Corillian Online®
Intuitive Online Banking with Seamlessly Integrated Payment and Personal Financial Management Tools
Online banking continues to dominate as the preferred banking channel with 46 percent of U.S. adults electing to bank through the mobile and online channel, according to the annual survey of 1,000 U.S. adults, conducted by Ipsos Public Affairs for the American Bankers Association, July 11 – 17, 2013. With the reduction of branch traffic it is expected that online banking will account for at least half of financial institutions’ revenue by the end of the decade. Is your online banking system equipped to deliver value for your consumers and your bottom line?

**Product**

**Corillian Online from Fiserv Provides an Anchor for the Digital Ecosystem with Seamless Integration to Mobile and Tablet Platforms**

While mobile and tablet growth acceleration continues, online banking remains as the most frequently utilised and most preferred channel for which your consumers interact with your institution, your brand, and your financial service offerings. Forrester projects that by 2017, 72 percent of U.S. adults will be using online banking and 43 percent will be using mobile devices to access financial information. Providing a seamless user experience which extends online banking across the mobile and tablet platform is more critical than ever.

Online and mobile banking are related but distinct experiences. Users access various devices depending upon the required task and situation, however, they expect to find a seamless experience across these devices. The look and feel must remain consistent while the experience and content is tailored to the individual device, resulting in an optimised user experience. Corillian Online integrates seamlessly with Mobiliti™ to provide that dependent but distinct online banking experience, surfacing the most commonly used online banking functionality, including viewing balance and transaction detail, viewing and paying bills, and transferring money, all on one page.

**Surfaced Money Movement Capabilities**

A superior online banking user experience only begins with access to account balance and transaction detail. Today’s consumers expect instant access to not only view, but also act on financial information and seek tools to serve their money movement needs. Many online banking systems approach these capabilities as ancillary services resulting in a disjoined mediocre user experience. This ultimately drives consumers to fulfill money movement needs through third party providers.

Corillian Online intuitively and optimally integrates best-of-breed money movement capabilities – such as internal and external transfers, person-to-person payments, bill payment, same day payments and aggregation of external accounts – into a superior online banking experience. These money movement tools are woven into appropriate online banking workflows and exposed at the highest levels of navigation. This approach is proven to attract and engage people with the service and create deeper, more profitable relationships with their financial institution.

**Digital Dominance is No Longer Determined by Feature Sets**

Features alone are not enough to sustain customer engagement and delight. Too many features or poorly designed
features that lack simplicity and elegance may instead induce dissatisfaction, cause confusion and waste time. Having the next great feature is no longer a competitive advantage. A new feature may buy a few users, but it does not build brand loyalty. Top digital firms, such as Google and Netflix, have transformed the online experience. Users now have set expectations that all digital experiences must meet. To build loyalty and establish preference financial institutions must build deep meaningful relationships with their users. Corillian Online brings intelligent simplicity and meaningful delight into people’s financial lives through beautifully designed solutions and thoughtful innovation. This seamless integration of services, in a user friendly design, engages the user with the financial institution and lays the ground for the relationship to grow.

User Experience Research Defines the Design Criteria

As a leading provider of digital banking solutions, Fiserv conducts qualitative and quantitative consumer and small business research in addition to leveraging years of experience of working with financial institutions to absorb digital banking needs in totality. A keen understanding of consumer motivations, contexts, behaviors and attitudes is vital to delivering the tailored user experience consumers expect.

Beginning with consumer analysis conducted by Fiserv, patterns are identified and distinct personas emerge. These personas are archetypal character models that help to put a human face on a product or system user. It is such personas that influenced the design of Corillian Online, creating a user-centric design that is tailored and engaging, driving adoption and building consumer loyalty.

Corillian Online set out to profoundly transform the experience and expectations of interacting with financial products, services, and institutions. Today’s online banking users expect a polished and simplified interface. Where elements not only have defined spaces and are tightly integrated into the design but also translate well across additional digital channels.

Employing a Customer Experience Framework to Engage Users and Enhance Retention

Based on the customer experience framework, Corillian Online delivers experiences that are just right, at the right place, right time and at the right level.
Corillian Online provides a well-conceived digital banking experience that perfectly aligns with the needs of your users.

The customer experience framework redefines the design and development of the user experience. The framework focuses on three phases of consumer interactions with financial products and services: Attract, Engage, Extend. In the Attract phase, financial institutions offer services tailored to users, and then deliver compelling reasons for them to use the products and services. The Engage phase moves to delighting users with an experience that establishes digital banking value through increased efficiency and control. Last, Extend means increasing a financial institution’s importance in the financial life of its users through tools, features and functionality to view their complete financial situations, manage all of their finances and achieve all of their financial goals.

Using a framework based on business value, in tandem with a user-centred design methodology, Corillian Online delivers a superior online banking experience that delights users. As they become more avid users of online banking, they will adopt more online services and become more loyal and profitable for your financial institution.

Corillian Online Reference User Interface

1. Purposeful and polished aesthetics – simple, modern, and clean user interface provides clarity and ease of banking, resulting in increasing confidence and trust in the experience and in turn, the financial institution.

2. Reduced complexity – single level of navigation leads to ease of use, efficiency and confidence.

3. Integration of Fiserv digital ecosystem – upcoming bills seamlessly display bill payment functionality, while a single click on the bill icon displays bill detail and allows for scheduling of payment.

4. Designed with tablet in mind – simple navigation and large touchable objects, controls, and typography are highly visible and translate well to touch interfaces.

5. Marketing Integration – seamless integration of targeted marketing campaigns, including interstitial ads, leads to higher conversion rates and increased revenue generation.
Corillian Online empowers your institution to offer a world-class online banking experience that not only meets end-users’ growing digital expectations but also drives value back to your bottom line.

Full-Featured Online Banking

Account Access
- On-the-Fly Enrollment: Allows users to enroll in online banking from your website
- Secure Login and 128-bit SSL Encryption: Provides users with secure access to your financial institution
- Single Sign-On: Delivers complete online financial services using one ID and password
- Friendly Sign-On ID: Provides the ability for users to select their online banking sign-on ID
- Sign-On Destination: Allows users to customise the page they see upon successful login
- End-to-End Account Origination: Allows visitors to apply for, open and fund a bank account online
- Multilingual Capabilities: Enables you to define multilingual settings for your users

Money Movement
- Online Payment and Presentment: Enables users to pay bills and people they know, and to receive and view their bills electronically
- Internal/External Transfers: Enables one-time, future-dated or recurring transfers for a controlled movement of funds either within your institution or with external financial institutions.
- Popmoney® Personal Payment Service: Allows consumers to conveniently send, receive and request money with just an email or text message, while offering financial institutions the opportunity to generate new transaction-based revenue.
- Mobile Banking: Deliver robust functionality across a range of devices and networks – all through a low-cost, self-service channel which will cut costs, extend your brand and grow loyalty with advanced mobile banking and payments
- Mobile Deposit: Offers fast, efficient deposit that helps attract and retain consumers while reducing branch, employee and courier costs

Personal Money Management
- Memorised Transactions: Remembers settings associated with particular transaction vendors, accounts, transaction types and amounts to enable automatic categorisation of future transactions
- Budgeting Tools: Provides a module that maps existing expenses to budget allocations and enables configuration options for managing budget settings into the future
• Personal Financial Management
  Download Integration: Open Financial Exchange (OFX) real-time download and integration capability for users of both online banking and PFM software

Customer Care

• Corillian® Relationship Manager: An interactive customer service tool used in your back-office and/or call centre that enables customer and member service representatives to quickly and efficiently respond to customer inquiries

• Self-Service Requests: Provides users with the ability to reorder checks, replace or add credit cards, stop payments, initiate overdraft protection, reset passwords, change address and user IDs

• Secure Messaging: Lets users make electronic service inquiries, using preaddressed, pre-filled forms or free-form fields and automatically routes these inquiries to support representatives using Corillian Relationship Manager or a third-party contact centre application

• Context-Sensitive Help: Provides persistent access to context-sensitive help and provides answers to frequently asked questions

User Administration Tools

• Self-service portal: Empowers users to self-manage comprehensive account settings

• Friendly Account Names: Allows users to assign friendly names (nicknames) for their accounts

• Real-Time Balance and Transaction Reporting: Provides real-time access and a complete view of current balances and transaction history across all account types

• Session Summary: Provides a summary of a user’s prior login session, enabling consumers to detect unauthorised activity

• Online Reporting: Permits users to view transaction history, search by multiple criteria, and sort and filter transactions

• Check and Statement Images: Allows users to access to electronic copies of presented checks and account statement images

Advanced Communication

• Alerts: Provides email notification of payment, balance, security and budget status updates to multiple user-defined destinations, including email and SMS

• Mobile Access: Provides online banking access to users’ mobile phones, personal digital assistants, two-way pagers, or any other Web-enabled device
Advanced Campaign Management:
Empowers financial institutions with real-time custom messaging targeting users based on transaction and core banking data.

Industry-Leading Security
Corillian Online provides a strong multi-layered security solution that can be customised to specific institution requirements while reducing overall risk to your online banking consumers. Corillian Online utilises Intelligent Authentication™ that combines individual user history known as digital “fingerprinting” to uniquely identify and validate the end-user and can be customised to financial institutions’ specifications.

Secure Login and 128-bit SSL Encryption:
Provides users with secure access to your financial institution.

Re-authentication for High-Risk Transactions:
Verification of high-value transfers as well as access to personal identifiable information such as login ID, password, phone number, email address and mailing address.

Optional Out-of-Band Authentication:
Out-of-band authentication allows a user to be authenticated via an automated voice call or a text message that delivers a one-time passcode (OTP) the end-user must submit to the online banking session.

Strong Authentication:
Static question authentication challenge when access is attempted from an unusual source (IP address, geolocation, time of day, browser, operating system, connection type, ISP) based on the user’s established pattern.

Alerts:
Provides email notification of payment, balance and security status updates to a designated email address.

A True Targeted Marketing Solution
Corillian Online drives interaction with users and provides you with more opportunities to offer personalised products and services through tailored targeted marketing solutions, such as Campaign Manager. Campaign Manager from Fiserv delivers a variety of ad campaigns throughout the online banking experience and provides invaluable reporting and test cell mapping to hone your campaigns.

The first step in ensuring a successful marketing campaign is to make the offer relevant to the customer. Campaign Manager increases your ability to offer value-added services that are specifically tailored to each individual customer’s financial needs. Additionally, it increases your capacity to efficiently leverage the limited cross-sell and up-sell opportunities available by matching, in real-time, financial products and services only to qualified customers. This leads to increased customer satisfaction, higher campaign conversion rates, and increased revenue generation.
Campaign Manager empowers financial institutions with real-time custom messaging targeting users based on user behavior or data imported from the account processing system:

- Quick set-up and delivery of campaigns based on real-time customer information. Campaigns can be set up and delivered to customers in less than 30 minutes.
- Layered criteria from multiple data-points, including intrinsic online banking, institution-defined custom criteria and imported criteria from external sources, provides targeted campaigns to segmented users.
- Test Cells: A/B testing capabilities support comparative evaluation of offers or ads to identify and drive higher campaign conversion rates for up-selling and cross-selling efforts.
- Multiple ad types and spaces improve customer retention rates by targeting them for special promotions or other value-added services.

**Design, Customisation and Technical Support**

Design, customisation and technical support for Corillian Online is provided through Professional Services from Fiserv. Our Professional Services team possesses a combination of extensive industry knowledge, understanding of business requirements, technical skills, and implementation best practices to significantly contribute to client success in business analysis, solution customisation and deployment, operational support and customer mentorship.

As your business partner, Professional Services can help you maximise business benefits, mitigate risk and implement an electronic banking solution on-time, on-budget and within scope.

**Fiserv Offers Deployment Options to Fit Your Needs**

The On-Premise (Software license) model is ideal for financial institutions that want to own and run the solution in-house and is typically more suited for larger institutions that desire full control of the system, easy access to the online banking databases and have access to more IT resources. Additionally, On-Premise clients can perform their own development on the Corillian Online solution once properly trained.

**Advanced Integration Options**

Corillian Online offers advanced third-party integration options to optimise efficiency and technology interoperability while providing you with the flexibility of selecting the best solutions to meet your unique business needs.
**Key Benefits**

- **Integrated bill payment:** Provides seamless integration with bill pay so customers can easily pay anyone, move money, receive bills electronically and schedule immediate, future-dated, and recurring payments.

- **Real-time money movement:** Enables real-time, future-dated and recurring transfers between accounts within or between financial institutions.

- **Personal financial management integration:** AllData® PFM from Fiserv transforms traditional transactional data into actionable personal financial management (PFM) tools that enable instant, easy access to an extensive history of auto-categorised transactional data and organises it in a way that provides quick and simple macro and micro views of spending behaviors and trends.

- **Account alerts:** Provides alerts for activities such as balance and transaction thresholds, successful or unsuccessful payments, and payment due information.

- **Integrated self-service:** Allows consumers to make online service inquiries, open new accounts, change their online user ID and password, reorder checks, stop payments, update personal information and create reports.

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**Fiserv Is a Proven, Trusted Partner to Help You Optimise Your Online Channel**

Fiserv has significant domain expertise in online financial services to deliver a seamless, integrated and game-changing online banking solution. Fiserv enables you to simplify the process of managing and integrating the technology that powers the online channel.

**Connect With Us**

For more information about Corillian Online, email getsolutions@fiserv.com or visit www.fiserv.com.
About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what’s next now.