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Fiserv Enhances Signature Bank Platform for U.S. Financial Institutions

- | Signature 12.1 now available with market-driven enhancements to enable retail and commercial banking growth, greater efficiency and fraud prevention
- | Relationship pricing and analysis enhancements improve the customer experience
- | Onboard Advisor offers advanced screening to prevent fraud and identity theft

Brookfield, Wis., September 4, 2012 - [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced enhancements to its Signature® bank platform for large to mid-tier U.S. financial institutions. Built with extensive market and client input, Signature 12.1 delivers solutions that enable banks to generate growth and improve efficiency in today's economic landscape. Advanced capabilities include the opportunity for financial institutions using Signature to: employ an enterprise level pricing strategy for all account types across retail, commercial and wealth management customer bases; expand and enhance commercial lending capabilities; and fight fraud and manage risk on the front line of their organizations.

"Financial institutions are placing increasing value on serving and rewarding customers with an emphasis on building long-lasting relationships," said Dave Santi, division president, Bank Solutions, Fiserv. "With the latest version of Signature, we have built enhancements that can help our clients continue to transform the banking experience while increasing their efficiency and ability to mitigate risk."

Significant enhancements in Signature 12.1 include:

- | **Relationship Pricing and Analysis** is an enterprise level pricing product that can help deepen relationships with retail customers, private wealth clientele, small businesses and mid-to-large corporate entities. This pricing approach for both retail and commercial customers lets financial institutions compete more effectively while improving the customer experience by offering loyalty and behavior-based incentives. These incentives can include reduced or waived fees and more attractive interest rates for eligible customers. The enterprise solution also enables financial institutions to analyze how commercial and retail customers are using their products and services and to continue to enhance them to meet the evolving needs of households and small-to-large businesses.
- | **Onboard Advisor** is a value added enhancement that gives financial institutions the ability to fight fraud on the front lines of their organizations by combining advanced technology and best practices in financial crime prevention. Available to all Aperio® and Desktop Teller clients with the implementation of Signature 12.1, Onboard Advisor enables front line staff to perform a range of fraud and risk detection screening processes against billions of records to pinpoint possible identity and account fraud attempts. Consolidated final account opening advice enables banks to follow consistent screening and fraud detection guidelines throughout the organization, ensuring increased control and ownership of risk management and compliance strategies.
- | **Commercial Lending** for Signature 12.1 provides enhanced customer options, giving clients the ability to offer a credit line to one or multiple investors. With this capability, the banks' commercial customers have expanded options to access credit. Additionally, in order to aid in managing commercial loan portfolios, banks will have full reporting capabilities to know the investors who are part of a credit line, as well as each investor's portion of the commitment.

Other enhancements in Signature 12.1 include heightened efficiency in retirement processing, better definition of comprehensive cash concentration functionality for supporting large, high-value commercial relationships and increased data integrity and alerting capabilities.

Thoroughly tested and proven to be highly scalable in mid-tier and large institutions, Signature is a complete, real-time, SOA-based solution that provides a high degree of flexibility to support complex environments and unique business models.

Fiserv is the U.S. market leader in account processing services for financial institutions. One in three U.S. financial institutions relies on Fiserv for account processing solutions and expertise.

Additional Resources:

Signature from Fiserv - www.signature.fiserv.com

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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