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

- | Signature 11.1 now available with market-driven enhancements for revenue generation and increased efficiency
- | Relationship pricing and analysis enhancements improve the customer experience Commercial loan capabilities offer expanded revenue generation, plus additional analysis and reporting to mitigate risk

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), the 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 input, the latest version of Signature delivers solutions that enable banks to generate new sources of revenue and improve efficiency in today's dynamic landscape. Advanced capabilities include the opportunity to deploy an enterprise level pricing strategy for all account types, access to a single view of bank customers across channels and lines of business, and technology that expands revenue generation opportunities for commercial bankers.

"Financial institutions have a fundamental business need to understand the full impact of the relationships they have with all customers. Signature 11.1 addresses the new regulatory landscape and bank customer's increasing expectations for service. Our clients can thus continue to transform the banking experience for their customers with, for example, relationship-based service pricing and a single view of a customer's relationship with the institution," said Dave Santi, division president, Bank Solutions, Fiserv. "Enhancements in Signature 11.1 increase the ability of our retail and commercial clients to provide an exceptional customer experience and give them more tools to drive revenue growth."

Relationship Pricing and Analysis for Signature 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 could 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.

Commercial Lending in Signature 11.1 has expanded revenue generation capabilities at the commitment and origination level with new fee options. To help manage commercial portfolio credit risk, Commercial Lending also features reporting enhancements with detailed views of unused commitments by loan, credit line, customer and group.

Signature 11.1 introduces Single Customer View for Signature, a value-added banking service which utilizes service-oriented architecture (SOA) to integrate applications, streamline business processes and align IT. This enables financial institutions to achieve a consolidated view, at a summary level, of all customer accounts within a financial institution. Single Customer View is a key differentiator for financial institutions looking to provide a superior customer experience.

Other enhancements in Signature 11.1 include convenient access to Fiserv-managed cardholder applications and data via Signature and Aperio™ from Fiserv and a new browser-based user interface (UI). The UI for Signature allows users to access Signature screens with a user-friendly Web page feel and adds significant value to users in terms of training, usability, security and product stability.

Proven in production 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.

An example of the Fiserv core competency in account processing, world class organizations rely upon Signature to increase operational efficiency, expand their markets and rapidly deliver a complete range of deposit and lending products. In addition to account processing, Fiserv clients around the world use Signature for multi-channel customer sales and service, teller, business intelligence, mobile and Internet banking, enterprise content management, payments, and risk and compliance solutions.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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