Precision®
Enjoy the benefits of an agile and dependable community banking solution built on the latest in scalable and flexible technology.
An integrated, end-to-end bank platform, Precision offers the latest technology at a low operational cost. The solution’s “future-fit” design, embedded relational database, instinctive navigation and service-oriented architecture (SOA) support customer retention, organic growth and successful acquisition strategies at community banks across the nation.

Most Precision clients choose to use the solution out-of-the-box, with little or no customization, but for those with special requirements, Fiserv is dedicated to providing the right solution, to the client’s specifications.

Client Experience

Precision is a customer-centric solution that can be operated in either an in-house or outsourced environment. The bank platform is an integral part of business strategy for nearly 600 financial institutions ranging in size from de novos to those with billions in assets.

Our reputation for delivering the highest levels of client service and innovative, state-of-the-art software is confirmed by one of the highest client retention rates in the industry, as well as some of the strongest new client growth. With an average of about 40 new clients per year for the last decade, Precision is one of the most popular systems in the financial marketplace.

Client satisfaction is a Precision hallmark, so much so that we famously offer a complete and unedited list of clients as references. Building positive business relationships around quality client experience is our singular focus.

Stability and Expertise

Team members overseeing the development and support of Precision have deep technical and banking knowledge, going as far back as 1983, when Precision Computer Systems was founded, and the legendary BAIS™ account processing system was launched.
In 1991, a strategic decision was made to create an all-new, advanced banking system. First released in 1994 under the brand name “Vision,” Precision has played a key role in the growth of hundreds of financial institutions. Our advanced tools and guidance support both organic growth and acquisitions, commercial and retail strategies, as well as business models that identify unique market niches. Altogether, Precision and BAIS are now operated at more than 700 financial institutions across the country.

In 2003, Precision Computer Systems joined Fiserv. Many members of the team that builds and supports Precision remains based in Sioux Falls, South Dakota, but our associates can be found in many locations across the country, and they’re all part of the larger Bank Solutions group that manages a family of popular Fiserv bank platforms. Fiserv’s experience and overall industry leadership means that a Precision partnership offers stability and innovation.

Processing Options

As your business strategy changes, you have the option of switching your processing method. Fiserv offers a seamless migration path between Precision in-house and outsourced processing, all without data conversion or early termination fees. You receive the same general support infrastructure with both options, and minimal additional staff training is required.

The in-house processing option offers a variety of benefits, including:

- Predictable annual costs
- Ability to control each step of daily processing
- Flexible options for input, reports, backup scheduling, daily updates, as well as software releases and updates
- An advanced technology infrastructure that reduces hardware and human resource investments

Banks choosing to outsource work closely with our Precision Service Center, which provides the following business benefits, many unique to the outsourced account processing industry:

- Flexible control over daily processing, report printing and parameter changes
- Predictable one-page monthly billing statements that are easy to understand
- Significantly reduced costs related to information systems personnel and capital outlay
- State-of-the-art technology and trusted system management by the service center, which oversees releases, updates, daily backups and security
- Reduced disaster recovery costs and the peace of mind that comes from having a reliable business continuity solution
Whether you operate on Precision in an in-house or outsourced environment, you also have the option to deploy an array of integrated Fiserv products and services in a hosted environment. These include solutions covering document management and imaging, item processing, Internet banking, cash management, reporting, risk and fraud, compliance, account opening, workflow, and more.

“At the end of the day, Fiserv will be there to see our organization through whatever issues we encounter, especially in the regulatory, compliance and business continuity areas.”

**Todd Link**
SVP of Operations
Premier Bank
Dubuque, IA

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**Industry Recognition**

The Precision bank platform is powered by advanced technology and a well-developed, service-oriented architecture.

Sonic ESB, the robust Progress middleware that connects Precision to a host of integrated ancillary products, has been recognized for its strong offering and strategy, and is among the technology leaders in the enterprise service bus industry.¹

The ABA Corporation for American Banking recommends Precision to its members.

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The technology behind the Precision system provides banks with an end-to-end solution that yields a high return and offers your organization a competitive edge. A development platform from Progress Software Corporation, IBM pSeries servers, and AIX operating systems support an on-demand environment and offer a low-cost entry point, fast deployment and lower ongoing maintenance costs.

Progressive Architecture

Precision's architecture is based on Progress OpenEdge, a standards-based, integrated platform. Featuring an advanced business language (ABL) for software development, OpenEdge delivers some of the most flexible and comprehensive development and deployment toolsets in the industry. Compared with traditional languages, ABL enables more efficient utilization of programming resources.

Precision's embedded relational database (RDBMS) enables real-time data access to help you boost profitability and analyze trends. Using this high-performance database, Precision consolidates and enhances all aspects of managing a customer—relationship inquiries, profitability analysis, graphical representations of accounts, views of documents, photos and check images, and much more. The Progress relational database also incorporates advanced data replication capabilities, creating a highly flexible and effective environment for business continuity and disaster recovery.

“I believe that Fiserv provides the best solutions in the market. We have a longtime partnership with Fiserv, and we’ve found that Precision is a truly robust and fully integrated solution.”

Brian Dowers
COO
The Fountain Trust Company
Covington, IN

Seamless Communication Engine

Laying the groundwork for Precision’s SOA is Progress Sonic ESB, the most advanced and scalable technology in the middleware market. The enterprise service bus enables Precision to seamlessly communicate with ancillary applications reliably, easily and in real time, giving you a powerful infrastructure to connect internal systems and extend the value of your technology investment. As a result, you can bring new products and services to market more quickly to better meet the needs of customers and future customers.
Efficient System Management

What’s more, the combination of Progress technology and IBM servers also make for efficient system management. Precision provides symmetrical processing and automatic load leveling of resources across all system resources, making both operating performance and daily update times extremely fast.

IBM pSeries servers and AIX operating systems offer intrinsic value in performance, price-performance ratio, availability and scalability. Through openness, virtualization and collaborative innovation, IBM server technology enables banks to do more with less cost, management and complexity. They also offer more efficient utilization, optimization and flexibility, while providing an effective environment for business continuity strategies.

Precision gives you the power to minimize human and hardware support requirements. With Progress, our solutions have a small footprint and are easy to deploy. Because a dedicated database administrator is rarely necessary, your staffing needs are also reduced.

Technology Highlights

With Precision, financial institutions benefit from state-of-the-art technology that boosts employee performance and enhances customers’ banking experience. Our bank platform optimizes your business with:

- Progress OpenEdge, an Advanced Business Language for software development
- An embedded relational database (RDBMS)
- Progress Sonic ESB, a robust middleware
- IBM pSeries servers and AIX operating systems
- Microsoft .NET Smart Client Framework
Precision handles all your important common accounting functions, such as deposits, loans and retirement accounts. But it is also much more than a core processing solution, offering integrated products and services that help you anticipate and respond to the needs of your customers.

In addition to boosting revenue through targeted offerings, Precision can significantly reduce the time required to conduct otherwise labor-intensive tasks. Robust reporting and general ledger functionality make it easier for bank management to do their jobs. By providing maximum flexibility and scalability, Precision establishes a solid foundation on which to build your organization’s success.

**Customizable and Task-Oriented**

Utilizing Microsoft .NET Smart Client technology, Precision delivers more customization and efficiency at the user level, better integration of desktop applications, and improved reporting capabilities. Going beyond application-based navigation based on loans, deposits, general ledger and customer records, Precision enables navigation based on work processes.

Precision generates efficiencies by eliminating the need for menu option searches and by providing easy access to related functions. Your staff can benefit from user-level customization and personalized workflows, as well as one-click access to common tasks.
“We chose Precision because it was the most complete, efficient and easy-to-navigate package. The bottom line is the product made the most innovative use of technology.”

Jeff Barfield
SVP
First National Bank of Lake Jackson
Lake Jackson, Texas

Users can establish favorites, which automatically launch at login, requiring fewer clicks and saving valuable time. This functionality enables screens that display employees’ most commonly performed tasks. They can rename their favorites and create their own menu order, such as the steps of a frequently used process. With personalized workflows, Precision eliminates searches for many options, whether they’re needed several times a day or just a few times a year. Your organization can establish workflows to ensure that steps aren’t overlooked—particularly helpful for month-end procedures and when an employee is on vacation. It also gives bank management easy access to high-level information.

Precision is web-enabled, providing access to the Internet and intranets directly from within the bank platform. Users can also establish color preferences and select how inquiry tabs and menus display.

An Easy-to-Use Platform that Sparks Productivity

- Desktop setup that can be customized by each user
- Favorites that promote efficient one-click navigation for most frequent tasks
- A complete view of customer relationships
- Efficient access to images and reports
Data Accessibility and Process Automation

Your management team can easily access actionable business data from Precision. Built on a high-performance, embedded relational database, Precision provides real-time analytical data, so you can forecast and respond to customer trends. Bank executives using Precision in conjunction with Business Analytics have access to visually rich dashboards and drill-down reports that provide both at-a-glance and detailed views, including trend analysis and performance monitoring for their organizations.

Precision helps financial institutions increase operational efficiencies, so you can get the most out of your technology investment and free your staff to focus on serving your customers. Using System Calendar, a scheduler for running a number of functions within your bank, Precision automates end-of-day processing, including report writing, statement and notice generation, general ledger updates and balancing, and more. Precision’s parameter-driven architecture and highly flexible user-defined fields also provide greater latitude to customize product design and transaction processing—all with fewer staff touchpoints.

Precision’s embedded relational database provides real-time access to analytical data. Enhanced, visually enriched reporting capabilities are available with Business Analytics, which can be accessed directly through Precision.
The Integration Advantage

Precision provides the infrastructure to customize your system with technology that fits your business needs, and offers the best return on investment. Precision integrates with any of Fiserv’s industry-leading ancillary solutions, or with third-party products.

The breadth of innovative, feature-rich solutions from Fiserv enhances the valuable technology partnership Precision clients enjoy. This enables you to differentiate your products and services, and be confident that Fiserv will always have the technology you need.

**Business Intelligence and Profitability**

Take your business plan to the next level with highly analytical, customized reviews of your market and peers. Bank Intelligence Solutions℠ offer consultative and strategic services that provide a clearer picture of your business and market, revealing hidden challenges and new opportunities.

Relationship Profitability Manager eliminates the guesswork of assessing customer profitability. The powerful calculation engine measures the contribution each customer makes to your bottom line and provides staff with valuable information at every customer service touchpoint.

You can optimize performance and financial results with Business Analytics, a comprehensive reporting package providing constant metrics for reaching informed financial and policy decisions. With its innovative, browser-based features, this solution simplifies information management, enabling your staff to author, manage and view both dashboard and drill-down reports from a single portal.

Fiserv offers a host of other business intelligence and profitability solutions, including asset liability management, deposit reclassification, investor sweeps and more.

“We were surprised at what we’ve been able to accomplish using this one tool. I can’t even measure what Business Analytics has gained us.”

**Jami DeHaven**

SVP of Strategic Technology
Columbia State Bank
Tacoma, Washington
**Deposit Growth**

Ramp up your assets with a variety of solutions that efficiently drive customer acquisition and deposit growth. You can accept new accounts with our online account opening solution. With this functionality, you have the ability to draw in new customers and new deposits from outside your physical branch location, helping you extend your geographic reach and better compete in the marketplace.

Precision clients can also benefit from our Relationship Rewards and Conditional Earnings solutions, which bring together your strategy and consumer behavior. These solutions help you develop a variety of tailored rewards programs that enhance customer interactions, retain accounts and make relationships more profitable.

These are among several loyalty-based solutions from Fiserv, which provide incentives for your customers to continue doing business with you.

**Risk and Compliance**

Protect your financial institution and its reputation by mitigating the risk that touches nearly every part of the banking world. Fiserv has comprehensive, enterprise-wide tools to support your risk management strategies.

Our AML and fraud solutions monitor transactions and non-financial events to create behavior profiles, enabling you to uncover possible anti-money laundering and fraud. You can also avert and detect risky banking activities through signature and photo verification, positive pay, and other Fiserv solutions.
While monitoring risk protects your organization, it’s also a regulatory requirement. Fiserv helps you remain in compliance with banking regulations by building checks and balances into our solutions:

- The workflow within Business Process Manager for Precision enables receipt of required customer identification information and distributes the proper account disclosures to your customers.
- Within Integrated Teller for Precision, your front-line staff can flag a transaction as suspicious, so appropriate investigation can occur, and a SAR can be filed if necessary. Plus, Integrated Teller automatically aggregates related high-dollar cash transactions to simplify the CTR process.

Fiserv is dedicated to helping you keep up with evolving regulations, and we constantly monitor changes that will have an impact on your business. In turn, we develop and enhance solutions that make compliance easier for you.

**Reporting**

Feel confident knowing that all your reporting needs are being met within the comprehensive Precision suite. You can select a standard prebuilt report and custom-build your own reports. Directly from Precision, you can access reports for your board, compliance and call reporting requirements. For year-end reporting, you have the option to produce your own notices or extract data for another service. Enterprise-wide reporting is further enhanced with Business Analytics. Data access is easy and regulatory reporting simplified.

**Document Imaging and Management**

Reach new heights in efficiency with Director™, a large suite of components that support enterprise-wide document management requirements. From imaging to archiving and retrieval, Director offers the benefit of reduced staff time for manual processes, decreased paper use within your organization, and all the savings that follow. You can tailor Director to meet your financial institution’s specific content management needs.
Integration between Director and a number of other Fiserv solutions further simplifies document management, giving you seamless access to account-specific data and documents. Director enables you to view check images, scanned documents and photos, notices and statements. You can also view check images and scanned items such as photos and driver’s licenses from Integrated Teller.

What’s more, Director serves as a searchable repository for your documents, including reports, and integration to Internet Banking enables customers to easily view their e-statements when logging in to their accounts online.

“Overall, our technology from Fiserv keeps us efficient and flexible, so we can do anything we want with it.”

Michael Burris
CFO and COO
First National Banking Company
Ash Flat, Arkansas

Business Process Management
Simplify processes in your organization and make sure that all the necessary steps are being completed to meet your business rules and regulatory requirements. With Business Process Manager, you can provide a positive and productive experience that strengthens relationships with customers opening new accounts. Integrated with Precision, this customizable workflow solution reduces data entry and minimizes human error for accounts opened at a branch and online. You can extend the solution’s benefits by implementing step-by-step workflows automating processes for various departments, including operations, human resources and administration.

E-Commerce
Meet your customers’ needs and stay ahead of the curve in everything related to the electronic management of money. A growing number of consumers want convenient, on-demand banking using their computers and mobile phones. With our consumer online and mobile banking, you can deliver easy access to account information, check images, e-statements and much more. You can take advantage
of Precision’s prebuilt integration to CheckFree® RXP®, the industry-leading bill payment solution. Person-to-person (P2P) payments technology is also available from Fiserv.

Financial institutions also recognize the need to acquire online customers. Directly from your website, now you can attract new customers with Fiserv’s online account opening solution, which integrates with Precision to create new efficiencies for your staff.

In addition, you can improve your wire transfer process with our highly automated, web-based solution. WireXchange® for Precision features a highly automated workflow that eliminates redundant manual processes, helps ensure compliance and supports the efficient completion of end-to-end wire transfers.

**Source Capture Solutions**

Make deposit capture easier and faster for you and your customers. The flexibility to make image-based deposits from virtually any location is helping financial institutions reduce costs, streamline processing, mitigate fraud and break free from long-standing geographic limitations. Extending remote capture to your customers can eliminate branch runs, improve their cash positions, simplify banking and build loyalty.

Regardless of the capture point, Source Capture Solutions® from Fiserv store all deposits in a single centralized database, which provides for consistent image quality and courtesy amount read rates. Deployable as a thin-client solution through in-house and outsourced models, the system performs cross-channel duplicate detection and simplifies implementation and future upgrades. Source capture also provides fraud protection, legal amount recognition, remittance processing and ACH conversion.

**Branch Automation**

Give your customers a great experience with your bank and promote staff efficiency with Fiserv’s branch automation solutions. With Integrated Teller, your front-line staff has desktop access to a customer’s entire portfolio, including checking and savings accounts, loans and certificates of deposit.
The integrity of your systems, solutions and customer data is our priority, and the focus of an extensive amount of information security provided by Fiserv.

Powerful navigation streamlines common processes to help tellers provide the best service possible. Offering a full range of easy-to-use features, Integrated Teller increases the speed and efficiency of transactions, and reduces the cost of training employees. What’s more, secure integration with Precision provides access to real-time customer information from a single session, and there’s additional integration available with Fiserv solutions for profitability, reporting, BSA/AML compliance, image archive, positive pay, OFAC verification and image capture.

You can spur further automation through the capture of items at the teller line and back counter. Many Precision clients implementing this strategy have significantly reduced and reassigned their proof department and associated costs, including those related to couriers.

Item Processing
Attract new business and drive down operating costs by taking advantage of the rapid development of check electronification—whether you process in-house or want completely outsourced item processing. With Fiserv, you work with a single vendor that operates the largest and most advanced network of item processing centers in North America. When combined with our Source Capture Solutions, you can realize the true digital efficiency of straight-through processing.

Business Continuity
Select from a host of business continuity options, including contingency testing, server virtualization, and services for data replication, storage and retrieval. Banks choosing outsourced processing have the Precision Service Center on their side, providing the peace of mind that comes from having a reliable business continuity solution. By enlisting the data center to perform many bank operations, you can ensure that your bank will be up and running, no matter what.

“I can’t imagine how much more difficult dealing with Hurricane Ike would have been without the Precision Data Center, because they manage all of our servers. We didn’t have to worry that we might fry a piece of equipment on an alternate power source, or wonder if our network was secure. Fiserv took care of us.”

Sheri Barnhart
SVP and COO
First National Bank of Lake Jackson
Lake Jackson, Texas
Information Security

The integrity of your systems, solutions and customer data is the reason for an extensive amount of information security provided by Fiserv. Keeping your customer information safe is vital to your business, and our comprehensive security features and tools include the following:

- Ability to establish security levels for staff, so they can access only approved customer data and fields within the application
- Examination of account and information changes
- Extensive sign-on security and encryption to access Precision

Our solutions also safeguard transmitted client and bank data. For example, multifactor authentication provides your online banking customers with the assurance that you’re protecting them from phishing and other fraudulent activity. Also, when Sonic ESB is used to share packets of information among applications, security measures keep that data from getting in the wrong hands. In addition, the IBM pSeries server and AIX operating system provide extensive levels of protection so you can create the most secure system possible.

In addition, Fiserv goes to great lengths to protect against intrusion, detect issues and reinforce the stability of our infrastructure. We conduct internal security evaluations and annual SOC 1 third-party audits for areas housing financial institution data. We also undergo internal and external audits to ensure the highest standards of ethics, business and regulatory compliance. The results of many of these evaluations are made available to clients on the Fiserv Collaborative Care Center (C3) website.

Lending and Loan Management

Streamline your lending business with our end-to-end lending solutions, which offer simplified loan origination, management and servicing. It all starts in Precision, which provides:

- A workflow customizable by each account type, making booking accounts easy
- Efficient collateral tracking that enables you to link collateral that’s already in the Precision system to a new loan
- Effective tracking of loan-to-value ratios
- Automated entry through the funding worksheet, eliminating manual tickets
Our loan system includes participations, escrow processing, automated non-accrual and charge-off processing, which all help you better manage your existing accounts. To provide the flexibility to develop and tailor your lending products to meet customers’ needs, Precision also offers you flexible interest rate options, robust guidance lines and unlimited payment schedules.

If your financial institution engages in construction loans, you’ll want to explore Construction Loan Manager for Precision. Integrated to Precision, this Fiserv solution minimizes duplicate data entry and automates schedule setup, funds tracking, check printing and funds transfer. Construction Loan Manager supports a wide range of construction lending products, tracks all associated loan activities and provides simplified management reporting.

Management of delinquent loan and deposit accounts is simplified with Collection and Servicing for Precision®. The queue-based solution offers a complete view of customer relationships and contacts with your bank, eliminating extensive research and freeing your staff to focus on making collection arrangements with customers.

Commercial Products and Services

Generate new revenue from profitable business customers. Whether you’re trying to grow your commercial customer base, or business banking is your primary focus, Fiserv offers a wide variety of solutions to make banking easy for these valuable customers, boosting your share of their business.
With our business online banking solutions, your commercial customers can bank online to view statements, pay bills, originate ACH transactions and wire transfers, and much more. Our positive pay solution extends far beyond the proof system to help protect against check fraud. You can also offer your customers remote deposit capture, so they can submit checks to you electronically with Merchant Source Capture™.

Our other commercial banking solutions include currency ordering and investor sweeps, as well as commercial lending options such as loan servicing, construction loan management, master plans, secondary market loans, creative financing terms and more.

Marketing Solutions

Whether you’re rolling out new products or need to educate your customers about existing products, marketing solutions from Fiserv help you boost product adoption and customer satisfaction. Campaign Manager helps you target, launch and track messaging through your chosen points of contact. Our Online Education Center also serves as a complete marketing program that provides comprehensive audio and video tutorials for customers enrolling in retail and business online banking. This form of education not only boosts enrollment, but also saves valuable bank staff time by providing complete customer training.

Card Services

Partner with the company that helped pioneer the evolution from paper to electronic transactions, and continues to develop industry-leading technology and products. With a variety of secure debit card processing solutions, Fiserv provides a single online connection, so you can participate in regional, national and international ATM and POS networks, shared service center systems and all major credit card systems. Card Services for Fiserv also offers credit and lending processing services, debit card services, and more.
Precision is more than a software solution. It’s a suite of tightly integrated products supported by technology experts offering services that help you get the most from your investment.

**Conversion Services**

Providing you with a smooth, successful transition to Precision is the task of our project management and installation teams. On average, they conduct about 20 new bank installations and 15 acquisition conversions per year.

A project manager from Fiserv coordinates the implementation process, providing you with a detailed project plan and collaborating with your own conversion coordinator to see that all deadlines are met. To expedite answers to your questions about the system and teach your staff about our support resources, we also assign a transition representative to your bank for the first 90 days after the live conversion.

“In my 25 years of banking, I’ve been involved in five conversions, and the transition to Precision was the smoothest I’ve seen. The Fiserv team was here for about two weeks, making sure everyone was trained and all systems were working properly. They did an outstanding job.”

**Russell Henson**

VP of Information Systems
Rayne State Bank & Trust Company
Rayne, Louisiana

**Technical Support**

Our team of technical experts offers you first-rate support for software applications and systems, delivering an immediate response on more than 97 percent of calls. You can also contact our support groups via email or search our online knowledgebase, which can be accessed directly within Precision and the client-focused Collaborative Care Center (C3) website.

With Precision, you receive dedicated systems support—a unique service not included with many other bank platforms. You can call our experienced systems support team for Precision technology needs that range from the core IBM
system to wide-area network (WAN) communications. Assistance is also provided in the areas of enterprise storage solutions, networking “best practices” consulting, and more.

**Education Services**

Education services offer your financial institution a number of benefits, including improved employee efficiency, customer retention, increased sales and greater overall profitability. A wide range of introductory and advanced topics are designed to enhance the skills of your staff.

You have the opportunity to interact with our education team in live settings, including our training center in Sioux Falls and regional training sessions. We also provide education through group and custom webcasts, as well as with Virtual Trainer for Precision. This library of recorded training courses helps your staff maintain their software expertise directly from their own workstations, whenever it’s most convenient for your organization, an innovation that dramatically lowers the cost of training.

**Operational Reviews**

As financial institutions face an array of opportunities and challenges, it’s important to use technology and its many capabilities to the fullest potential. During operational reviews, our Precision software experts evaluate your current operations to help you develop more efficient processes and procedures. Prior to the three-day session with staff at your financial institution, we work with you to develop a customized agenda of topics to cover in the review.
Precision is a leading bank platform in part because we listen to our clients’ feedback. Each release of Precision brings you a number of client-recommended software enhancements submitted to us through our software enhancement program. At times, you may be asked to provide feedback about product features and functions that we’re considering.

Other client feedback and user networking avenues include:

**Advisory Council.** A group of Precision clients who meet to share their thoughts on industry trends and influence the long-term direction of the Precision suite.

**Client Conference.** An event open to all clients, the annual conference provides you with the chance to learn about the latest solutions and enhancements, and to interact with your colleagues and Fiserv staff.

**Education Seminars.** Held annually at various regional locations, these seminars combine group instruction and networking, enabling your staff to sharpen their software skills while sharing knowledge, experience and new ideas with other Precision clients.

**Product Enhancement Discussions.** Periodic meetings with clients provide opportunities for your staff to discuss software changes with our product management team.

**Satisfaction Surveys.** These tools supply us with valuable feedback on our solutions and services, so we can improve your experience.

**User Groups.** Organized, independent user groups meet to share their knowledge and brainstorm ideas about their shared technology and the industry.

**Connect With Us**
For more information about Precision, contact your account manager.
About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, 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, right now.