



Fiserv Debuts Customer Predictive Modeling Solution for More Reliable Business Growth and Results

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- Solution uses customer data to create a 360-degree view of a relationship, based on account-level data, online and mobile banking activity, debit card and electronic bill pay usage
- Helps financial institutions increase the efficacy of their customer growth and relationship-building efforts by reducing costs and providing enhanced profit lift
- Requires no investment in hardware, software, or data scientists and output can easily be incorporated into marketing and performance management efforts

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced the availability of Predictive ScoresSM, a new predictive modeling solution for customer behavior. Predictive Scores leverages insights from multiple, complex data sets (so-called "Big Data") to provide timely, actionable information that enhance the success of marketing and performance management strategies within financial institutions. Predictive Scores is the latest solution to be available through Intelligent WorkplaceSM from Fiserv.

Using patented and patent-pending models, Predictive Scores from Fiserv addresses the challenge of harnessing multi-channel transaction data to reveal crucial propensities or probabilities that impact business growth. This multi-channel data includes information from account processing, debit and credit card processing, online and mobile banking, and electronic bill pay systems — representing billions of customer transactions and millions of banking behavior observations.

"The unique combination of data science and big data is what sets our solution apart," said Danny Baker, vice president, Financial & Risk Management Solutions, Fiserv. "It provides financial institutions with extremely valuable insights that can lower their direct marketing production costs — by almost 50 percent for some clients. The knowledge gained from Predictive Scores provides more accurate, detailed support for building and managing customer-centric growth strategies, particularly for acquiring new customers and expanding existing relationships."

Predictive Scores is enabling some of Fiserv financial services clients to realize additional return on investment for their direct marketing campaigns. By combining customer predictive modeling capabilities with direct marketing services including strategy, analytics, creative and multi-channel delivery, a more complete solution can be offered.

The result is that Fiserv can provide clients with both the customer insight and the direct marketing strategy to execute against that insight to help drive growth.

"Predictive Scores can be aimed at many different customer segments and offerings," said Baker. "Adding the intelligence gained from Predictive Scores to existing customer data and then enabling financial institutions to use this data to increase customer adoption of our leading online, mobile, card, person-to-person payment and electronic bill pay offerings for the financial institution really encapsulate the holistic Fiserv approach that we know our clients are asking for."

Marketing Support

Predictive Scores can be used to support many business objectives, such as:

- Boosting response rates and ROI of direct marketing campaigns through more precise targeting of "ready to buy" customers
- Increasing adoption of digital/mobile banking tools to expand sales of products and fee-based services
- Identifying highest-value prospective customers and making more informed pricing decisions that incorporate each customer's current and risk-of-attrition weighted future value as well as channel, product and service usage preferences

In-House or ASP Option

Predictive Scores is available as an in-house solution or via software-as-a-service accessed via Intelligent Workplace from Fiserv. A single sign-on portal, Intelligent Workplace also supports the Prologue™ Financial Accounting Services suite, Credit Risk Modeler, Trend Modeler and Prepayment Modeler. The portal makes it easier for end-users to manage and switch between these multiple applications, while seamlessly integrating their organization's risk, budgeting and reporting data and processes.

Intelligent Workplace is the means by which Fiserv is helping institutions achieve an enterprise performance management (EPM) process. EPM is an increasingly important discipline based on a unified, accurate and actionable view of business — a view made possible by integrating, reviewing and

adapting insights from multiple risk management, financial accounting and performance management processes and tools. Fiserv will continue adding applications via Intelligent Workplace in 2013 and beyond.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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