

Data Aggregation

The best business decisions start with the best data.

How confident are consumers about their financial wellness?

23%

Healthy

62%

Coping

14%

Vulnerable



How interested are consumers in the ability to manage different accounts from a single location/app?

- 46% Extremely/Very Interested
- 28% Somewhat Interested
- 11% Not Very Interested
- 15% Not at All Interested

How interested are consumers in a money management app that is connected to their bank and card accounts?



- 39% Extremely/Very Interested
- 25% Somewhat Interested
- 15% Not Very Interested
- 22% Not at All Interested



How interested are consumers in aggregated credit card usage statements to track spending categories across multiple cards?

- 37% Extremely/Very Interested
- 29% Somewhat Interested
- 16% Not Very Interested
- 18% Not at All Interested

Businesses use data aggregation to enhance consumers' financial well-being.



Fintech
Use enhanced data to power financial apps



Money Movement
Support transactions with balance and account validation



Financial Wellness (PFM)
Provide an interactive view of consumers' financial accounts



Wealth Management
Deliver actionable insights using comprehensive data



Account Verification
Streamline opening accounts for safer online transactions



Lending Decisioning
Offer real-time access to financial data to make informed loan decisions

Full coverage of account data is crucial for developing innovative financial products.



Retirement Accounts



Deposit Accounts



Investment Accounts



Institutional Accounts



Insurance/Annuities



Liabilities

Choosing AllData® Aggregation from Fiserv means benefitting from 35 years of expertise

30 Billion
Assets Processed Daily

20 Million
Transactions Imported Daily

6.9 Million
Active Users

18,000 +
Data Sources

10 Million
Accounts Updated Nightly

98% +
Data Success Rate

Last year alone, we moved more than \$75 trillion in digital payments.

More than 12,000 businesses and financial institutions across the world trust Fiserv to move money safely and securely.

- #1 U.S. ACH and bill payment provider
- #1 U.S. presentments provider
- #1 global issuer processor
- #1 global merchant acquirer

AllData Aggregation from Fiserv is a flexible, highly secure service that delivers actionable consumer data from more accounts than anyone in the industry. Our REST API provides the engine for consumers to build a comprehensive view of their finances, for advisors to provide deeper insight and better analysis, and enable Fintechs to develop innovative products and services with speed and agility.

Connect With Us

For more information about AllData Aggregation, call 800-872-7882, email fasterpayments@fiserv.com or visit fiserv.com

Sources: Financial Health Quiz, Fiserv, 2019; Expectations & Experiences Household Finances, Fiserv, 2019. Additional information is available upon request.