retail Online and many other products can be added to any page of your website or online banking site. These automated demonstrations provide a cost-effective method for communicating product information to your customers and boosting enrollments. They are also a quick and convenient way to train your staff.

The screenshot displays the 'Payment Center' interface. At the top, there is a navigation bar with links for 'Payment Center', 'Activity', 'Popmoney', 'Transfer Money', 'My Accounts', 'My Profile', and 'Help Center'. Below this, the 'Payment Center' title is followed by buttons for 'Send Money' and 'Split an Expense' (with a 'New' badge). A link for 'Organize My List' and a button for 'Add a Company or Person' are also present. A 'Feature Pack 11' section lists three items: 'AT&T Bill (SBC-IL,IN,MI,OH,WI) AT&T (Landline & uVerse) \*3746', 'Geico Insurance My bike& insurance \*4454', and 'Ken Cosgrove Good 404-404-4067 Details'. Each item has a 'Pay From' dropdown menu set to 'Regular Checking \*3092', an 'Amount' field, and a 'Deliver By' dropdown. The AT&T and Geico items have links for 'Activity', 'Reminders', 'AutoPay', and 'eBills'. The Ken Cosgrove item has a 'Rush Delivery' link. A 'Send Method' section offers 'popmoney Deposit to their bank. Activate Popmoney' and 'CHECK We'll mail a check on your behalf.' There is also a checkbox for 'Add a message to the recipient.' and links for 'Activity', 'Reminders', and 'AutoPay' at the bottom.

Customers can log in to Retail Online and be automatically validated to enter the Payment Center for CheckFree RXP, a one-stop destination to quickly complete almost any bill-pay activity.

## **Build Trusted Relationships by Ensuring Online Security**

### **Account Number Masking**

Account numbers are masked to display asterisks or other special characters on-screen. This way, customers accessing their account online in public are able to keep account numbers safely out of view. Account statements also can be printed with masked numbers, further reducing exposure to identity theft.

### **Flexible Security Rights**

Security permissions in Retail Online let you designate which customers are able to perform certain functions, a process that is simplified with user roles. Your organization can establish as many user roles as needed, each with unique security permissions, then assign a role to each customer. Simply adjusting the permissions assigned to a role updates the rights of each user tied to that role. Unique roles also can be applied to customers who own joint accounts, offering one account owner access to features restricted to another.

### **Online Risk Mitigation**

Multifactor authentication (MFA), the use of a second level of customer authentication in addition to the standard user ID and password, is one of the most effective defenses against online banking fraud. A software-based approach, MFA Device Security from Fiserv, verifies customers by matching their login credentials with the computer being used.

## **Transaction Monitoring Identifies Suspicious Activity**

Transaction monitoring assists your institution in identifying and investigating patterns of suspicious activity in real time. This feature adds an additional layer of security and another means to reinforce your fraud detection capabilities. The events monitored for Retail Online include sign-in, internal transfers and changes to passwords, email addresses and account addresses. For Business Online™ from Fiserv, events monitored include sign-in, changes to passwords and internal transfers.

### **Fight Identity Theft**

Applying for a new account online is an increasingly popular option for customers – and identity thieves, unfortunately. Retail Online helps combat identity theft through Onboard Advisor from Fiserv. This module draws upon a wide-ranging set of public and proprietary records to ask first-time users multiple-choice questions that they didn't choose for themselves. The questions require knowledge about information such as previous addresses and driver's license details to which unauthorized individuals wouldn't have easy access.

By drawing upon a deep base of customer data, Onboard Advisor makes it harder to fraudulently establish online access. And by providing multiple-choice questions, it speeds up enrollment for the legitimate accountholder.



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

## Multichannel Fraud Prevention

Guardian Analytics pioneered the use of behavioral analytics for monitoring individual account activity and detecting multichannel banking fraud. The industry's most effective fraud prevention solution, FraudMAP<sup>®</sup>, uses Guardian Analytics' technology to automatically detect unusual or suspicious activity in accounts and transactions when compared against established behavior for each individual accountholder.

More than simply helping you avoid the loss of stolen funds, FraudMAP supports your strategic business objectives by managing the risks associated with the products and services you need for improved competitiveness, revenue growth and operational efficiency. By using behavioral analytics to proactively uncover suspicious banking activity and transactions, FraudMAP helps financial institutions lower risk, enhance competitiveness, increase efficiency and build strong brand reputations.

## Key Benefits

Develop your complete online banking strategy by taking advantage of secure integration between Retail Online and other advanced solutions from Fiserv.

- Secure email and online chat
- Extended transaction history and exports
- Multifactor authentication
- Mobile banking
- Personal financial management
- Person-to-person payments
- Account-to-account transfers
- E-alerts
- E-statements
- E-document management
- Check image retrieval
- Financial account aggregation
- Online bill payment and presentment
- Check ordering
- Automated online account opening

## Connect With Us

For more information about Retail Online, 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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