

DigitalAccess

A Single Omnichannel, Agile Solution Offering
a Best-in-Class User Experience

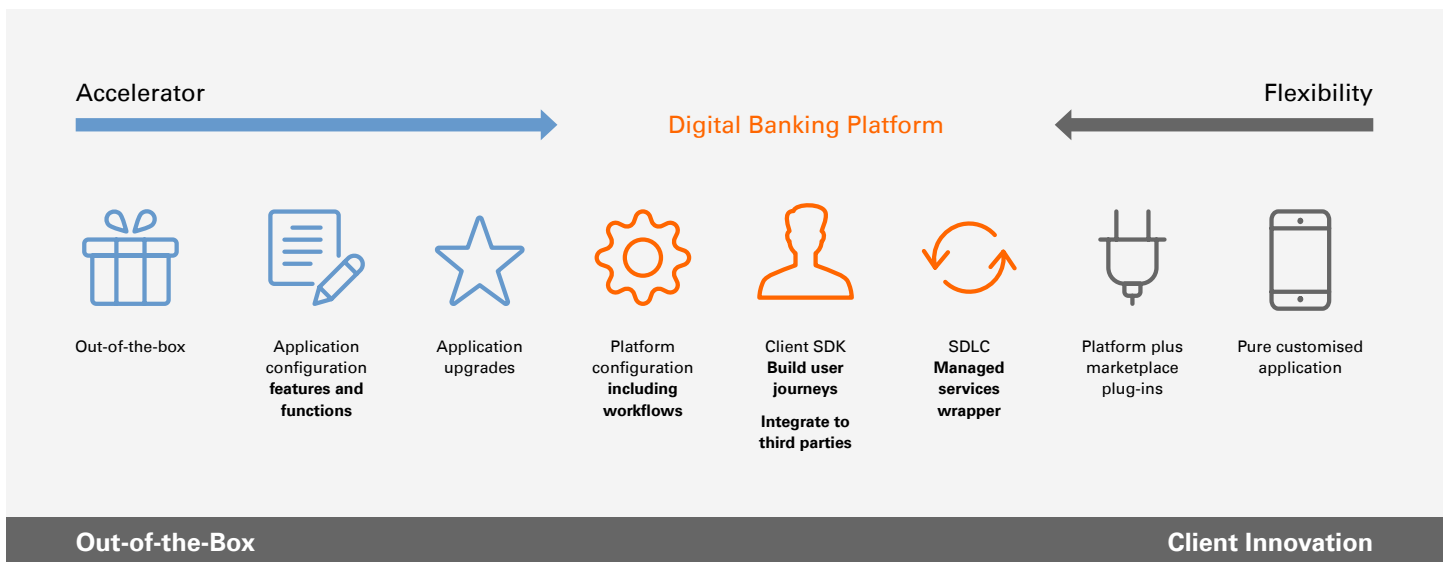
DigitalAccess from Fiserv offers financial institutions a unique combination of product and platform. The product delivers a full range of out-of-the-box digital banking services to meet consumers' demands – instantly and securely over their preferred channels. The platform enables you to accelerate digital transformation, respond to the disruption to better position your institution against competition, and better serve consumers in a digital world.

Digital banking is no longer just about the online channel. The rapid adoption of smartphones means there are now multiple, distinct digital channels, each with its own unique attributes and consumer expectations.

Those expectations compel financial institutions to deliver experiences tailored to each channel while maintaining consistent information and design. That can be a difficult task for financial institutions, which are often dealing with legacy systems and siloed technology.

DigitalAccess is designed to help meet the needs of new or growing financial institutions that need a solution with packaged functionality and the agile platform required in a digital world. Built on a scalable multilayered architecture, DigitalAccess enables financial institutions to leverage its comprehensive suite of digital banking capabilities. In addition, organizations can extend or create new business functionalities using a complete set of development tools.

DigitalAccess is the perfect intersection between out-of-the-box digital capabilities and platform flexibility to innovate.





Jump-Start Your Digital Strategy With a Single Solution for All Banking Needs

DigitalAccess offers comprehensive, out-of-the box banking functions and business services. That includes retail banking, corporate banking, retail cards, retail originations, conversational banking, digital wallets and agency banking. With a single digital banking platform to service various groups of customers, your institution can avoid the complexities of maintaining multiple systems.

DigitalAccess offers the ability to execute a digital banking strategy quickly – with room to grow as market, line-of-business and customer demands shape future business goals. Our enterprise approach means your institution can deploy out-of-the-box functionality in some areas and more extended offerings in others to reflect your market proposition and channel ambitions over time.

Delivering Robust Banking Functions Out-of-the-Box

Retail Banking

Account Dashboard
 Account Details
 Quick Peek
 Transaction History
 Favorites
 Personal Settings
 Biometrics
 Augmented Reality
 Transfers

P2P by Mobile
 Bill Payments
 Merchant Payments
 QR Code Payments
 Top-Up/Recharge
 Scheduled Payments
 Split Payments
 Loan Payments

Originations

Image and Data Capture
 Facial Matching
 ID Validation
 Proof of Possession
 OCR
 Digital Signature
 OTP Validation
 Video Call
 Real-Time Account Opening

Cards

Registration
 Add Cards
 Block/Unblock Card
 Card Controls
 Account Details
 Transaction Details
 Loyalty Program
 Bill Payment
 Installment Plan

Conversational Banking

Financial Transactions
 FAQ
 Product Information
 Natural Language Processing
 Multilanguage
 Voice and Text
 Responsive UI, FB Messenger, Webview
 Voice-Enabled App

Corporate Banking

Internet and Mobile
 Account Information
 Payments and Payroll
 Transfers
 Trade Finance
 Robust Authorisation Schedules
 Master CIF
 Batch Payments

Wallets and Agency Banking

Customer Onboarding
 Payments
 Cash In/Cash Out
 Agent Fees
 Agent Commissions
 Agent Limits
 Biometrics
 Daily Settlement
 Open APIS for Third-Party Agents

Seamless Omnichannel Banking Experience

DigitalAccess provides a true omnichannel customer experience through a variety of channels, including native mobile applications, responsive web pages, wearables, voice and chatbots, to help differentiate your institution's brand. We work with our clients to enable them to deliver consistent financial experiences across

channels, resulting in high levels of adoption, usage and satisfaction.

The solution leverages modern and open technologies to ensure more channels can be added as needed. It supports localisation of languages and currencies, personalisation, and branding look and feel.

Frictionless Customer Onboarding Experience

Customer acquisition through digital channels is a priority for financial institutions, as the onboarding journey is the customer's first impression of how they will be able to interact with the bank.

DigitalAccess Originations accelerates the customer onboarding journey by automating the end-to-end process in a simplified and streamlined manner, using the most current biometrics capabilities, capturing accurate information, adhering to regulatory standards and optimizing operational efficiency. The solution has successfully integrated with many electronic know your customer (eKYC) solutions, incorporating identity authentication and digital ID verification processes, to offer your new-to-bank customers a more automated, interactive and easy-to-use account opening process.



Key Benefits:

- A single partner relationship for all digital banking needs to ensure operational efficiency and continuity of vision
- Rich out-of-the-box functionality for retail, corporate, cards, originations, wallets and agency banking; highly configurable to reduce deployment time to market
- Consistent omnichannel experience across mobile, tablet, internet banking, wearables and conversational banking
- Intuitive user interface and native design applications for a rich user experience
- Industry-standard security layers to ensure data protection
- Regular product releases to keep the solution aligned with changing market needs

Transforming Customer Engagement Through Conversational Banking

With the rapid advent of social media, messaging platforms, and voice assistants including Siri and Alexa, consumers are increasingly moving to conversational and chat-based interactions. This new customer interaction paradigm is compelling banks to open a third channel beyond branches and mobile, leveraging artificial intelligence and natural language processing (NLP) advancements to offer conversational banking and virtual assistants to complete transactions and provide customer service.

With DigitalAccess Conversational Banking, financial institutions can offer digital options for services, including balance inquiries, making payments, getting information on new products and signing up for new services. Customers can use a chat interface through a bank's online services, mobile app or social media channels for full voice-based conversations on a phone or a smart device. Leveraging industry-leading NLP, our solution enables banks to provide natural, seamless interactions between customers and chatbots.

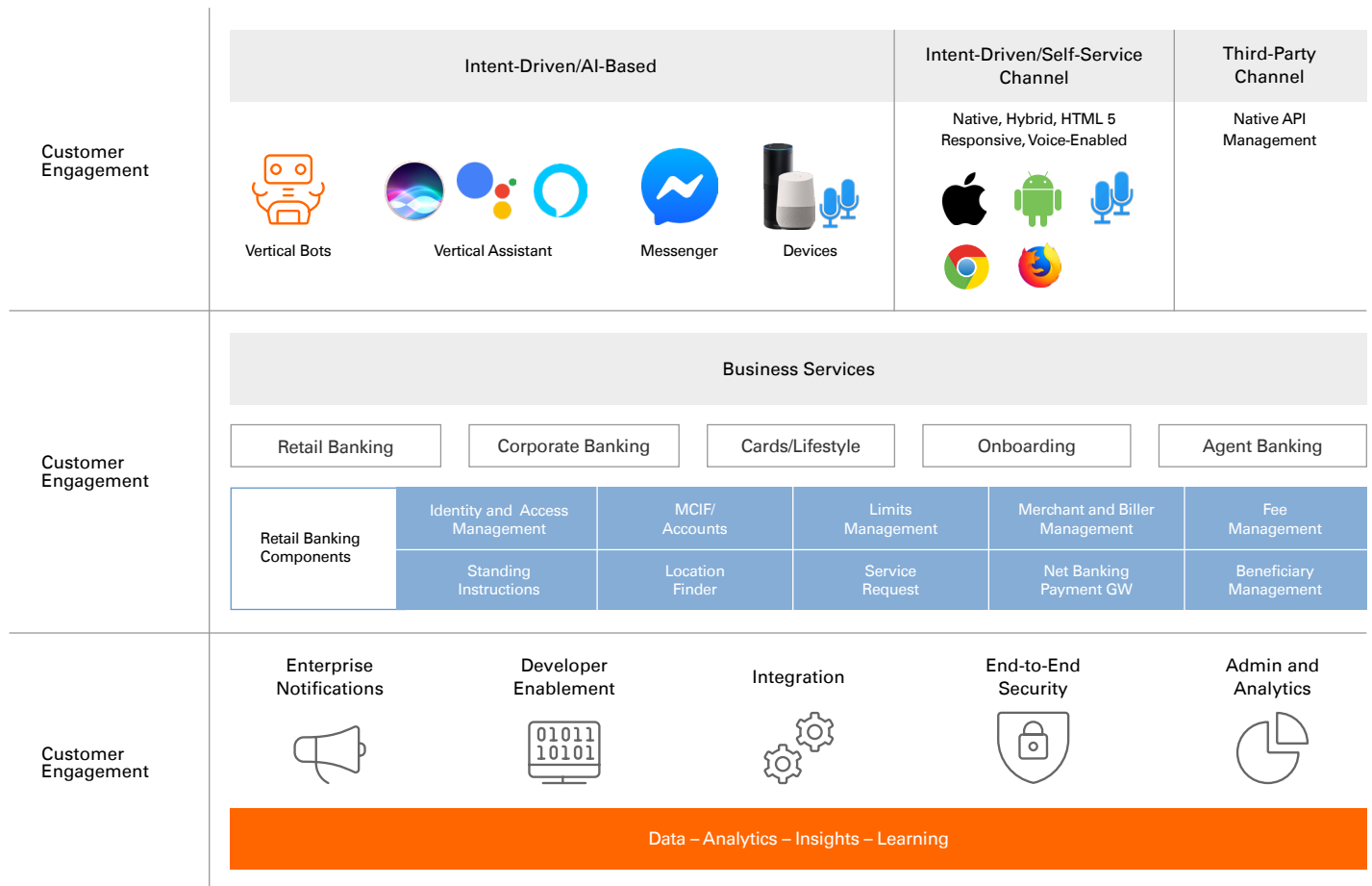
Cloud Native

Our strategy of microservices architecture enables digital banking components to be deployed independently as business modules, offering the benefit of high responsiveness and scale on demand in this hyper-connected digital world. Lightweight microservices allow banking to be offered as a service and facilitate collaboration with partners in the ecosystem.

Over-the-Air Updates

The DigitalAccess platform provides updates to the device application at login, allowing your institution to make changes to the app without requiring customers to reload the application.

A Feature-Rich and Layered Platform Offering Your Customers Superior Digital Capabilities



Customer Engagement Layer

- Provides a true omnichannel experience
- Delivers an enriching customer experience
- Leverages the full capabilities of each channel

Business Services Layer

- Rich repository of capabilities and engagement services
- Wide range of digital engagement services
- Quick delivery of business services

Digital Platform Layer

- Rich built-in tools and services
- Ability to build, deploy and manage digital business services
- State-of-the-art drag-and-drop mobility editors

End-to-End Security

All aspects of security required to support digital channels are provided from encrypted, token-based transactions to the device. Identity access management capabilities are supported by common login security capabilities, such as biometrics, one-time password (OTP) and other secure soft tokens.

Robust Administrative and Platform Analytics

DigitalAccess includes a wide range of reports and analytics that show how the platform is performing and being used, such as understanding transaction volumes, transaction mix and other metrics.

Push Notifications

Drive deeper customer engagement with rich, actionable notifications delivered through channels, including browsers, in-tray, email and SMS. The solution offers a variety of use cases for real-time notifications, such as payment confirmation and changes in user information. It can also support geolocation-based and browser-based messaging.

Developer Enablement

DigitalAccess includes the WYSIWYG (What You See Is What You Get) editor and a robust library of images and widgets that enable users of native and hybrid apps to take full advantage of device capabilities.

Ease of Integration

The platform integrates seamlessly with banking host systems, payment gateways, social media and other third-party systems through existing standard integration mechanisms. Based on service-oriented architecture (SOA), DigitalAccess is robust and scalable. The solution includes secure middleware built on the J2EE platform, which conforms to existing industry open standards.

Connect With Us

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 [fiserv.com](https://www.fiserv.com)

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.

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