Fiserv offers a spectrum of data management and analytics services to help you consolidate and transform data into critical business insights. We have deep analytics experience in banking, payments, lending, investment, and risks and compliance. Nobody understands and manages large data pools in financial industry technologies better than we do. Analytics and Business Intelligence Services from Fiserv cover the spectrum as illustrated below:

**Put Your Data to Work for You**

Currently, the transactional data generated by your business applications remains largely untapped. Fiserv can transform this raw data into actionable insight. We analyze granular transaction data and enable financial institutions to more precisely understand the value of each customer and make prescriptive recommendations to drive revenue and profitability.

As examples, innovative analytics solutions from Fiserv have helped clients find ways to:

- Drive higher product penetration using cross-sell predictive models
- Identify key triggers of customer attrition by mining customer transaction behavior and help the bank proactively reduce attrition
- Analyze loyalty programs for debit card customers and devise strategies to increase utilization and profitability
- Migrate cash/check based payments to digital forms like online bill payment, P2P transfers
- Increase online and mobile banking usage by channel behavior analysis
- Make smarter credit line decisions by factoring customer risk profiles

Let us work with you to design innovative solutions to drive your business success.

**Cost-Effective Global Delivery Model**

With global delivery centers in the US, India, and Costa Rica, we can help you generate insights with an optimal mix of on-site, nearshore and offshore associates. The statistical modelers, business analysts, database and IT analysts in our analytics
practice couple banking domain experience with analytics to bring valuable insights to you. Whether you are looking for overnight reporting services or custom analytics solution leveraging predictive analytics, we can provide the right fit for your needs.

Take advantage of our cost-competitive Data Warehousing and Business Intelligence (DW/BI) technology services today, and start transforming financial application data into actionable insights.

**A Spectrum of Analytics and Data Management Services to Support Your Bank’s Growth**

Fiserv offers competitively priced world-class Analytics and Business Intelligence capabilities with three interconnected offerings that enable you to access the keys to efficient growth hidden in your transaction data.

**Tap Our Global Consulting Capabilities in Data Management and Business Intelligence Technology**

Build a trusted fact base grounded in robust practices around data quality assessment, governance and data consolidation services. With capabilities in leading ETL and Business Intelligence tools, we can help you extract, capture, cleanse, and aggregate data as the enabling foundation for further analysis. Fiserv offers:

- ETL best practices such as layered ETL approach using SOA
- ETL Solutions - ETL tool evaluation, Data Migration Strategy Formation, Data Quality Assessment
- ETL Development and testing - Data Acquisition, Data Manufacturing, Data consolidation/integration, Data quality improvement, Data Migration
- Reusable ETL component repository to reduce development costs
- BI Solutions – BI Strategy, DW Environment Assessment, MDM Strategy, Data Governance Strategy, Dimensional Data Modeling
- Experience with a wide range of BI and ETL tools, including Informatica, DataState, SSIS, OWB, Pentaho, Cognos, Business Objects, SSRS

**Gain Customer and Management Insights with Our “Predictive Intelligence” Dashboards**

Create dashboards that give you access to low latency information to identify trends, fill gaps and progress towards goals and opportunities. We use data from your business processes to create interactive dashboards that provide a 360 degree view of profitability and risks by customer, product and channel.

Our management information dashboards help you manage operations and assess risk effectively. Our customer predictive Intelligence dashboards can help you explore questions such as:

- What do my most profitable customers look like?
- How do customers use my service channels by segments? Is that correctly aligned?
- Which customers can I cross-sell and download a customer list immediately for taking action
- Which of my customers are at high risk of attrition?
- How much additional revenue can I generate through increased card utilization?
• What impact can I achieve on expenses through reduction in cost of funds or channel costs?

**Leverage our Custom Analytics Solutions to Optimize Costs and Profits**

Increase revenue using insights derived from custom descriptive and/or predictive analysis of customer behaviors

Reduce costs by better management of marketing spend and efficient use of internal resources

Target customers in real-time using tailored/integrated interactions across channels.

Are these among your current objectives? Whether your focus is on revenue augmentation or cost optimization, we can design a custom analytic solution that will enable you to achieve your business objectives.

We combine sophisticated analytical solutions with deep understanding of banking and financial industry business models to deliver real insights and results. Talk to us about our customer success stories and how we can help you.

**Why Fiserv?**

• Managing large data pools is in our DNA

• Broad spectrum of services that span data management to insight generation

• Flexible analytics delivery models, including:
  • Custom analytics and BI solutions
  • Packaged analytics solutions that integrate easily with core banking solutions
  • Analytics powered through channels (for example, online banking)
  • Compelling cost advantage through our global delivery model

<table>
<thead>
<tr>
<th>Focus Area</th>
<th>Impact on Bank’s P&amp;L</th>
<th>Drivers</th>
<th>Example Analytical Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue Augmentation</strong></td>
<td>• Interest income ↑↑</td>
<td>• Product Pricing ↑</td>
<td>• Increase wallet share by offering “next best product” based on analysis of prior product purchases, ownership and transactions</td>
</tr>
<tr>
<td></td>
<td>• Non-interest income ↑</td>
<td>• Loan / Credit Line balances ↑</td>
<td>• Card utilization maximization through customized offers to customer segments</td>
</tr>
<tr>
<td></td>
<td>• Interest expenses ↓</td>
<td>• Higher product penetration / cross-sell index ↑</td>
<td>• Price optimization of deposit products to reduce cost of funds</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Fees (overdraft, interchange, services etc.) ↑</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• Cost of funds ↑</td>
<td></td>
</tr>
<tr>
<td><strong>Cost Optimization</strong></td>
<td>• Non-interest expenses ↓</td>
<td>• Usage of low cost and self service channels (like web banking, bill pay etc.) ↓</td>
<td>• Migrate low value customers to low cost channels</td>
</tr>
<tr>
<td></td>
<td>• Operational expenses ↓</td>
<td>• Marketing costs / customer acquisition costs ↓</td>
<td>• Customer Life Time Value (CLTV) based on survival scores to retain profitable customers</td>
</tr>
<tr>
<td></td>
<td>• Service channel expenses ↓</td>
<td>• Branch/ATM network planning ↓</td>
<td>• ATM/branch network rationalization based on market potential and branch profitability</td>
</tr>
<tr>
<td></td>
<td>• Bad debt expenses ↓</td>
<td>• ATM and transaction costs ↓</td>
<td>• Credit decisioning and delinquency management</td>
</tr>
</tbody>
</table>

**Profit Maximization**

*(Increased earnings before taxes)*
Enabled by Fiserv Global Delivery Centers

Fiserv combines domain and product expertise with the scalability, cost and process quality benefits of a global delivery model. Our global delivery centers, 3,000+ professionals and years of product development and testing experience add up to IT and BPO options that create real value and results.

Delivery capabilities in the United States, Costa Rica and India enable us to offer a seamless global team with “best shore” delivery options. You choose the optimal mix of onshore, nearshore and offshore resources to provide same time zone and overnight support.

Key Benefits

- Deep Domain Expertise – Fiserv is focused exclusively on financial industry technologies. Our professionals are certified by American Bankers Association, Mortgage Bankers Association and other leading industry organizations, and have certifications in a wide range of technologies used in the financial industry.

- Unsurpassed Product Knowledge – Fiserv professionals have extensive experience developing, testing and supporting our award-winning products.

- Scalability – Fiserv global delivery centers provide you with the flexibility to quickly scale teams up or down to meet changing business requirements.

- 24x7 Support – Our onshore, nearshore and offshore locations enable us to provide round-the-clock support.

- Cost-Effective – Delivery centers in the US, Costa Rica and India provide access to well-qualified and cost-effective workforces.

- Structured Governance and Transition Methodology – The value you expect is the value we deliver, thanks to our best-in-class engagement frameworks, metrics-based reporting, well-defined processes and systematic transition methodology.

- Security – Our ISO 27001, PCI DSS, SAS 70, and ISO 9001: 2008 certified delivery centers can meet the most stringent requirements for security and data privacy.

Connect With Us

For information on Analytics and Business Intelligence Services, please contact us at 800-872-7882 or visit www.fiserv.com.