

# Signature<sup>®</sup>

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Agility and innovation start with the right  
banking platform

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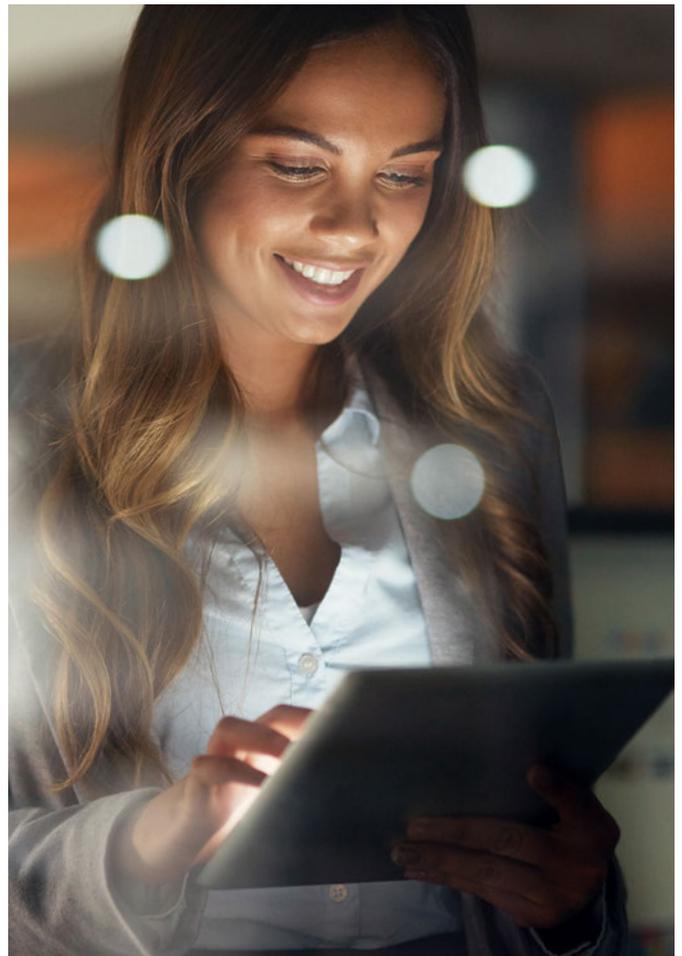
**Balancing consumer expectations for seamless digital banking experiences with evolving operational and compliance requirements is a moving target. Signature from Fiserv provides a secure, customer-centric and flexible foundation to ensure your institution is future-ready. Our componentized approach and microservices architecture enable incremental integration of new technology with minimal risk.**

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Your growing financial institution requires a robust, reliable account processing platform – that’s also built for rapid growth and continuous innovation.

Signature offers a comprehensive, scalable platform for account processing, customer relationship management, product design and financial management. Highly configurable by design, Signature enables you to customize products and services to meet consumer needs.

- A mature, stable and secure platform for traditional and nontraditional financial institutions
- Designed for multicurrency, multi-entity organizations to support local operations and multiple offshore operations from a single footprint
- Continuous, real-time processing for all channels
- End-to-end traceability of all transactions across all channels
- Ability to launch new products quickly to maintain a competitive advantage
- Precise and timely accounting of the general ledger to ensure regulatory compliance
- Delivery as licensed on-premises or hosted





## Key Modules

### Customer Information File

Get a 360-degree view of retail and commercial clients and their accounts, including third-party accounts.

### Common File

Create nearly any financial product quickly and efficiently without programming expertise. New or modified designs can be tested before going into production.

### Deposits

Improve funds management and enhance customer value by automating labor intensive functions traditionally associated with the administration and maintenance of liability products.

### Secured and Unsecured Loans

Quickly react to changing markets with ease by creating new loan products on demand, with the ability to process participation (syndicated and investor) loans.

### EFT/ATM Card Management

Streamline management of electronic transaction authorization and fee assessment. This fully integrated module links Signature to self-service channels including ATM, point-of-sale, credit card, telephone banking and private client banking, 24/7.

### General Ledger

Leverage rich financial management functionality to manage an integrated, multicurrency balance sheet. The open architecture design allows integration with other financial systems, such as treasury and trade finance.

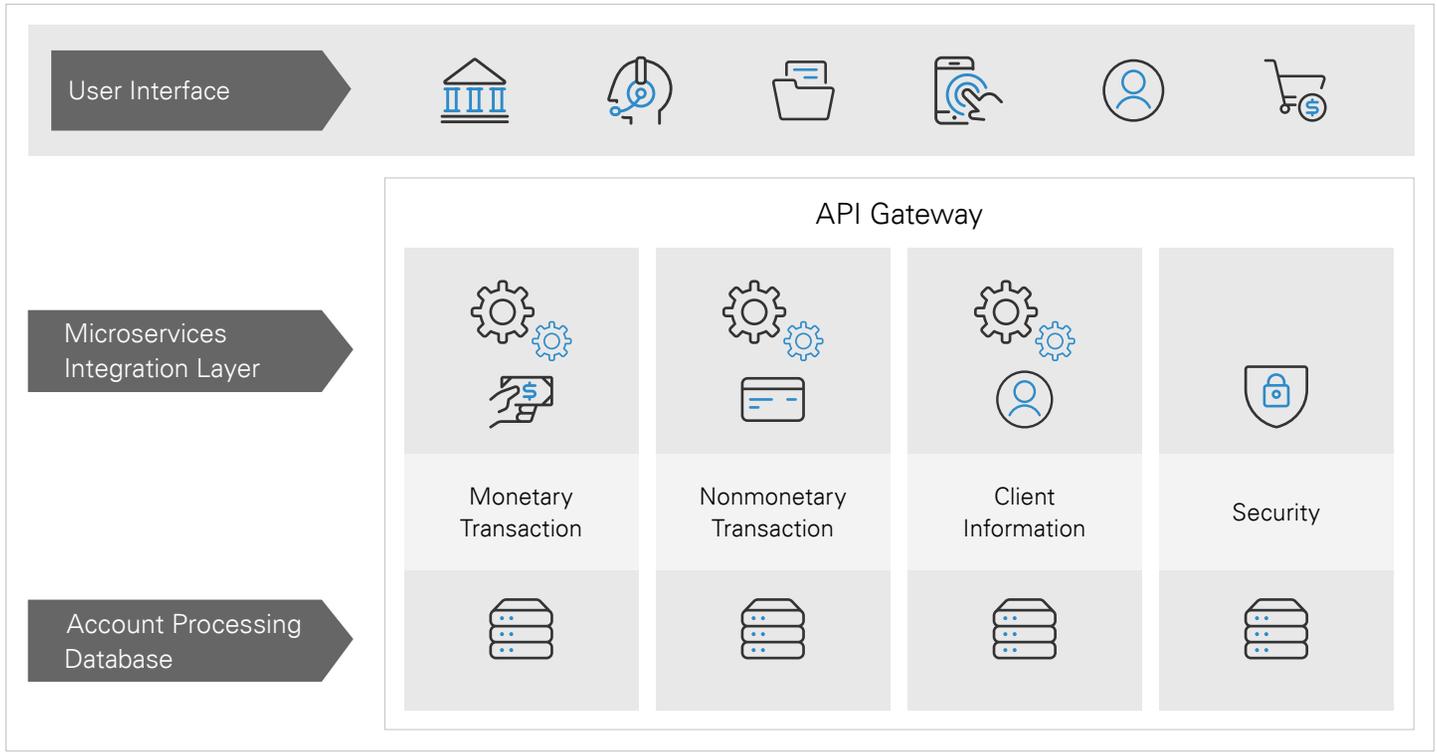


## A Platform for Agile Banking

Designed for financial institutions that view advanced technology as a differentiator, Signature enables agile banking – so you can minimize traditional release and testing cycles and bring new products and services to market quickly.

- Rapidly integrate proprietary software, third-party applications and Fiserv applications through microservices
- Deploy changes while the system is still online, with minimal impact
- Configure new products more quickly without programming expertise
- Use feature packs to deliver new capabilities without upgrading the entire system

Our componentized approach and microservices architecture enable incremental integration of new technology with minimal risk. This allows you to accelerate application development, improve scalability and reduce time-to-market for new products and features.



## Advanced Architecture

The microservices architecture of Signature, accessed through our advanced user interface, enables you to address unique business needs by developing your own applications or integrating with third-party applications. Key functional areas include:



### Core Banking

Core banking provides capabilities for the processing of customer and account information. Products and business parameters required for processing are defined and configured, including currencies, rates, fees and branches.



### Services

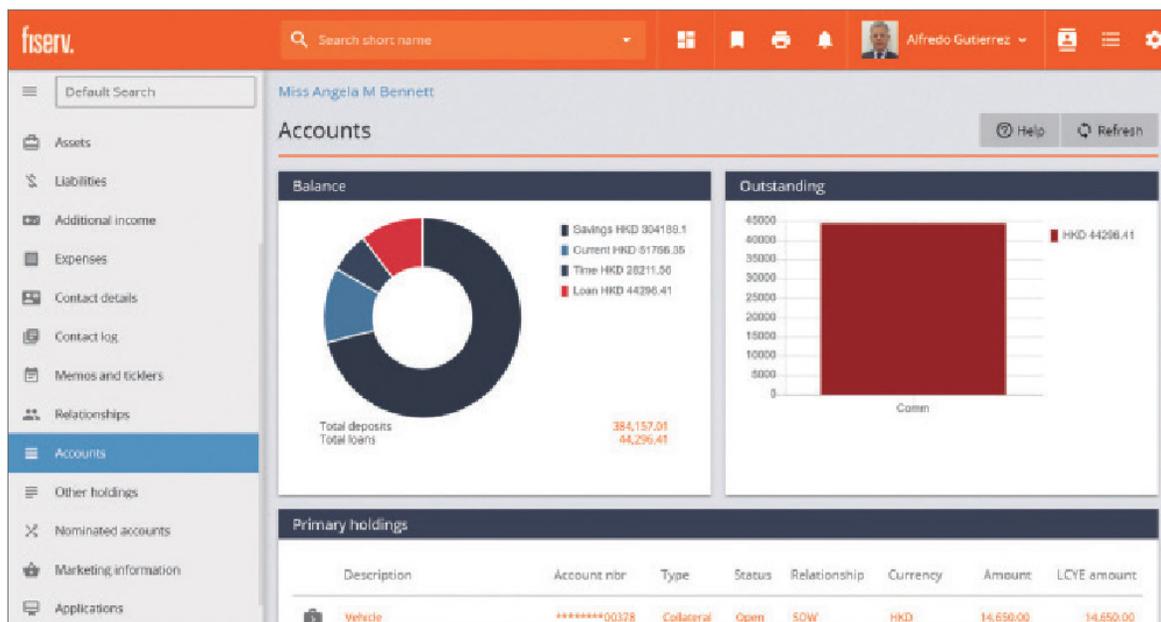
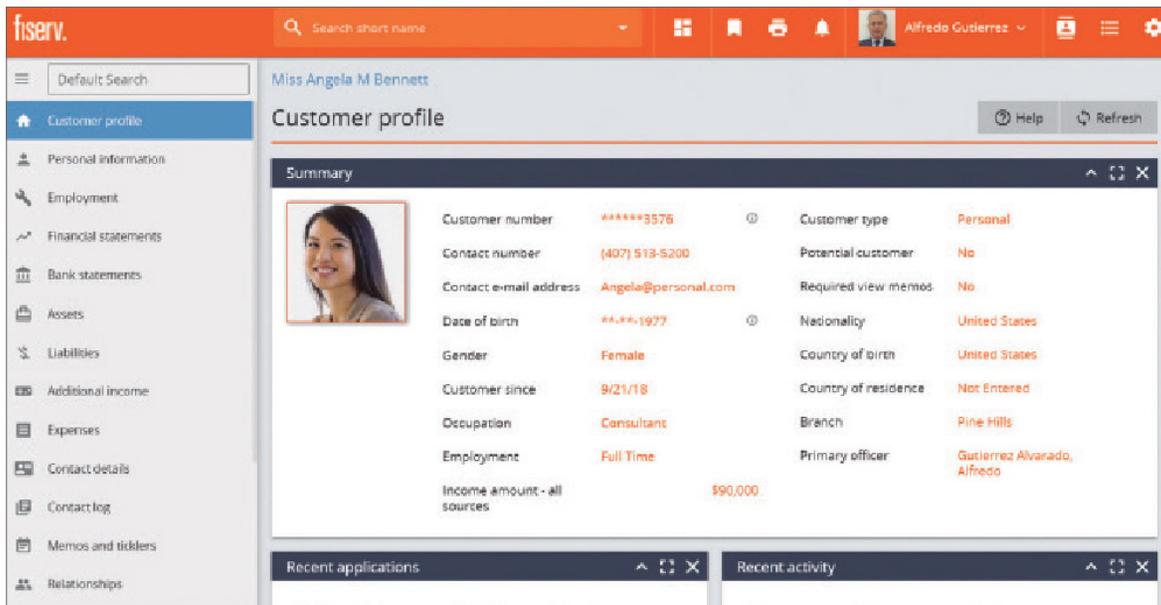
A modern microservices layer provides integration capabilities with external solutions in a flexible and efficient way. Microservices are built following the guidelines from the Banking Industry Architecture Network (BIAN) and Interactive Financial eXchange (IFX), and provide a RESTful API integration layer. Microservices are deployed in docker containers.



### User Interface

The user interface provides business applications with service-oriented functions for clients and their accounts. It includes Business Process Manager from Fiserv and a rules engine.

Our user interface offers a complete view of your business, enabling improved service. Use microservices to provide individual operations for specific functional areas.



## Lead With Signature

Choose a technology foundation that will accelerate your digital transformation. Signature is a complete, real-time solution that delivers rapid customization, system integration and business process improvement to put your financial institution in the lead.

# Connect With Us

For more information  
about Signature:

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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.

Visit [fiserv.com](https://www.fiserv.com) to learn more.