

Fiserv Division Update

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In This Session

- Premier 9.0 & Premier 10.0
- Engage
- ESF
- Notifi: Events and Alerts preview
- Retail, Business & Mobile Banking
- Sentry Solutions



Premier Update

Kevin Muff

Craig Warnock



Premier Update Overview

- Release Schedule
- Completed Projects
 - Premier 8.4 Release Update 3
 - Premier 8.4 Release Update 4
- Active Projects
 - Regulatory Updates
 - Premier 8.4 Release Update 5 (Tax Reporting)
 - Premier 9.0
- Premier 10.0

fiserv.

Annual Release (Event) Schedule



Major Releases

- Every other year (July)
- Primary Release # Increments (i.e. 8.4 to 9.0 to 10.0)
- Database changes
- Deposits, Loans, CIF, Regulatory...

Primary focus of Release Events

- Regulatory / Compliance changes
- Client Commitments
- Defect Bundling
- Minor Enhancements

End of Year (November)



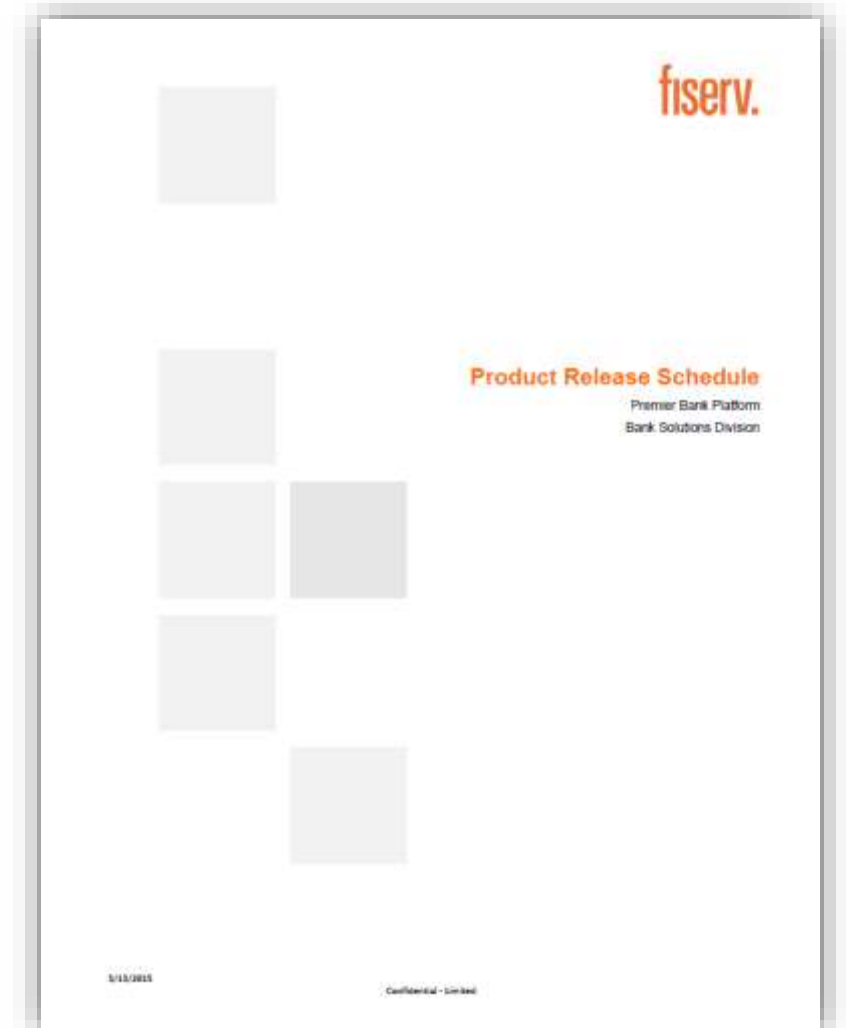
Premier Release Schedule

Premier Releases	2016				H1 2017	H2 2017	2018	2019
	Q1	Q2	Q3	Q4				
Premier 8.4 RU 3								
Premier 8.4 RU 4								
Premier 8.4 RU 5								
Premier 8.4 RU 6 , 7, 8 & 9 (March, July ,Nov)								
Premier 9.0 (July '17)								
Premier 9.1 (9.0 RU 1 (Nov '17))								
Premier 9.2 - 9.7 (March, July, Nov)								
Premier 10.0 (March '19) (July '19)								



Reminder: Product Release Schedule

- Published 3 times annually
 - April - “Forum”
 - August - “Budgeting”
 - November – “ State of the Union”
- Projects
 - Active
 - Scheduled
 - Strategic
 - Completed
- Client Access to C3





Completed Projects



Premier 8.4 Release
Update 3

Premier 8.4 Release Update 3 (March 2016)

- CAS Alternate Name Support

Collateral - Change Collateral

File Activity Codes Relationships Valuation

Close Save Print Refresh Help

Collateral - L4 B1 FIRST ADDNL TO VIEWPOINT S/D

Joe Washington (2063-1)

Martha Washington (2064)

1789 Plantation Road (2521)

Mount Vernon VA 22121

Collateral Type: Basic

Accounting Branch: [1] Accounting Branch 0

Branch Region: [1] BRANCH 001

Collateral Code: 0

Collateral Record Number: 164

Employee Officer Director Code: 5

Portfolio Number: 100000

Relationships

Names

Related Name	Relationship	Accountability Percentage
George Washington (2063)	Owner	Direct
Joe Washington (2063-1)	Owner	Direct
Martha Washington (2064)	Owner	Direct



Premier 8.4 Release Update 3 (March 2016)

- Reassign Processing Type on Master Agreement Loans

Master Agreements - Agreement Migration	
Agreement Migration	Agreement Type
Search	
Name:	<input type="text" value="Last First"/>
<input type="checkbox"/> Exact Partial Name Only	
Tax Identification:	<input type="text" value="SSN, EIN, Last 4"/>
Account Number:	<input type="text" value="4498701"/>
	<input type="button" value="Submit"/> Advanced Search

Master Agreements - Agreement Migration	
Agreement Migration	1 - Agreement Type
Agreement Type	
Agreement Type:	<input type="text" value="Regular Loan Processing"/>
Product:	<input type="text" value=""/>
Agreement Number:	<input type="text" value=""/>
	<input type="button" value="Back"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>



Premier 8.4 Release Update 3 (March 2016)

- Report H in the payment history profile for foreclosures
- Scheduled monthly payment of \$0.00 for charge offs
- Current Balance include escrow and insurance

Credit Bureau Reporting Enhancements

Reporting Completed Foreclosures in Payment History Profile and to Credit Bureau

Change: In order to comply with Credit Bureau Reporting guidelines in the 2015 Metro II Resource Guide, the Loan Update (LAS3101) program now reports an H in the loan **Payment History Profile** grid, indicating Foreclosure Completed, when the credit bureau **Reporting Code** is changed to a 94.

Hint: The LAS3101 program continues to report an H in subsequent months in the **Payment History Profile** grid as long as the credit bureau **Reporting Code** remains a 94.

Previous Functionality: When you changed the credit bureau **Reporting Code** to 94 the LAS3101 program continued to report values in the **Payment History Profile** grid based on other criteria, such as, a Charge Off Balance greater than zero would report an L, indicating Charge Off instead of an H, indicating Foreclosure Completed.

Scheduled Monthly Payment Amount Reported as Zero for Fully Charged Off Loans

Change: In order to comply with the 2015 Metro II Resource Guide the Universal Credit Reporting (Metro 2 format) (CRM7210) program now reports \$0.00 for the **Scheduled Monthly Payment Amount** (Field 15 of the Base Segment) when you fully charge off a loan.

Previous Functionality: The CRM7210 program reported the regular payment amount from the payment schedule for the **Scheduled Monthly Payment Amount** (Field 15 of the Base Segment) when you fully charged off a loan.

Hint: Write downs and partially charged off loans are not affected, the system continues to report the regular payment amount from the payment schedule.



Premier 8.4 Release Update 3 (March 2016)

- Deposits/Core
 - New item stops are checked against posted transactions
 - ACH Company renamed to ACH Company ID on stop pay screens
 - Optional day delay sweep processing
 - Analysis Charges Now Included During Sweep Process
 - Improved chronological posting functionality in TPM, DDA and EIM to include credit processing



SCM 8.7 Release (part of Premier 8.4 Update 3)

Recent Changes/Enhancements

- Focus on Access Code Authentication
 - Up to 19 characters (numeric and/or upper and lower case alpha characters)
- Pressure to have more robust password policies
 - Up to 17 characters (numeric, upper and lower case alpha and/or special characters)
- Adding a 'Warning' to the Access Code Password Specification if the Minimum Password Length is less than '8'

Security Control Module - On-Line Security - Access Specifications - Change

Update Transmit Close Refresh Print

*** ACCESS PASSWORD SPECIFICATIONS ***

*** WARNING ***

Access Password Minimum Length: 06

Access Password Maximum Length: 17



SCM 8.7 Release (part of Premier 8.4 Update 3)

Recent Changes/Enhancements

- New Reset Password Node in Navigator
 - Quickly reset a user's Access Password or Usercode Password using the new Reset Password node in Navigator under the Security Control Module group.

Security Control Module - On-Line Security - Reset Password

Recent

Security Control

Web Director

Integration Specifications

Launch Application

Integrated Teller

Security Control Module

- On-Line Security
 - Reset Password**
 - Access Specifications
 - User Code/Access Code Specifications
 - Group Specifications
 - On-Line Reporting
 - Institution Specifications

Update Transmit Close Refresh Print

*** RESET PASSWORD ***

Name: George Washington

Access Code: GWASHINGTON Usercode: 6363

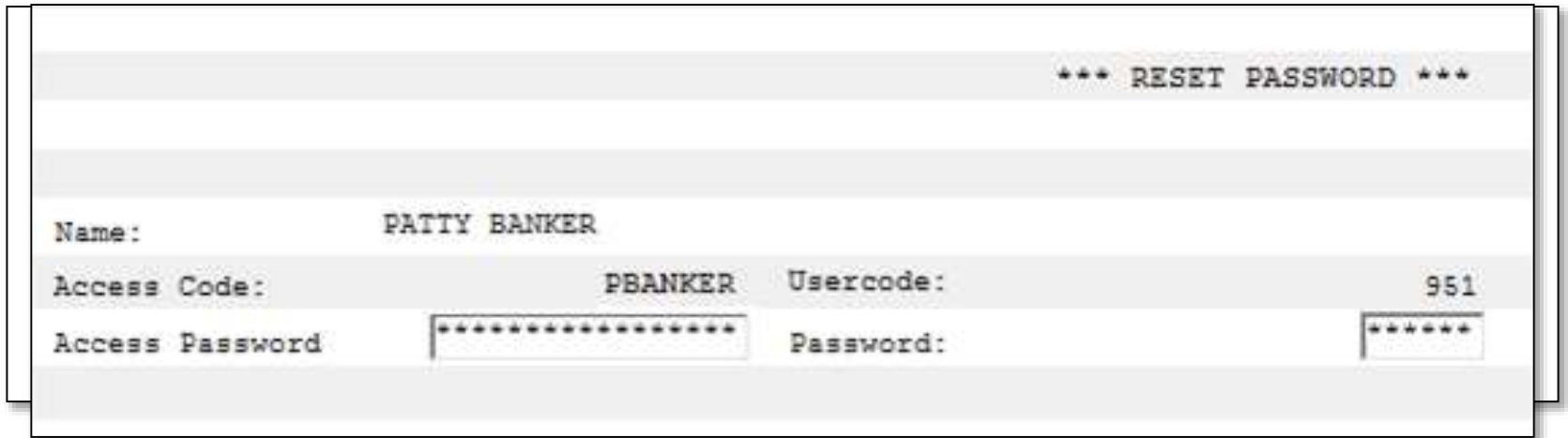
Access Password: [REDACTED] Password: [REDACTED]



SCM 8.7 Release (part of Premier 8.4 Update 3)

Recent Changes/Enhancements

- Ability to allow for certain users ONLY the ability to reset passwords, vs. allowing them to also Add/Change/Delete SCM User Profiles



The screenshot shows a terminal-style interface for resetting a password. The title is '*** RESET PASSWORD ***'. The user information is as follows:

Name:	PATTY BANKER		
Access Code:	PBANKER	Usercode:	951
Access Password	*****	Password:	*****

SCM 8.7 Release (part of Premier 8.4 Update 3)

Recent Changes/Enhancements

- Adding a specification into the SCM Institution Specification that enforces Access Code Authentication Only
 - When enabled, only affects applications that authenticate through SCM1450/SCM0100 (e.g. Navigator, BPM, Integrated Teller, etc.)
 - 3rd Party systems would still allow for User Code authentication, since they do not authenticate through the SCM1450/SCM0100 channel

Security Control Module - On-Line Security - Institution Specifications - Change

Update Transmit Close Refresh Print

*** INSTITUTION SPECIFICATIONS ***

Institution Report Number:	<input type="text" value="1"/>
Time Zone Indicator:	<input type="text"/>
Require Accesscode Authentication:	<input type="text" value="Y"/>



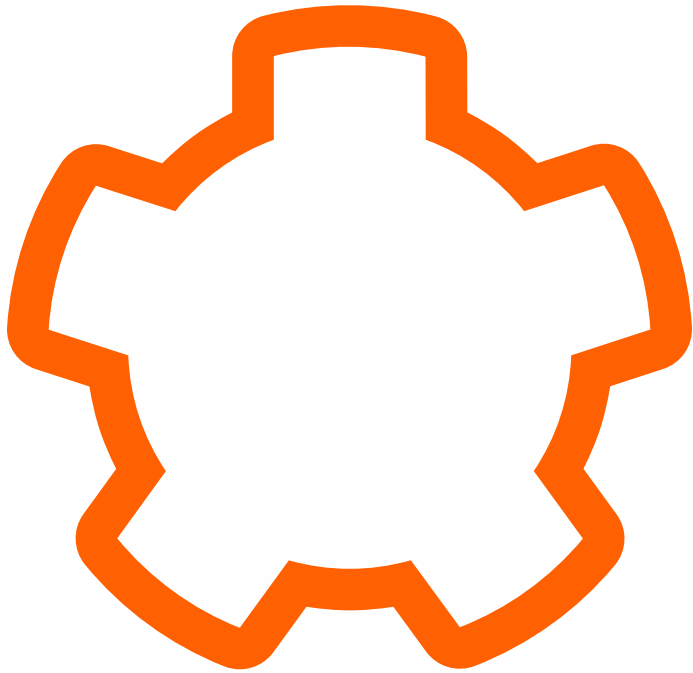
Security Control Module - Reminder

Recent Changes/Enhancements

- New Security Extract (SCM7200)
 - Released & available with Premier 8.4 Update 1 Release
 - August 2015
 - Executed on-demand
 - Creates a comma-delimited file of security data, for easy import into Excel
 - Ability to combine User + Group Entitlements

	A	B	C	D	AD	DW	DX	DY	DZ	EA
1	REC TYPE ▼	INST ▼	NAME ▼	USR CD ▼	ACCESSCODE ▼	LAS1 F1 ▼	LAS1 F2 ▼	LAS1 F3 ▼	LAS1 F4 ▼	LAS1 F5 ▼
2	1	0	Mickey Mouse	1234	mmouse	5	1			1
3	2	0	Teller Group	56		2	3	1		2





Premier 8.4 Release
Update 4

Fannie Mae Project Overview

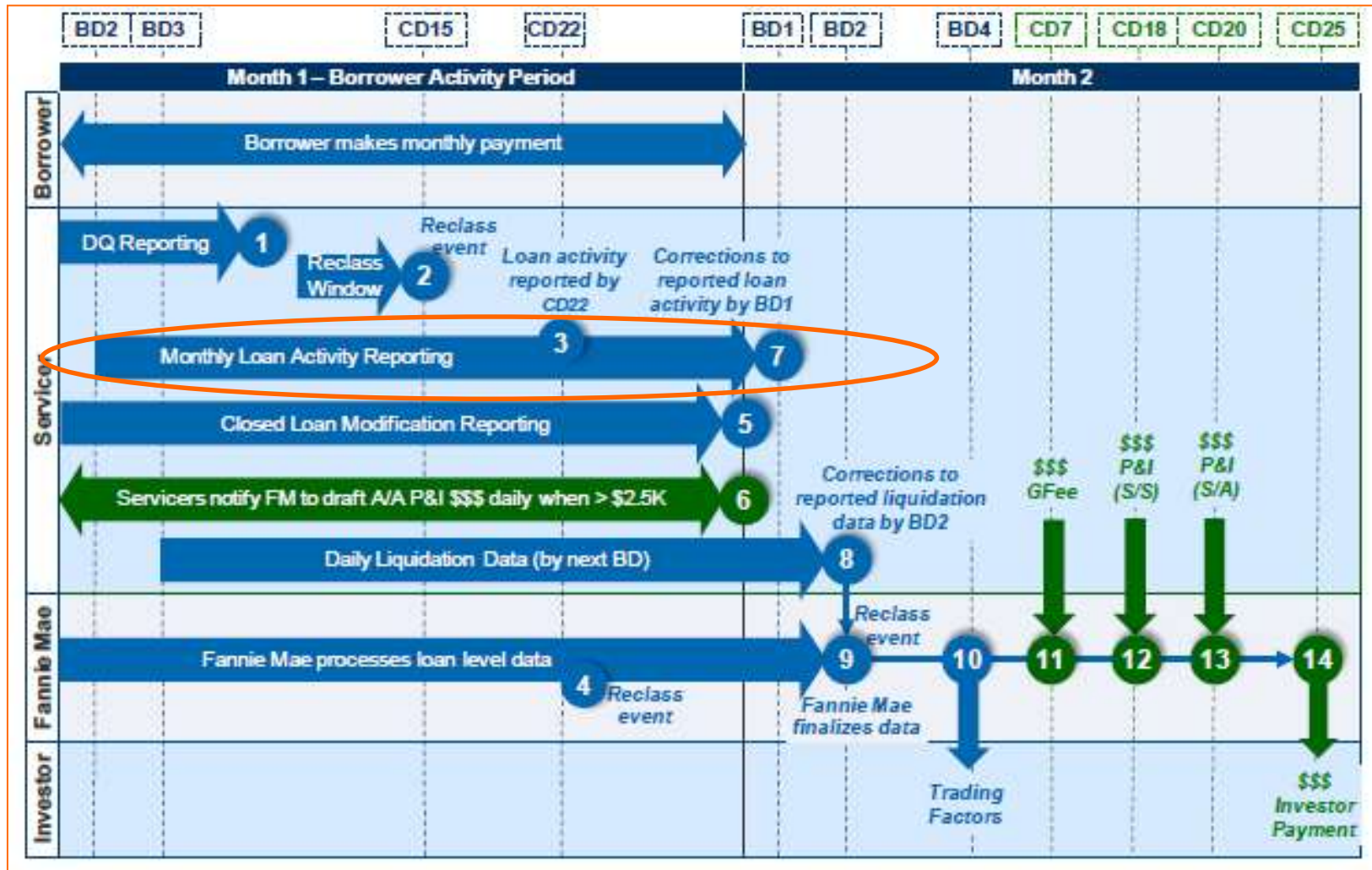


Key Servicer Milestones and Timeline

	Sub Phase	Activity	Definition of Complete
Phase 1	Engagement	Attend kick off meeting (Servicer Forum)	Servicer/Vendor has attended Fannie Mae - scheduled Kick-Off Meeting, reviewed lender letter 201406, reviewed Fannie Mae-Servicer Requirements, identified primary investor reporting leads/project team.
		Acknowledge regular meeting (Forum)/ report cadence	Servicer/Vendor has accepted meeting invite sent by Fannie Mae contact, understands the reporting process through the project, and has provided contact information to Fannie Mae for project team members and primary investor reporting lead.
	Analysis (Due by Oct 2015)	Create project plan	Servicer/Vendor has created an internal plan of how to comply with CIE servicer requirements and shared key milestones and dependencies with Fannie Mae.
		Develop internal communication plan	Servicer/Vendor has identified needs for internal communication throughout the project and go-live.
		Analyze technology impact	Servicer/Vendor has assessed the technology impact of the project.
		Analyze business process impact	Servicer/Vendor has assessed the business process impact of the Call-In Elimination (CIE).
Define Requirements	Servicer/Vendor has used the CIE Servicer requirements document to create specific requirements for CIE.		
Phase 2	Development (Due by Jan 2016)	Develop technology changes	Based on the technology impact analysis, servicer/vendor has developed the updates in technology required for CIE. If determined N/A, then this activity should be marked complete.
		Create servicer test plan	Servicer/Vendor has created an internal test plan to ensure updates to technology will be successful and any updated integration with vendors will be successful.
	Servicer & Vendor Testing (Due by May 2016)	Perform functional testing	Servicer/Vendor has completed functional testing of updates to technology and provided Fannie Mae written confirmation of completion.
		Complete Vendor/Servicer integration testing	Servicer/Vendor has completed integration testing of updates to integration with vendor and provided Fannie Mae confirmation of completion.
Phase 3	Fannie Mae Customer Integration Testing (June 2016-Dec 2016)	Perform Fannie Mae integration test	Servicer/Vendor performs integration test with Fannie Mae.
	Operational Readiness (Due by Dec 2016)	Develop training materials	Based on the changes in process and/or technology, Servicer/Vendor has created internal training materials. If determined N/A, then this activity should be marked complete.
		Document policy and procedure updates	Servicer/Vendor has updated internal policies and procedures based on process or technology changes.
		Complete Go/ No-Go decision	Servicer/Vendor has completed the Go-Live checklist and provided to Fannie Mae.
TM	Go Live Feb 1, 2017	Transition Month	The month Fannie Mae's Investor Reporting due date changes become effective.



Fannie Mae Future Changes to Investor Reporting



Future Changes to Investor Reporting – Detailed Scenarios

- Reporting Period/Cut-Off Dates
 - Daily (Recommended)
 - 22CD Daily to EOM
 - 22CD and EOM (Minimum)
- Regular Payments
 - Action Code 00
 - Action Date
- Mortgage Insurance Discontinuance Reporting
- Removal Transactions

1	Reporting Period/Cut-Off Dates	10
2	MBS Security Balance Reporting	11
3	Regular Payments (Monthly LAR, LAR updates, LAR reversals)	11
4	Mortgage Insurance (MI) Discontinuance Reporting	13
5	Interest Rate and Monthly Payment Changes Reporting	14
6	Curtailments (Additional amounts that exceed the scheduled principal) including curtailment updates and reversals	15
7	Removal Transactions (Payoffs, Repurchases, Foreclosures, Short Sales, Deeds-In-Lieu, and Third Party Sales) including adjustments and reversals (Payoff or Repurchase only)	16
8	New Loan	17
9	Same Month (MBS) Pooling	18
10	Guaranty Fee Calculation	18
11	Delinquency Reporting	20
12	Modification Reporting	21
13	Military Indulgence Reporting	22
14	Reclassifications	22
15	Servicing Transfers	23
16	Remittances: A/A	24
17	Remittances: S/A	25
18	Remittances: S/S MBS SWAP	26
19	Remittances: S/S Portfolio	26
20	Remittances: S/S MBS RPM	27
21	Remittances: MBS Express	28
22	Remittances: Strip MBS (SMBS)	28
23	Remittances: Guaranty fees (SWAP)	29
24	Remittances: LTSC fees	30
25	Remittances: Payoffs and Repurchases	30
26	Remittances: Foreclosures, Short Sales, Deeds-In-Lieu, and Third Party Sales	31
27	Loan Level Reconciliations	31
28	Collateralization	32
29	Bankruptcy Cramdown	33
30	Summary of Investor Reporting Scenarios	34
31	Reports	43

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Development

- Fannie Mae LAS7210
 - New Program
 - Action Daily, 21Daily, 21EOM
- LCM
 - Fannie Mae Investor Spec Changes
 - Daily
 - 21Daily
 - 21EOM
- FHLB LAS7215 MPF Xtra
 - New Program
 - Daily
 - 21Daily
 - 21EOM

Investor Short Name:	FNMA
Report Method:	7
Report Day-1:	30
Report Day-2:	<input type="checkbox"/>
Report Snapshot Day:	<input type="checkbox"/>
Non-processing Day Option:	0
Reporting Type:	5
Disk File Identifier:	FNM
Lender Report Number:	789456
Responsibility Code:	<input type="checkbox"/>
Miscellaneous Code:	<input type="checkbox"/>
Contact Phone Number:	<input type="text"/>
Contact Extension:	<input type="text"/>
Contact Fax Number:	<input type="text"/>



Project Status Overview

- Completed Development and Internal QC in mid May
- May 25th Active Testing began
- Active testers continuing to test
- Released in July
- Release Letter
 - Document Options
 - Daily with or without LCM
 - 21Daily with or without LCM
 - 21EOM with or without LCM
- Complete your process and implementation plan
- Feb 1, 2017 Live Date



Premier 8.4 Release Update 4 (July 2016)

- Deposits/Core
 - List all account owners' names on the Currency Transactions by Tax ID Report and indicate the tax reporting name with a (*)

```
Inst : 000
Report: IES/3201-001 19.08.7
System: 06/09/2016 08:26

MyFinancial, Inc.
ITEM ENTRY SYSTEM
CURRENCY TRANSACTIONS BY TAX ID

Page: 1
Run Date: 06/09/2016
Processed Thru: 06/09/2016

TAX ID: 111-11-1111 PORT: 4000 *George Washington
Martha Washington
John Washington
1789 Plantation Road
Mount Vernon, VA 22121
```

TYPE	ACCOUNT	T/C	TRACE-NUMBER	CREDIT	DEBIT	ACCOUNT	T/C	TRACE-NUMBER	CASH-IN	CASH-OUT
DDA	2	051	50000061		101.01U	1	510	50000041	101.00	
DDA	30	051	50000063		101.01	2	510	50000042	101.00	
DDA	1000	051	50000065		101.01	3	510	50000043	101.00	

- Improved TPM reporting when credits are posted chronologically
- Add a MASK= option to RAM3300



Premier 8.4 Release Update 4 (July 2016)

- Continued focus on security
 - New Authentication Fail Msg Override parameter
 - Session Inactive Minutes defaulted to 15 minutes on new groups/users
 - Enforced Expiration Date for SCM Users
 - Navigator can no longer be opened inside of a web page / frame





Active Projects



**Work
in
Progress**



Regulatory Updates

1. FDIC Large-Bank Deposit Insurance Determination
2. VISA / MasterCard Account Updater
3. Q1 2017 Call Report
4. Military Lending Act
5. 2017 FNMA File Changes
6. HMDA Home Mortgage Disclosure Amending Reg C
7. Reg Z - CFPB Delinquency / 2016 Mortgage Servicing Rule
8. Freddie Mac





Premier 8.4 Release Update 5 (Tax Reporting)

Premier 8.4 Release Update 5 (November 2016)

- Tax Reporting
- Regulatory
- Client Commitments
- Defect Bundling



Premier 8.4 Release Update 5

- 1098 Changes
 - LAS6202
 - Corrections
 - EOY9901Reports
- 1099-B
- 1099-INT
- 1099-OID
- 1099-R
- 1099-MISC
- 1042-S

8181 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0901	
RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		2016	
		Form 1098	
		Mortgage Interest Statement	
		Copy A	
		For Internal Revenue Service Center	
		File with Form 1096.	
		For Privacy Act and Paperwork Reduction Act Notice, see the 2016 General Instructions for Certain Information Returns.	
		1 Mortgage interest received from payer(s)/borrower(s) \$	
		2 Outstanding mortgage principal as of 1/1/2016 \$	
		3 Mortgage origination date	
		4 Refund of overpaid interest \$	
		5 Mortgage insurance premiums \$	
		6 Points paid on purchase of principal residence \$	
		7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If Yes, check box <input type="checkbox"/> If No, enter address of property securing mortgage below	
		8 Address of property securing mortgage (see instructions)	
		9 If property securing mortgage has no address, provide description of the property (see instructions)	
		10 Other	
		Account number (see instructions)	
Form 1098		Cat. No. 14402K	
www.irs.gov/form1098		Department of the Treasury - Internal Revenue Service	
Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page			





Premier 9.0

Premier 9.0 CIF Enhancements

- Address Change Management

3 of 6	Search or Create New Address	Address Verification	Selection	Change Verification	Notification
Step 3 - Selection					
Former Address 1		Former Address 2		Former City State Zip	
1345 Brookridge Circle (3892)		P.O. Box 1234		Lincoln NE 68512	
New Address 1		New Address 2		New City State Zip	
122 Main Street (9706)				Adams NE 68301	
Name To Address Relationships - Select to Add/Change Name To Address Relationships					
Unselect All	Name	Relationship			
<input checked="" type="checkbox"/>	George Washington	Home Address			
<input checked="" type="checkbox"/>	Martha Washington	Home Address			
<input checked="" type="checkbox"/>	Sarah Washington	Home Address			
<input checked="" type="checkbox"/>	Mary Washington	Home Address			
<input checked="" type="checkbox"/>	Alex Washington	Summer Address			
Name To Tax Address Relationships - Select to Change the Name To Tax Address Relationships					
Unselect All	Name				
<input checked="" type="checkbox"/>	George Washington				
<input checked="" type="checkbox"/>	Martha Washington				
<input checked="" type="checkbox"/>	Sarah Washington				
<input checked="" type="checkbox"/>	Mary Washington				
<input checked="" type="checkbox"/>	Alex Washington				
Address To Address Relationships - Select to Change Address To Address Relationships					
Unselect All	Address	Relationship			
<input checked="" type="checkbox"/>	P.O. Box 187 Lincoln, NE 68506	Non-Physical Address			
Account To Address Relationships - Select to Change Account To Address Relationships					
Unselect All	Account Number	Account Type	Relationship		
<input checked="" type="checkbox"/>	200075 - Health Checking	Demand Deposit	Mailing Inquiry		
<input checked="" type="checkbox"/>	200000 - Personal Advantage	Demand Deposit	Mailing Inquiry		
<input checked="" type="checkbox"/>	200050 - Classic Checking	Demand Deposit	Mailing Inquiry		
<input checked="" type="checkbox"/>	300050 - Regular Savings	Savings	Mailing Inquiry		
<input checked="" type="checkbox"/>	300180 - 18 Month Variable IRA	Savings	Mailing Inquiry		
<input checked="" type="checkbox"/>	300290 - 18 Month Fixed IRA	Demand Deposit	Mailing Inquiry		
<input checked="" type="checkbox"/>	400080 - 12 Month Personal Certificate	Certificate	Mailing Inquiry		
<input checked="" type="checkbox"/>	400505 - 12 Month Personal Certificate	Certificate	Mailing Inquiry		
<input checked="" type="checkbox"/>	500101 - Consumer Auto	Loan	Mailing Inquiry		
<input checked="" type="checkbox"/>	500102 - Home Equity - Line of Credit	Loan	Mailing Inquiry		



Premier 9.0 CIF Enhancements

- Assign primary address for a customer
- Automatically produce Change of Address Notification

5 of 6	Search or Create New Address	Address Verification	Selection	Change Verification	Notifi
Step 5 - Notification					
Former Address 1		Former Address 2		Former City State Zip	
1345 Brookridge Circle (3892)		P.O. Box 1234		Lincoln NE 68512	
New Address 1		New Address 2		New City State Zip	
122 Main Street (9706)				Adams NE 68301	
Change of Address Notification					
Name	Produce Notification	Do Not Produce Notification			
George Washington ▾	<input checked="" type="radio"/>	<input type="radio"/>			
Martha Washington	<input checked="" type="radio"/>	<input type="radio"/>			
Sarah Washington	<input checked="" type="radio"/>	<input type="radio"/>			
Mary Washington	<input type="radio"/>	<input checked="" type="radio"/>			
Alex Washington	<input type="radio"/>	<input checked="" type="radio"/>			
<input type="button" value="Back"/> <input type="button" value="Next"/> <input type="button" value="Cancel"/>					



Premier 9.0 General Enhancements

Account search using last 4 digits of account number

Sunday, August 7, 2016

Deposits - Demand Deposits - Account Inquiry

Search

Name:

Exact Partial Name Only

Tax Identification:

Account Number:

[Advanced Search](#)

Account List

Demand Deposit Account

5862000 - REGULAR MARTHA COOLIDGE (Owner/Signer) Tax Name: MARTHA COOLIDGE 1398 SOUTH 70TH STREET CRETE NE 68501	Account Status: Active Account Account Type Code: [0] Balance: \$2,685.00 Rate: 5.7500%
2000 - NOW MARY ELGER (Owner/Signer) Tax Name: MARY ELGER 657 ROSE BLVD COLUMBIA SC 29202-0657	Account Status: Active Account Account Type Code: [100] Balance: (\$802.49) Rate: 5.2500%
5852000 - MONEY MARKET CALVIN COOLIDGE ELECTRIC (Owner/Signer) Tax Name: CALVIN COOLIDGE ELECTRIC 1398 SOUTH 70TH STREET CRETE NE 68501	Account Status: Active Account Account Type Code: [0] Balance: \$1,820.29 Rate: 5.7500%
5962000 - REGULAR GEORGE WASHINGTON (Owner/Signer) Tax Name: GEORGE WASHINGTON P.O. BOX 3489 LINCOLN NE 68512-6666	Account Status: Active Account Account Type Code: [0] Balance: (\$2.50) Rate: 5.7500%
5972000 - REGULAR MARTHA WASHINGTON (Owner/Signer)	Account Status: Active Account



Premier 9.0 General Enhancements

- Drop down flex supported on other applications
 - Portfolios
 - Names
 - Deposits
 - Lines/Line Addenda
 - Notes/Note Addenda

Additional Information

Description	Value
Engine Make	<input type="text"/>
Engine Model	<input type="text"/>
Engine One Type	Outboard <input type="button" value="v"/>

Description [Add Field](#)

Additional Information

Description	Value
Engine Make	<input type="text"/>
Engine Model	<input type="text"/>
Engine One Type	<input type="button" value="v"/>

Description [Add Field](#)

[Add Multiple Fields](#)

Outboard

Inboard

Inboard/Stern drive

Airboat



Premier 9.0 General Enhancements

Search capabilities for data descriptions

Specifications - Data Descriptions

Data Description Search

Application: Certificate

Branch: Default

Data Description: Responsibility Code

Search by name or number: Jacob

Submit Cancel

Returns:

Specifications - Data Descriptions

Close Save Print Refresh

Change Responsibility Code Descriptions

Data Description

[New Data Description](#)

110 - 110 Simeon Jacob	X
120 - 120 Levi Jacob	X
140 - 140 Judah Jacob	X
150 - 150 Dan Jacob	X
160 - 160 Naphtali Jacob	X



Premier 9.0 General Enhancements

Quick search for debit cards and safe deposit boxes

CUSTOMER PORTFOLIO DDA SAV COD LOAN **CARD SDB**

Search

Name Account Number



Premier 9.0 General Enhancements

- General efficiencies
 - Specify e-mail address(es) for eStatement delivery
 - Add IP addresses to security access reports
 - Optionally sort log reports by Access Code
 - Audit the initial source of file maintenance (e.g. BPM)
 - No longer print IP Address on inquiry print-outs
 - Improved item stop address management



Premier 9.0 Deposit Enhancements

- Track occurrence 1, 2 and 3 over a running 12-month period

Reg D History Profile				
Number of Reg D Items				
	Items	Violation Date		Violation Date
Current Period:	0			
Previous Period (1):	13	Apr 25, 1999	Previous Period (7):	6
Previous Period (2):	1		Previous Period (8):	7
Previous Period (3):	2		Previous Period (9):	8
Previous Period (4):	3		Previous Period (10):	9
Previous Period (5):	4		Previous Period (11):	10
Previous Period (6):	5		Previous Period (12):	11

- Optionally limit Reg D notice production to once a month
- Information added to system reports
- Data will be available in BA for reporting
- Optional production of violation notices



Premier 9.0 Navigator Enhancements

- Internet Explorer 11
 - Change Navigator to run natively in Internet Explorer 11 vs. requiring it to run in compatibility mode
- Penetration Testing
 - Continued focus on security including remediation of internal Navigator and SCM Pen Test findings



Premier 9.0 Loan Enhancements

- Multiple rate adjusters

- Flat Rate and Flat Rate (Percent of Prime Code 0)
Loan Rate Index = 10%, Adjuster 1 = 2%, Adjuster 2 = 3%
Resulting Rate would = 15%
- Percent of Prime and Flat Rate (Percent of Prime Code 1)
 - The percent of prime adjuster is applied to the loan rate index only, the flat rate adjuster is applied independent of the percent of prime adjuster
Loan Rate Index = 10%, Adjuster 1 = 15%, Adjuster 2 = 2%
Resulting Rate would = 13.5% [(10 * 1.15) + 2]
- Flat Rate and Percent of Prime (Percent of Prime Code 2)
 - The percent of prime adjuster is applied to the [loan rate index + flat rate adjuster]
Loan Rate Index = 10%, Adjuster 1 = 2%, Adjuster 2 = 15%
Resulting Rate would = 13.8% [(10 + 2) * 1.15]
- Percent of Prime and Percent of Prime (applied sequentially) (Percent of Prime Code 3)
 - The first percent of prime adjuster is applied to the loan rate index, then the 2nd percent of prime adjuster is applied to that result
Loan Rate Index = 10%, Adjuster 1 = 30%, Adjuster 2 = 15%
Resulting Rate would = 14.95% [(10 * 1.30) * 1.15]
- Percent of Prime and Percent of Prime (applied separately) (Percent of Prime Code 4)
 - Each percent of prime adjuster is calculated based on the loan rate index value and are then applied independent of one another
Loan Rate Index = 10%, Adjuster 1 = 30%, Adjuster 2 = 15%
Resulting Rate would = 14.50% [10 + (10 * .30) + (10 * .15)]
- Percent of Prime and Percent of Adjuster (adjuster 2 is applied to adjuster 1 rather than the rate index) (Percent of Prime Code 5)
 - Adjuster 2 is applied as a percent change to Adjuster 1, and then Adjuster 1 is applied to the loan rate index value as a percent of prime.
Loan Rate Index = 10%, Adjuster 1 = 15%, Adjuster 2 = -.25%
Resulting Rate would = 11.125% [10 * (1 + (.15 * (1 - .25)))]
- Flat Rate and Percent of Adjuster (adjuster 2 is applied to adjuster 1 rather than the rate index) (Percent of Prime Code 6)
 - Adjuster 2 is applied as a percent change to Adjuster 1, and then Adjuster 1 is applied to the loan rate index value as a flat rate.
Loan Rate Index = 10%, Adjuster 1 = 3%, Adjuster 2 = -.25%
Resulting Rate would = 12.25% [10 + {3 * (1 - .25)}]



Premier 9.0 Loan Enhancements

- Multiple rate adjusters

Rate	
Maturity Rate Option:	Rate Does Not Change
Payoff Calculation Method:	No Override
Maturity Rate Days:	
Maturity Rate Adjuster:	
Past Due Rate Option:	Rate Does Not Change
Past Due Rate Days:	
Past Due Rate Adjuster:	
Rate Change Frequency:	Monthly
Next Rate Change Date:	05/01/2016
Rate Change Day:	
Loan Rate Index:	1
Rate Adjuster 1:	0.250000
Rate Adjuster 2:	0.250000
Percent of Prime Code:	Number of Points
Rate Change Cap:	8.000000
Floor Rate:	4.000000
Ceiling Rate:	7.500000



Premier 9.0 Loan Enhancements

- Multiple rate adjusters

Pending	
Loan Rate Index:	<input type="text"/> ...
Rate Adjuster 1:	<input type="text"/>
Rate Adjuster 2:	<input type="text"/>
Percent of Prime Code:	Number of Points ▾
Rate Change Cap:	<input type="text"/>
Rate Change Frequency:	Daily ▾
Rate Change Days:	<input type="text"/>
Payment Code:	Not Specified ▾



Premier 9.0 Loan Enhancements

- Support CYTD recognized interest and late charge income

The screenshot displays the 'Loans - Account Inquiry' window. The title bar shows 'Loans - Account Inquiry' and the date 'Monday, January 4, 2016'. The menu bar includes 'File', 'Balances', 'Activity', 'Codes', 'Relationships', 'Payment', 'Statement', 'History', 'Escrow', and 'Interest/Fees'. Below the menu bar are icons for 'Close', 'Print', 'Refresh', and 'Payoff Calculator'. The main content area is titled 'Year To Date' and contains a table with two columns for the years 2016 and 2015. The table lists various financial metrics, with 'Recognized Interest Income' and 'Recognized Late Charges Income' highlighted in red boxes.

	2016	2015
Principal Advanced:	\$0.00	\$10,000.00
Principal Paid:	\$0.00	\$0.00
Average Balance:	\$487,929.84	\$485,075.05
Interest Earned:	\$9,017.15	\$31,353.00
Interest Paid:	\$0.00	\$1,000.00
Additional Interest Paid:	\$0.00	\$0.00
Recognized Interest Income:	\$0.00	\$0.00
Finance Charges Earned:	\$0.00	\$0.00
Reportable Points:	\$2,092.92	\$8,371.68
Late Charges Earned:	\$0.00	\$0.00
Late Charges Paid:	\$0.00	\$0.00
Recognized Late Charges Income:	\$0.00	\$0.00
Extension Fees Earned:	\$0.00	\$0.00



Premier 9.0 Loan Enhancements

- Support More than 9 user defined lines for outstanding payments

Start Date	Frequency	Number	P/I Amount	Escrow	Other Escrow	Rate	Skip
10/01/2015	Monthly	13	153686.03				<input type="checkbox"/>
11/01/2016	Monthly	1	153686.03				<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>

Maturity Date: 11/01/2016

[Additional Payment Schedules](#)
[Recalculate Maturity Date](#)

Alternate Payment Schedule



Premier 9.0 Loan Enhancements

- Support More than 99 completed and outstanding payment schedules
- No longer encounter “Payment Schedule Almost Filled” exception

File	Balances	Activity	Codes	Relationships	Payment	Statement	History	Escrow	Interest/Fees
Close	Print	Refresh	Payoff Calculator						
Payment Schedule									
Start Date			Frequency	Number	Total Amount	P/I Amount			
Nov 01, 2011	Paid		Monthly	2	\$34,882.18	\$34,882.18			
Jan 01, 2012	Paid		Monthly	1	\$111,027.14	\$111,027.14			
Feb 01, 2012	Paid		Monthly	1	\$110,903.29	\$110,903.29			
Mar 01, 2012	Paid		Monthly	1	\$110,927.01	\$110,927.01			
Apr 01, 2012	Paid		Monthly	1	\$110,914.97	\$110,914.97			
May 01, 2012	Paid		Monthly	1	\$110,959.57	\$110,959.57			
Jun 01, 2012	Paid		Monthly	1	\$110,991.31	\$110,991.31			
Jul 01, 2012	Paid		Monthly	1	\$109,072.80	\$109,072.80			
Aug 01, 2012	Paid		Monthly	1	\$109,311.24	\$109,311.24			
Sep 01, 2012	Paid		Monthly	1	\$109,436.09	\$109,436.09			
Oct 01, 2012	Paid		Monthly	1	\$109,920.56	\$109,920.56			



Premier 9.0 Loan Enhancements

- Support Contractual Escrow Only Payments

Start Date	Frequency	Number	P/I Amount	Escrow	Other Escrow	Rate	Skip
10/01/2015	Monthly	13	153686.03				<input type="checkbox"/>
11/01/2016	Monthly	1	153686.03				<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>
	(None)						<input type="checkbox"/>

Maturity Date: 11/01/2016

[Additional Payment Schedules](#)
[Recalculate Maturity Date](#)

Alternate Payment Schedule





Premier 10.0

Start of the Real-time
Processing Journey

Real-time Processing

- Why real-time?
 - Evolution of faster payments
 - Reduced risk exposure
 - More intuitive for customers due to 24*7 access online and mobile access
 - Easier for an FI to support if transactions are posted in customer initiated order
 - Exception Management
- What is real-time?
 - Foundations
 - Real-time Lending
 - Real-time Deposit Processing
 - Exception Management
 - Processes that will remain part of the batch update



Real-time Foundations

How do you envision real-time being enabled?

- Would you implement institution-wide for all transactions?
- Would you implement on retail vs commercial?
- Controls by application (e.g. DDA, SAV, COD or LAS)?
- Controls by channel/transaction code (e.g. ATM, POS, Teller, ACH, In-clearings, On-line, Wire, etc.)?

What we are thinking ...

- Not all FI's will want to utilize real-time the same way
 - Institution-level parameter to maintain current intra-day memo environment
 - Optional controls for enabling real-time processing
 - Ability to process a batch of transactions via a real-time service or at EOD
- Additional security controls required
 - Manual transaction entry / backdating transactions
 - Exception review and processing
- Balance display and inquiry changes
 - Suppress memopost activity for all real-time transactions
 - Re-label memo balance fields



Real-time Foundations

In a real-time processing environment which transactions are more important to be real-time?

- Internal sources (e.g. TMS posting, error correction (same day), reverse (prior day) and repost, Teller)
- Customer-facing transaction sources (e.g. ATM, Mobile, On-line)
- External sources which provide files (ACH, IF4 Files)

What we are thinking ...

- There is a strong demand for real-time loan payment processing
 - Reverse and repost payments
 - Error correction
- With customers having 24*7 access to their accounts via mobile and on-line channels there is a priority on real-time processing of electronic transactions
- Existing memopost process provides real-time authorization for deposits



Real-time Lending

What are some of the real-time considerations for lending?

What we are thinking ...

- Loan real-time requirements retail vs. mortgage vs. commercial
- Real-time advances
- Available credit
- Real-time payments
- Error correct / reverse repost
- Loan billing
- Payment schedule consolidation
- Participation transactions
- Collateral valuations for asset based lending



Real-time Deposit Processing

What are some of the real-time considerations for deposit processing?

What we are thinking ...

Pre-authorizations - (e.g. a restaurant transaction authorized for one amount, but the debit comes thru for a different amount which includes a tip)

- Temporary holds until debit posts (replaced by debit transaction once matched)
- Not displayed in history but they reduce available balance
- Processing controls for post-all nonpost-all parameters
- Sorting of non real-time transactions
- Sweep processing considerations
 - Is there a need for on-demand or point-in-time sweeps
 - EOD sweep processing still required
- Optional real-time or batch fees for each fee / charge
- Read sort pattern at the point of presentment for transaction settlement and transit totals
- Calculate and assign float, compute deposited items and cash in/out amounts



Real-time Exception Management

When posting real-time transactions is exception management required real-time or would “Day-2” exception management still exist? If yes, what types of exceptions would you like to be made available for real-time exception management (e.g. Suspect stop pays, NSF items, Nonposts, ACH exceptions, Positive pay items, Large dollar exceptions, Loan exceed available credit, prepayment, etc.)

In a real-time processing environment would your FI want to have fees assessed real-time? If so, what types of fees would you envision being assessed real-time (e.g. NSF fees, charge back/redeposit fees, stop item request fees, official check request fees, interim statement printing fees, loan advance, late charge, manual, recurring, over limit, extension fees, etc.)

What we are thinking ...

- New real-time exception processing parameters based on the type of exception
- Real-time decision plan tables, default decisions, “force” logic, carryover flag, processing cutoff time, flag to indicate exceptions that have been reviewed and decisioned
- Option to nonpost exceptions vs. reversing/crediting back returned items
 - Date and time used for exceptions
 - Impact of exception decisions on other transactions
 - Returned stop that could pay NSF items
 - Pending exception when another transaction authorization is requested



Processes that will remain part of the batch update

- Integration entries
- Report generation
- Notification and statement production
- Recurring transfers
- Interest accrual and payment
- Service charging
- Initial and continuous overdraft identification
- Fee/Charge assessment
- Sweep processing



Engage

Dan Senft
Product Management



Engage Vision

An integrated, intuitive user experience
allowing bankers to serve customers
anytime, anywhere



Benefits of Engage

Enhanced
Customer
Service

Enables
Branch
Transformation

Banker Mobility

Generate New
Account Growth

Streamlined
Employee
Training



Platform for Innovation



Key Updates since Forum

- Installed at first beta site in August with general release planned in Q4 2017
- Project Statistics
 - 35 total development sprints to build Profiles and the Engage Framework
 - Over 1,000 functional user stories completed
 - 423 Premier fields mapped to ESF





Engage: Profiles

First Module

Components Powered by Fiserv



Visual Styling

Fiserv Design
Language



Data Platform

Enterprise
Services
Framework



Banker Experience

Bank Solutions
Platforms

Integrated Fiserv
Datasets



Engage: Profiles Overview

Overview

- Tablet-optimized interface focused on customer and account profiles
- Leveraging Enterprise Services Framework messaging to deliver data

Key Features

- Modern, intuitive design
- Enhanced search (simplified criteria, user search history)
- Digital channel indicators for certain products
- Content groups highlighting key information
- Tabbed browsing
- Quick views



View of Engage: Profiles

ENGAGE Home Customers Admin Fiserv User 1234

Search for a Customer or Account Martha Roosevelt + NEW TAB

MR PERSONAL CUSTOMER
Martha Roosevelt
Martha Roosevelt

BANK REPRESENTATIVE (1) >
Personal Banker
0

Summary Accounts Relationships More ▾

Contact Info >

No current address found

Business Phone (1 of 1) (402) 222-7777

Identification >

SSN 444-38-4998

Date of Birth April 4, 1966 (Age 50)

Accounts >

	10106 0269 200269	-275.00
	10300 0029 400029	125,000.00
	10407 0024 500024	65,500.00

(3 of 4) [MORE ACCOUNTS](#) >

Transactions > from: 10300 0029 ▾

JUN 25		Interest 12:00 AM 4 years ago	7,500.00
		Interest Paid By Check 12:00 AM 4 years ago	-7,500.00
JUN 26		Deposit (Force Re-Open) 12:00 AM 5 years ago	125,000.00

Notes > [+ ADD NOTE](#)

- Martha requested a callback next Monday
- Interested in opening a HELOC for her home



Features Focused on Efficiency

Quick Views

PERSONAL CUSTOMER
SS SAMANTHA SUE ROOSEVELT

Summary Accounts Relationships

Contact Info

Address (Primary Address)	1234 MAIN STREET LINCOLN, NE 68512
E-mail Address	SSR@TESTIT.COM
Home Phone	(444) 555-6121

Identification

SSN	323-55-6464
Identification 1 Value	H-34566778 Expires 5/25/2022
Date of Birth	July 7, 1977 (Age 38)

Last Updated: 8/2/2015 FULL VIEW

Enhanced Search

martha

Customers Account: Checking

SEARCH RESULTS

- MC Martha Coolidge**
SSN 9800 | PH 1234 | DOB 03/03/75
- MR Martha Roosevelt**
SSN 4998 | PH 7777 | DOB 04/04/66
- MW Martha Washington**
SSN 2130 | PH 1234 | DOB 02/01/62

Tabbed Browsing

THOMAS JEFFERSON x x ABE LINCOLN x + NEW TAB

PERSONAL CUSTOMER
AL Abe Lincoln

Summary Accounts Relationships More



Key Technologies

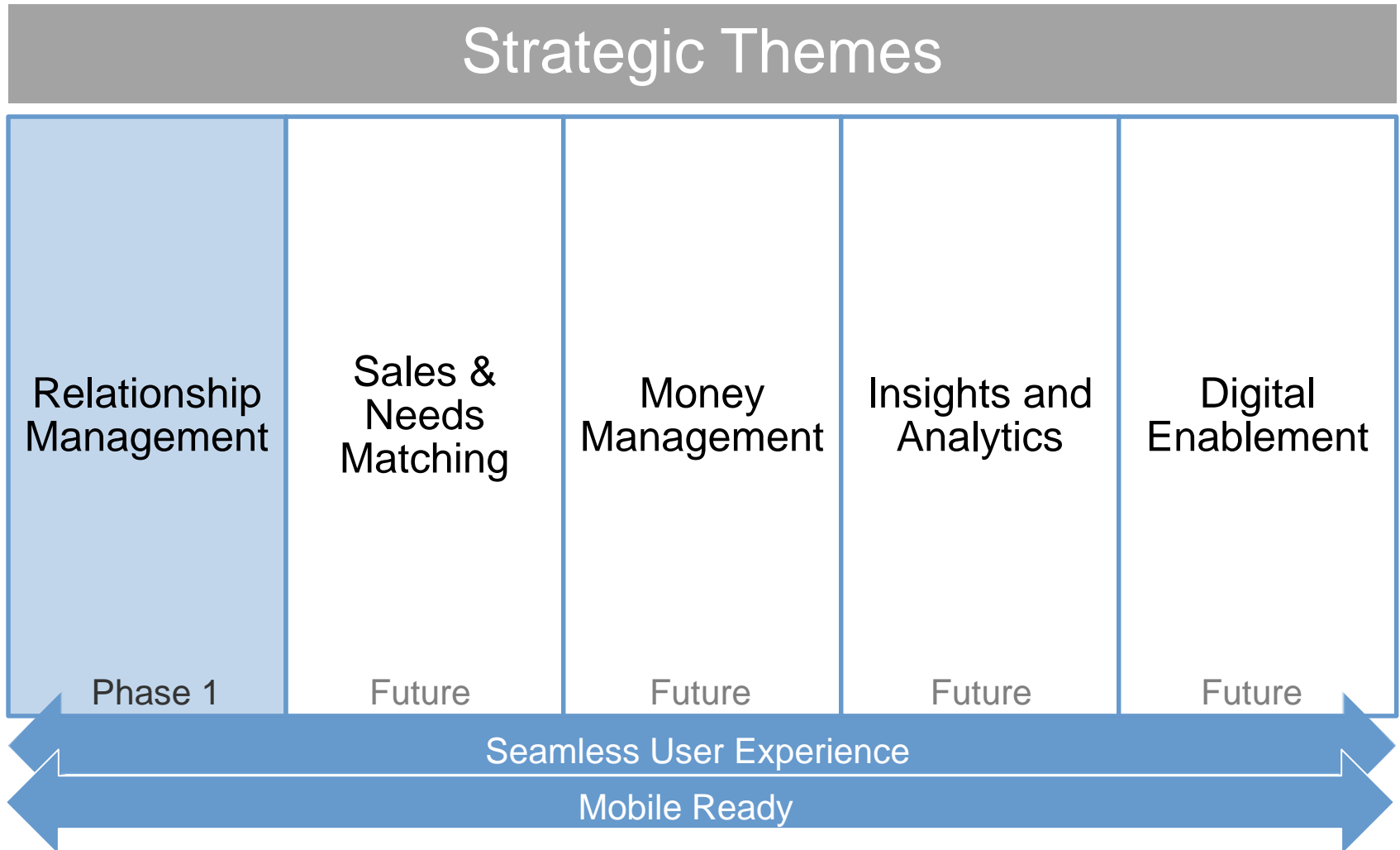
- HTML5 – Angular JS
 - JavaScript framework for front-end web development
- ASP.NET MVC
 - A lightweight, highly testable presentation framework
- WCF Web Services
 - Unified programming model for building service-oriented applications
- ESF
 - Fiserv's enterprise integration platform





Strategic Priorities

Engage Strategic Pillars





Beta Partnership –
Union Bank & Trust

Call for Beta Clients

If you are interested in being a beta for Engage please contact your AE.

Connect with me:

Dan Senft

daniel.senft@fiserv.com





Break (15 minutes)

Enterprise Services Framework

Jamie J Deterding
SVP – Product Management



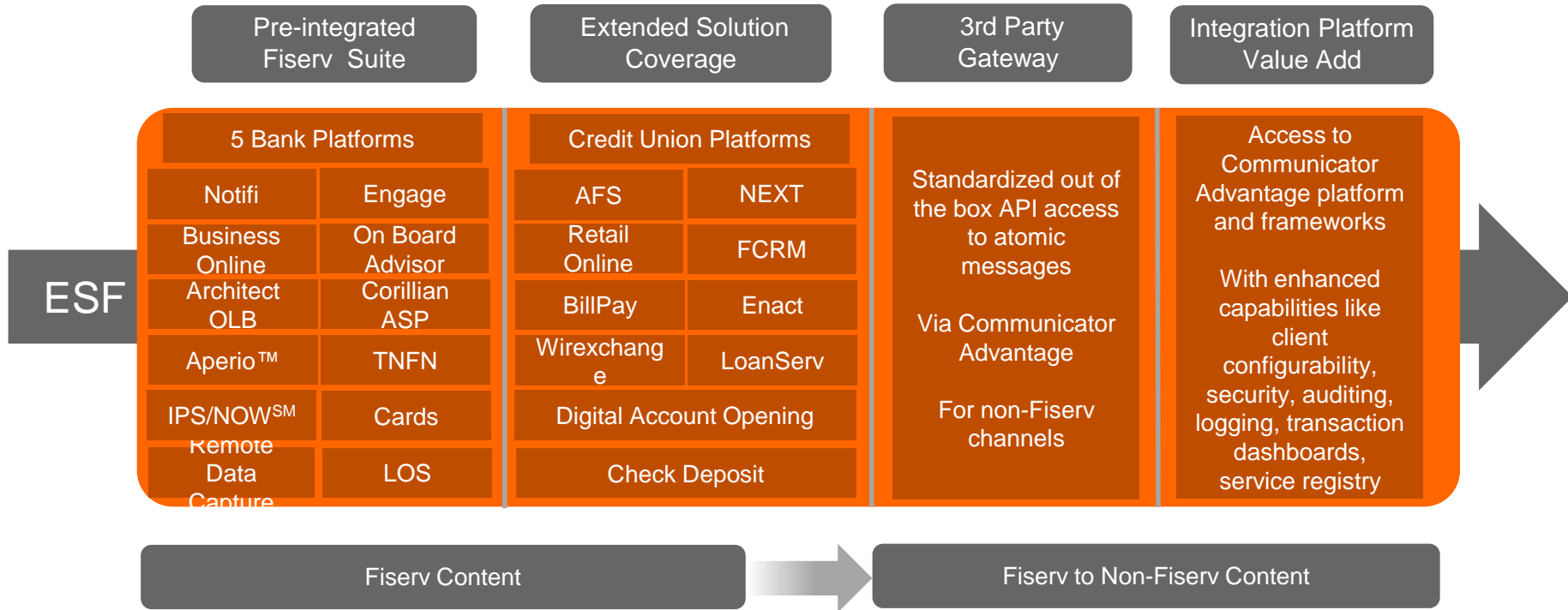
In This Session

Integration done right is more than a means of surviving; it's a way to engage, innovate and differentiate.

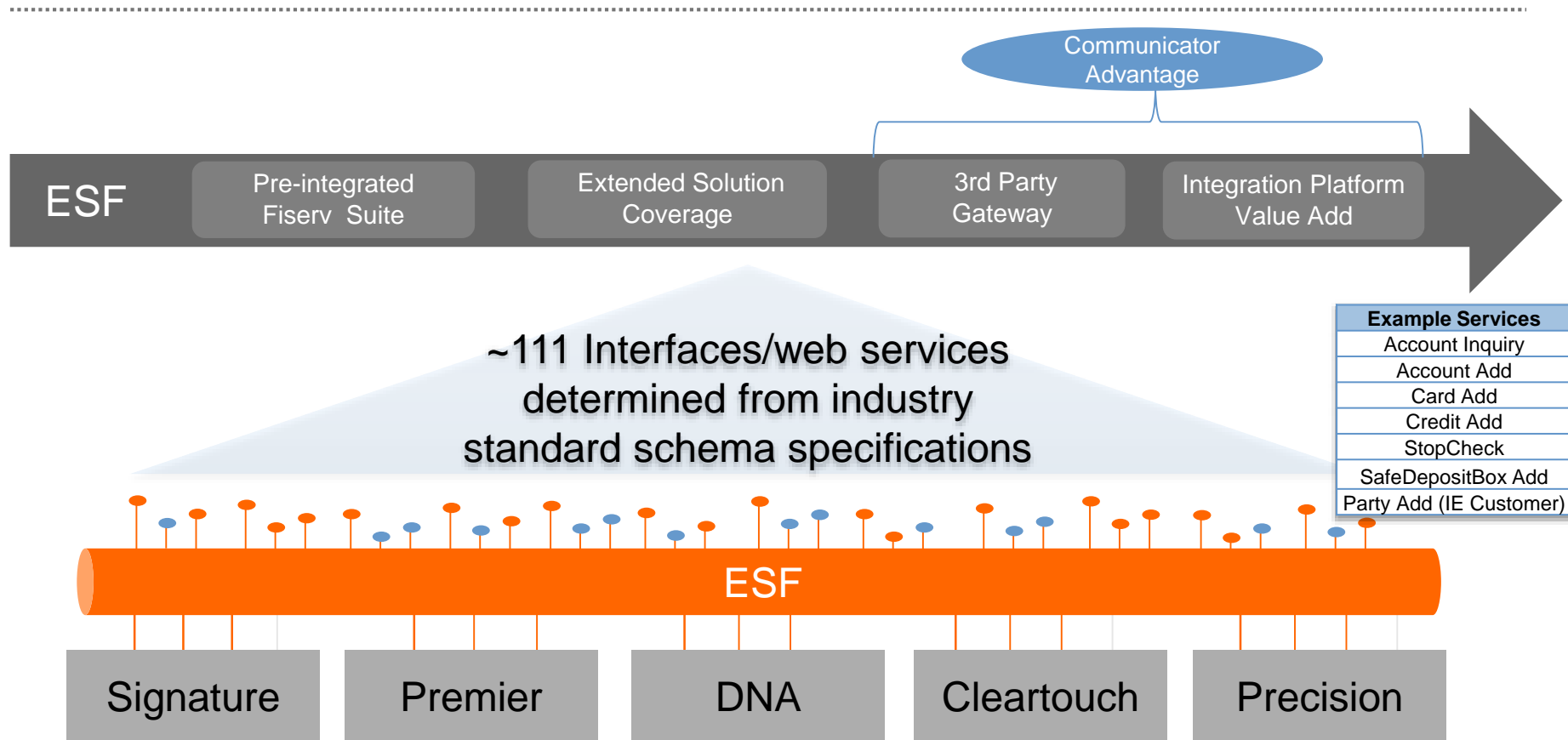
In this session, you will learn about:

- Enterprise Services Framework
- Communicator Advantage
- Product Strategy & Roadmap
- Product Deployment Topography & Release plan

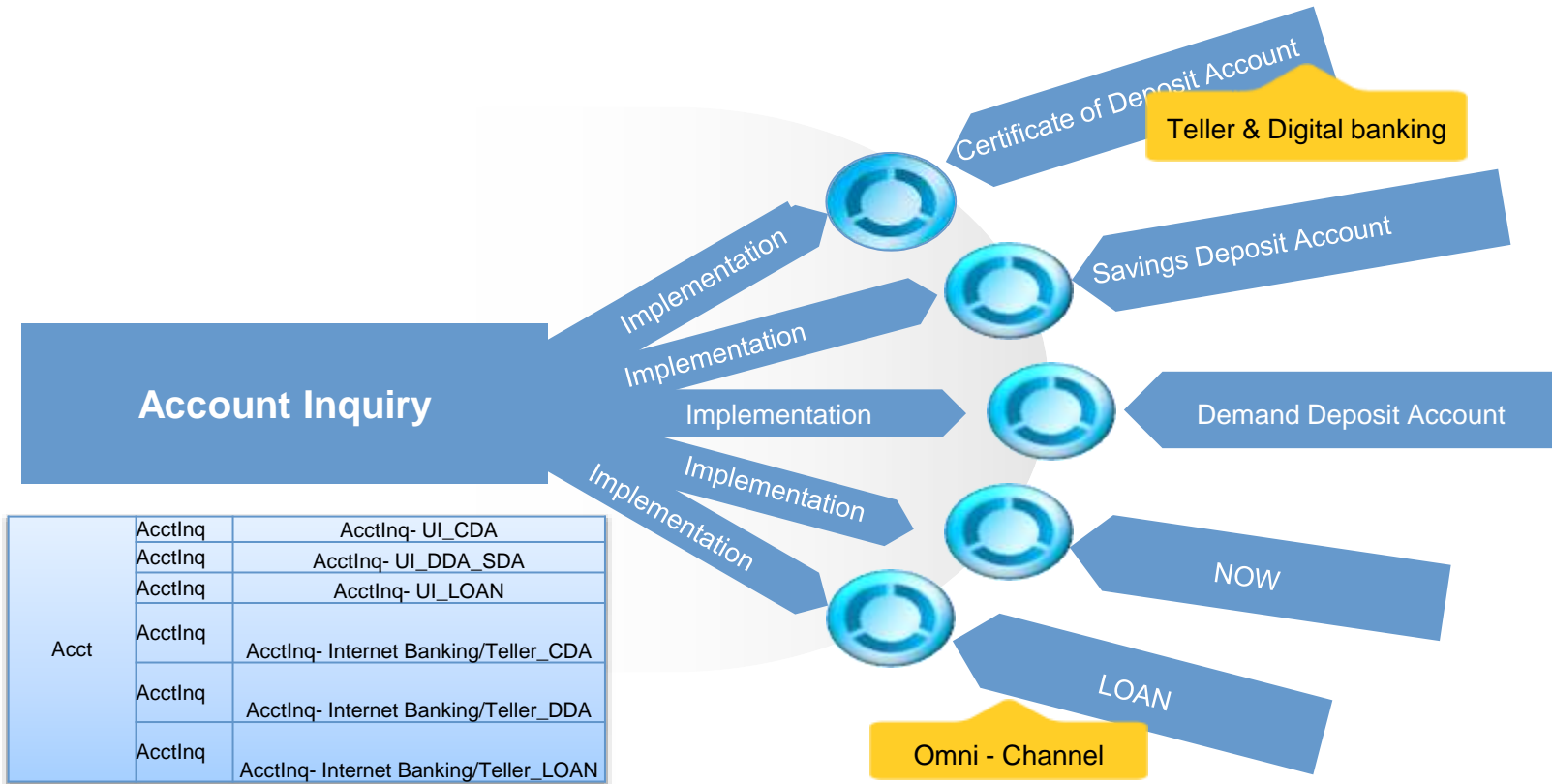
ESF / Communicator Advantage™



Services – Depth of functionality

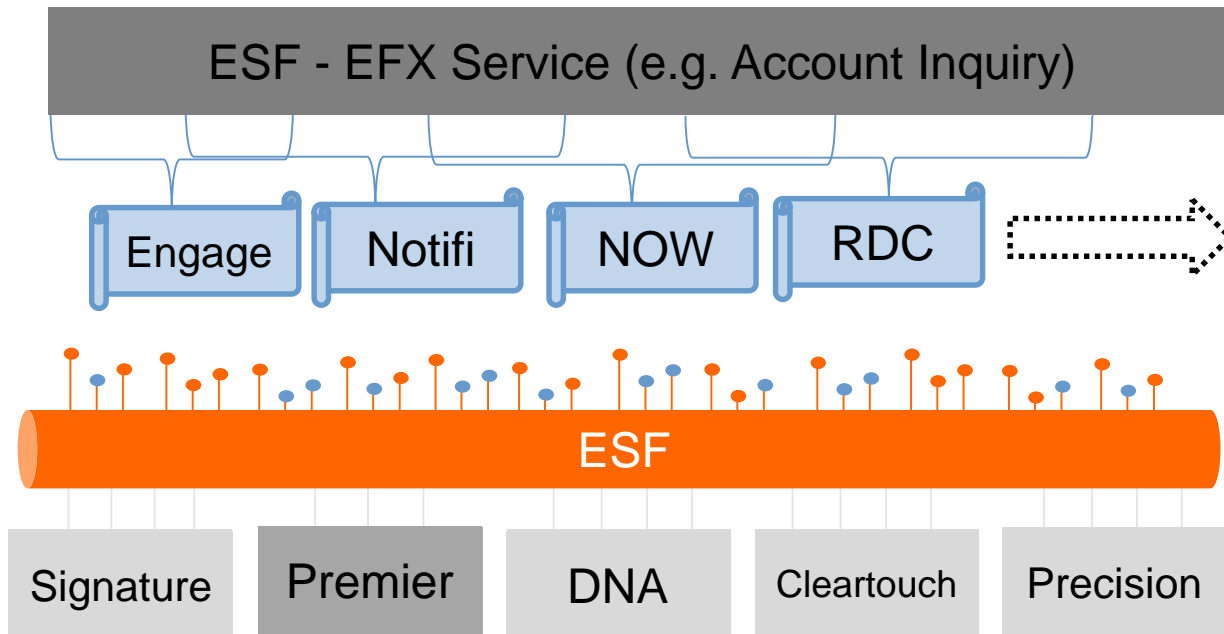


Service Implementations - Breadth of functionality



Priority for Services and their implementation

ESF target is about delivery the depth of services (111) as well as the breadth of functionality with each service for various channels



EFX: Enterprise Financial eXchange



BIAN Service Domain Definition

BIAN Service Domain	Definition
Account Management	Service domains that support account related services for cash/currency and reward point accounts. It includes account opening as well as account maintenance services.
Cards	Service domains for all cards related products with operations related to creating, maintaining and retrieving card records. Examples include responses to specific requests like card activation, card limit validation, card current status, PIN change and card transaction history.
Party	Service domains that cover the different party/customer reference information that is maintained by the bank for its institutional, corporate and consumer customers.
Payments	Service domains supporting payment transactions, including the various connections to payment networks, central cash management and check processing.
Servicing	Fulfillment capabilities for various customer servicing support functions in particular customer case resolution and analysis, and customer orders.

BIAN: Banking Information Architecture Network



Service Roadmap for Premier

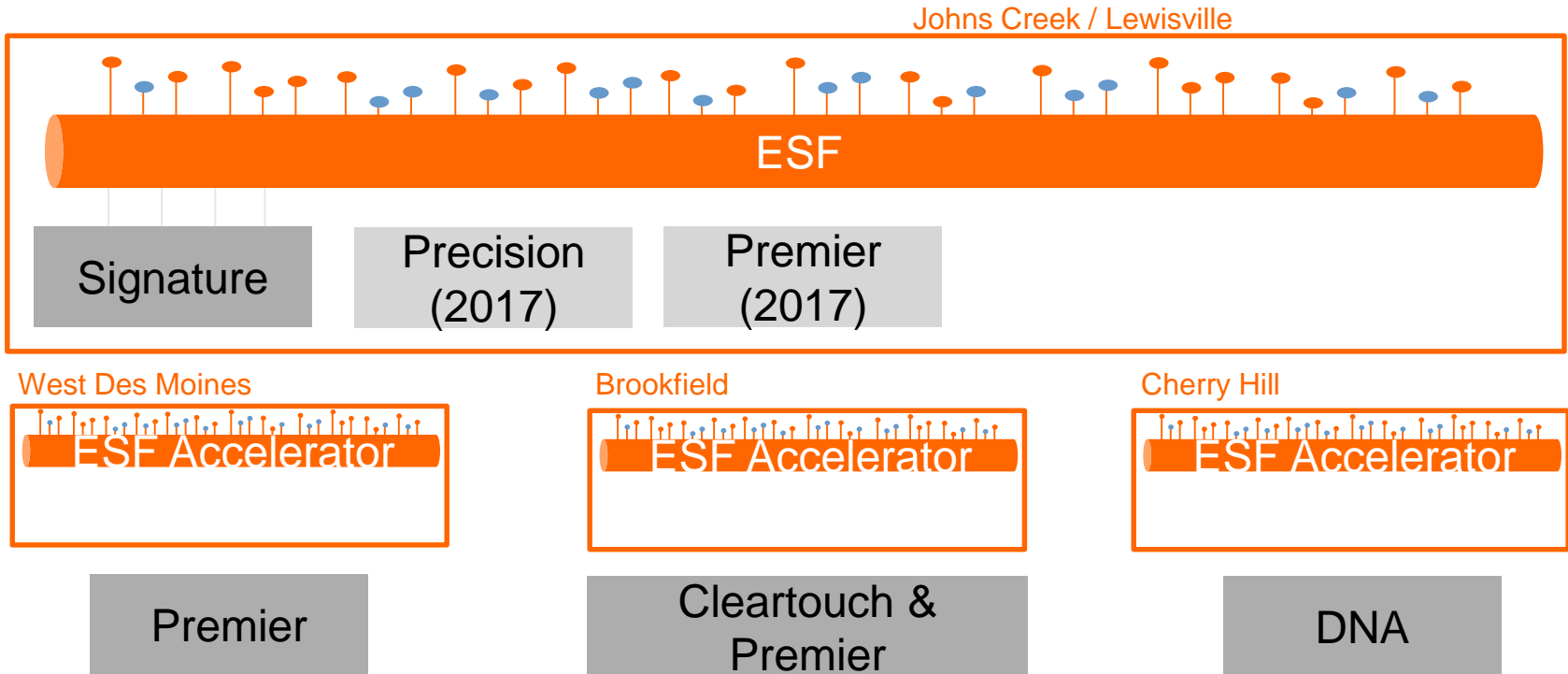
ESF 7.1 [Mar 2017]

BIAN Service Domain	Services	Implementations
Account Management	15	48
Cards	10	10
Party	4	4
Payments	5	5
Servicing	1	1
Total	35	68

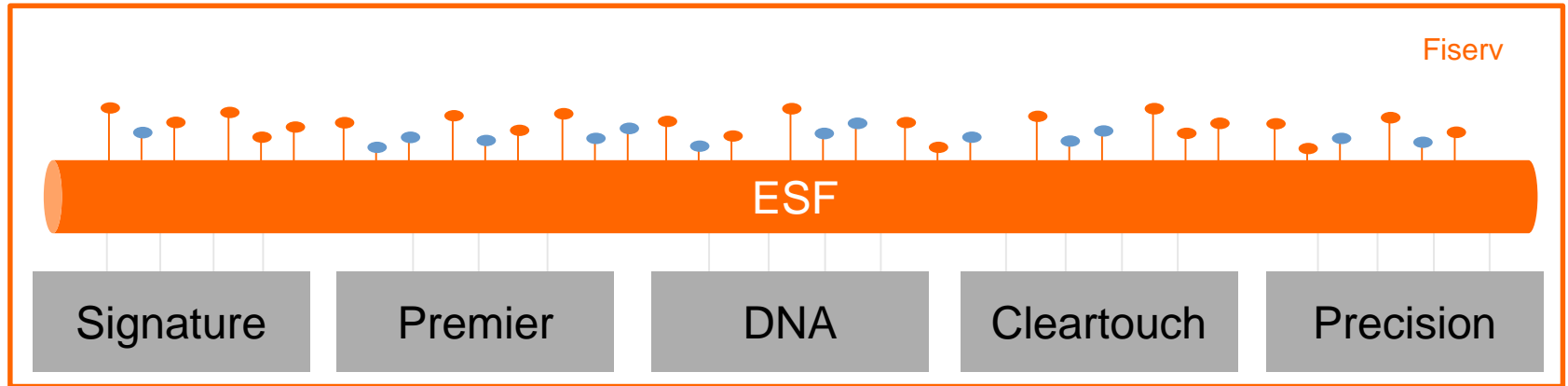
*In addition to these services, we have around 18 services that were built for clients some of which are in the pipeline for future standardization



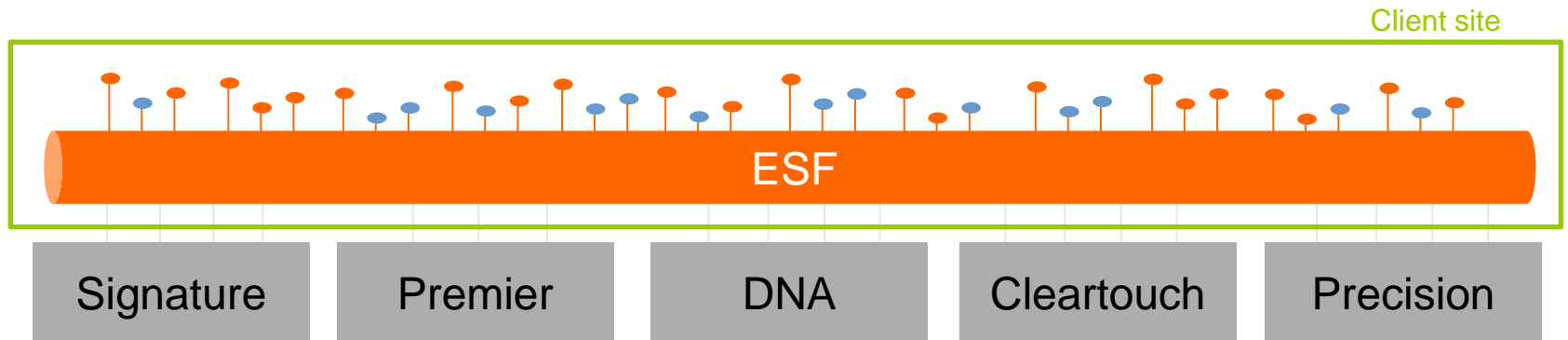
ESF Acceleration model: Build a Multi-Data Center and place ESF close to the Core



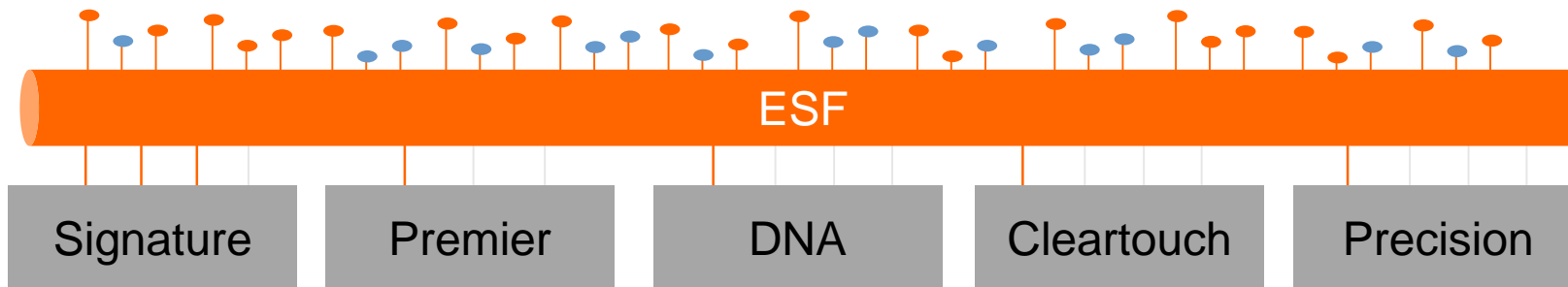
ESF can be hosted within Fiserv or....



...hosted on-premise at the client site, or.....



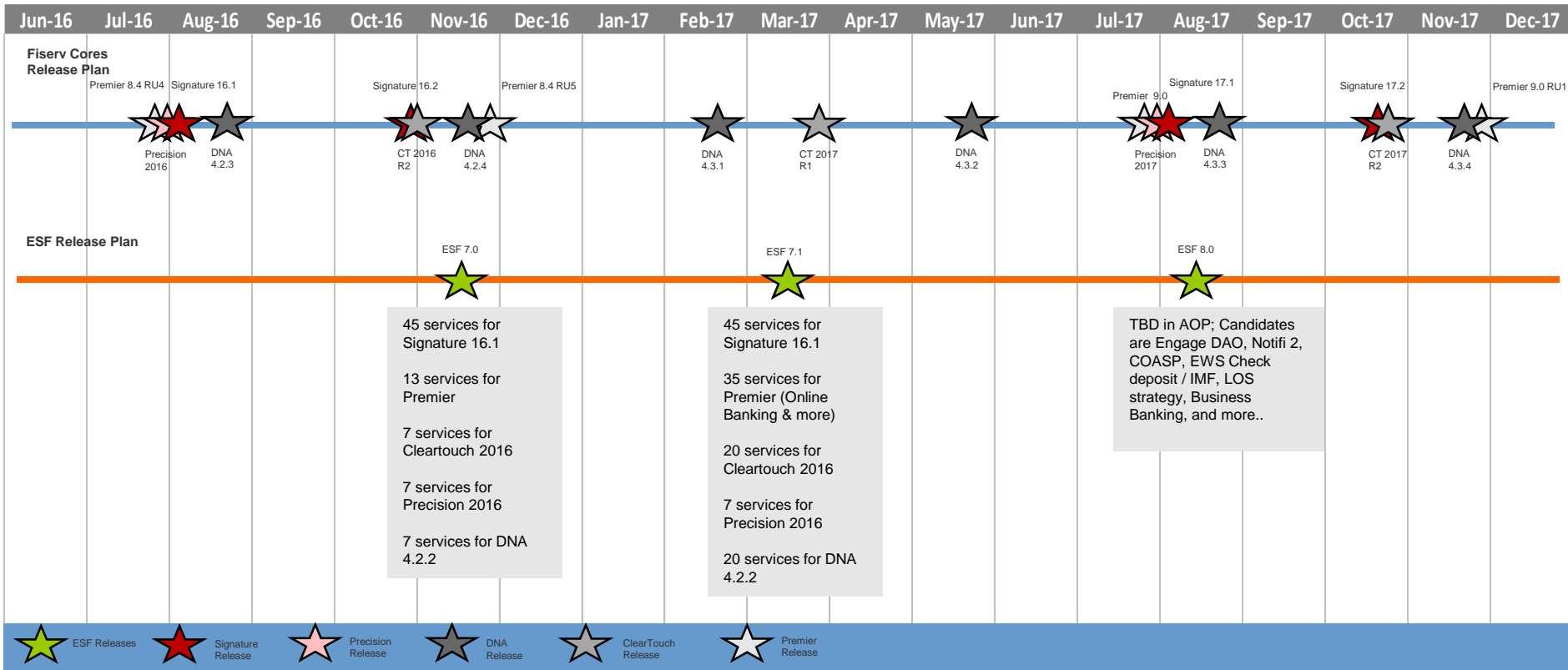
FOCUS: ESF 7.0 MVP Release in November 2016



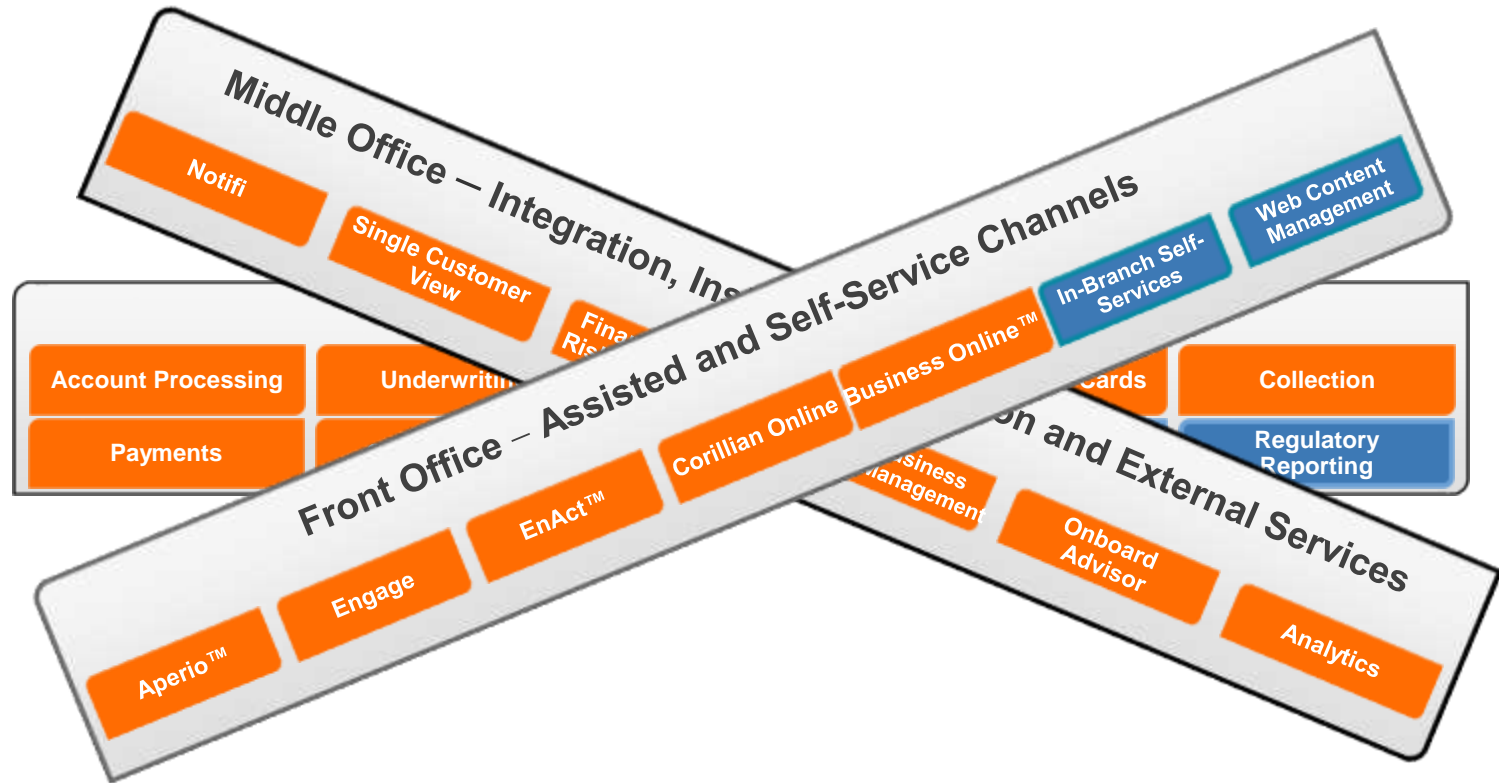
The next release will be in November with ESF 7.0 and will have 13 Premier Services for new solutions: Notifi, Engage, RDC, IPS/NOW, Aperio



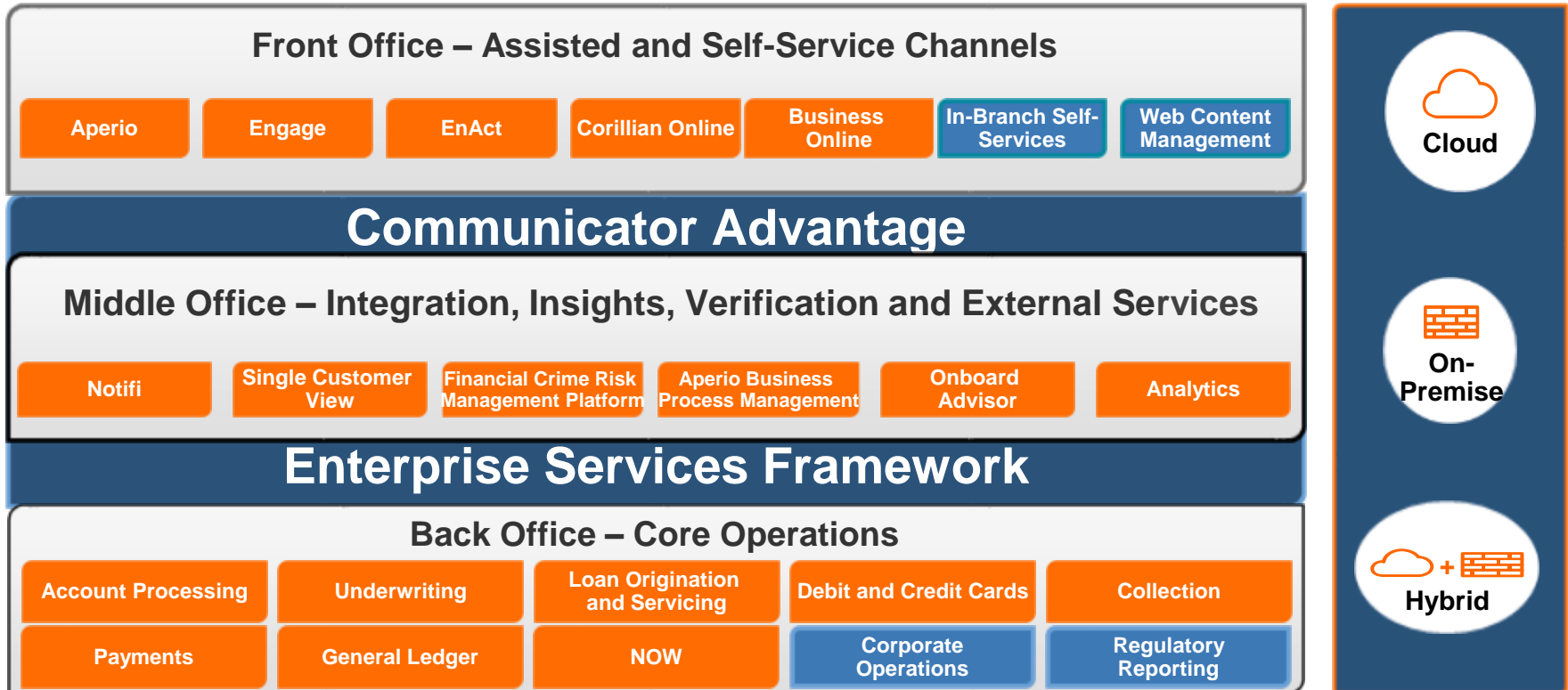
ESF Release Timeline – Provider Cores & ESF



The World of Banking Is Complex



Integration Done Right With ESF



Notifism

Kent White



fiserv.

Notifi

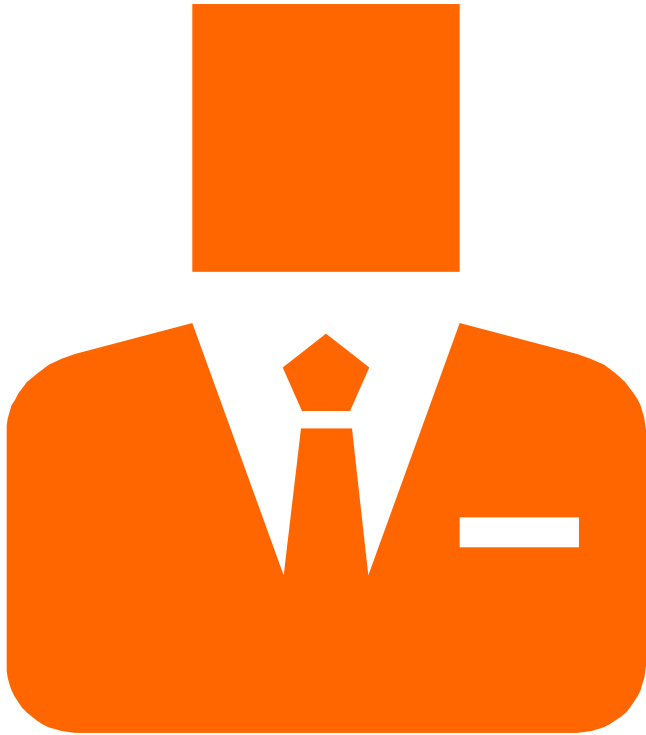
Delivering alerts, notifications and
events
to any device or system in real-time.



Agenda

1. Product Overview
2. FI Value
3. Current Roadmap Development
4. Future Roadmap
5. Pricing Model
6. Road Map Investment Discussion

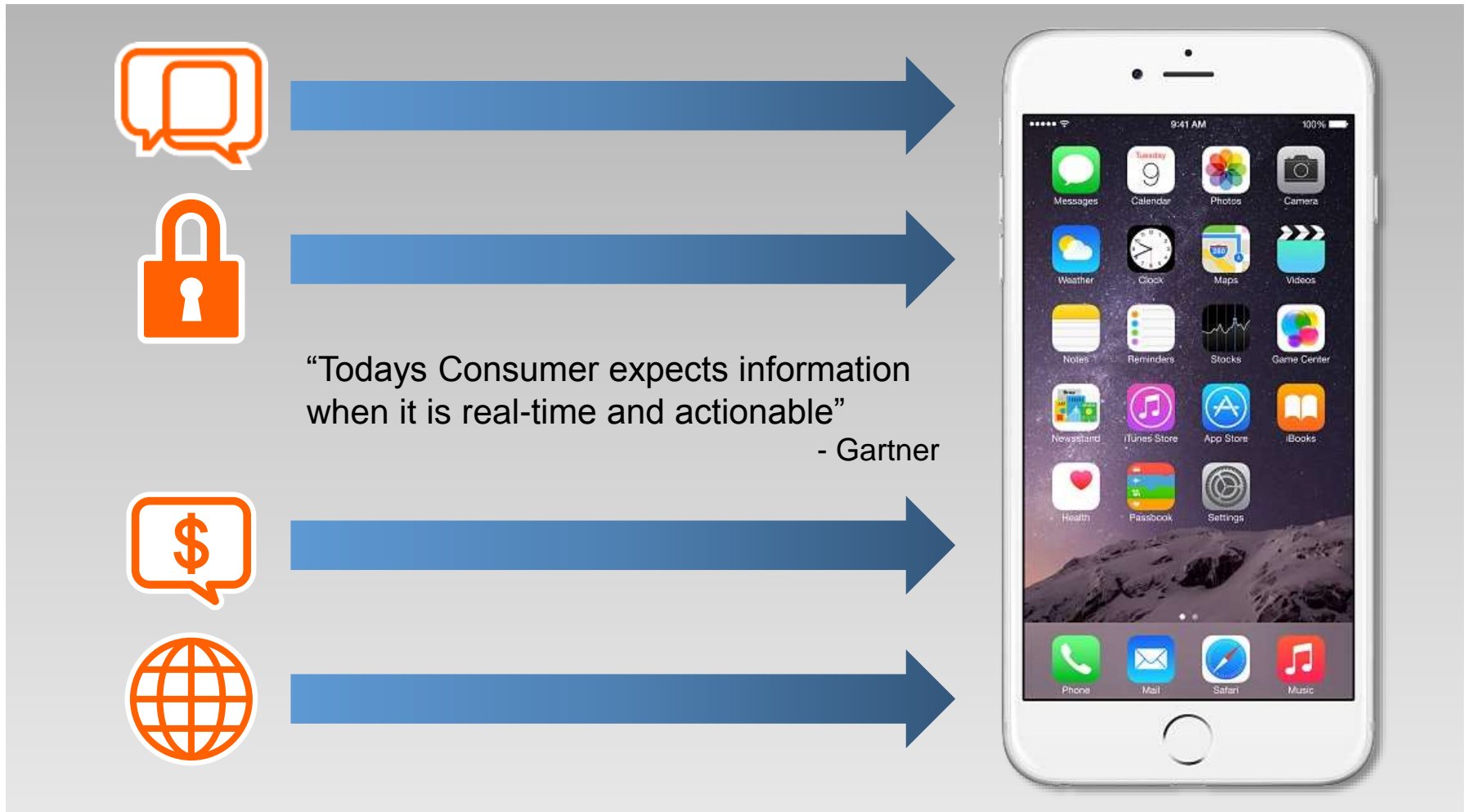




Challenge

Business Problem

Demands for real time alerts set by non-financial interactions

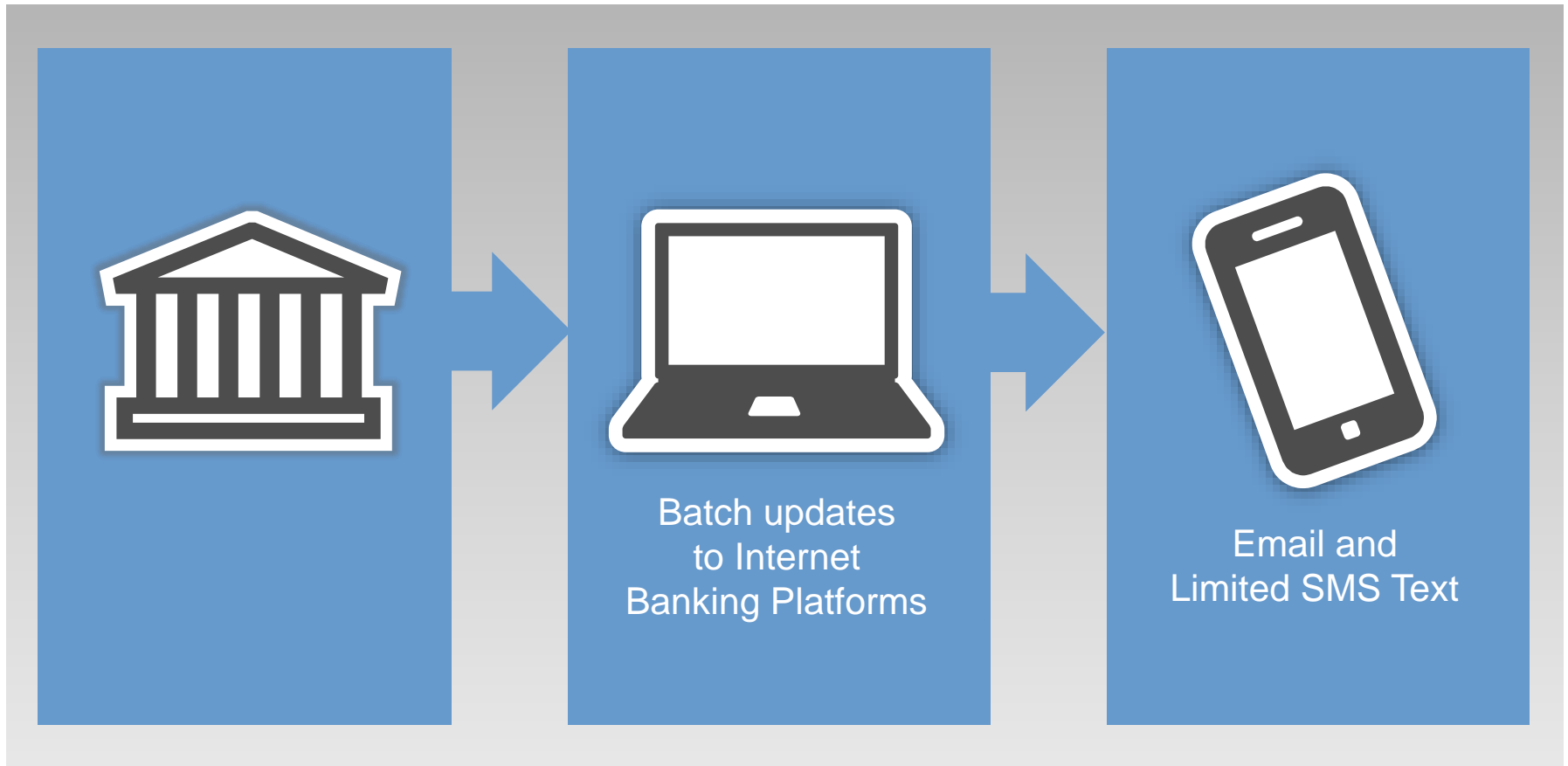


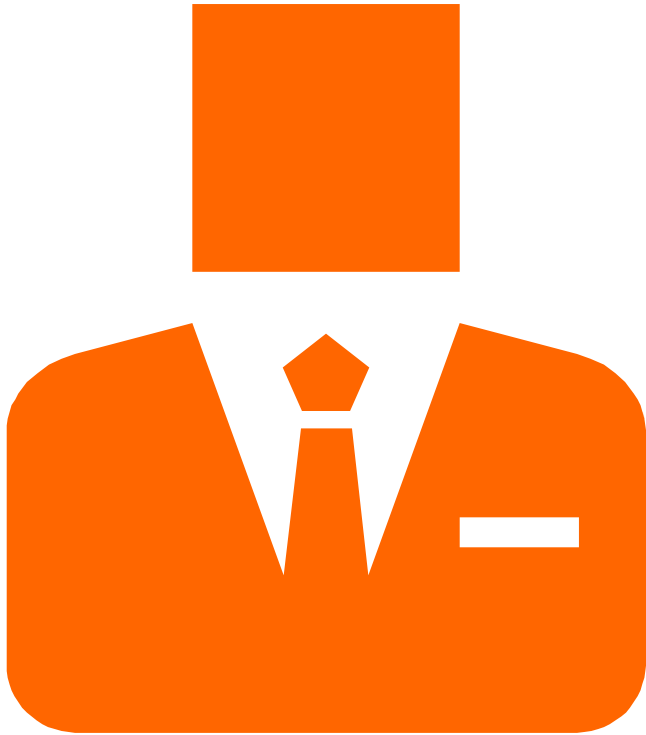
“Today's Consumer expects information when it is real-time and actionable”
- Gartner



Current Offerings Are Limited

One Way, Not Intelligent, and Not Holistic





Opportunity

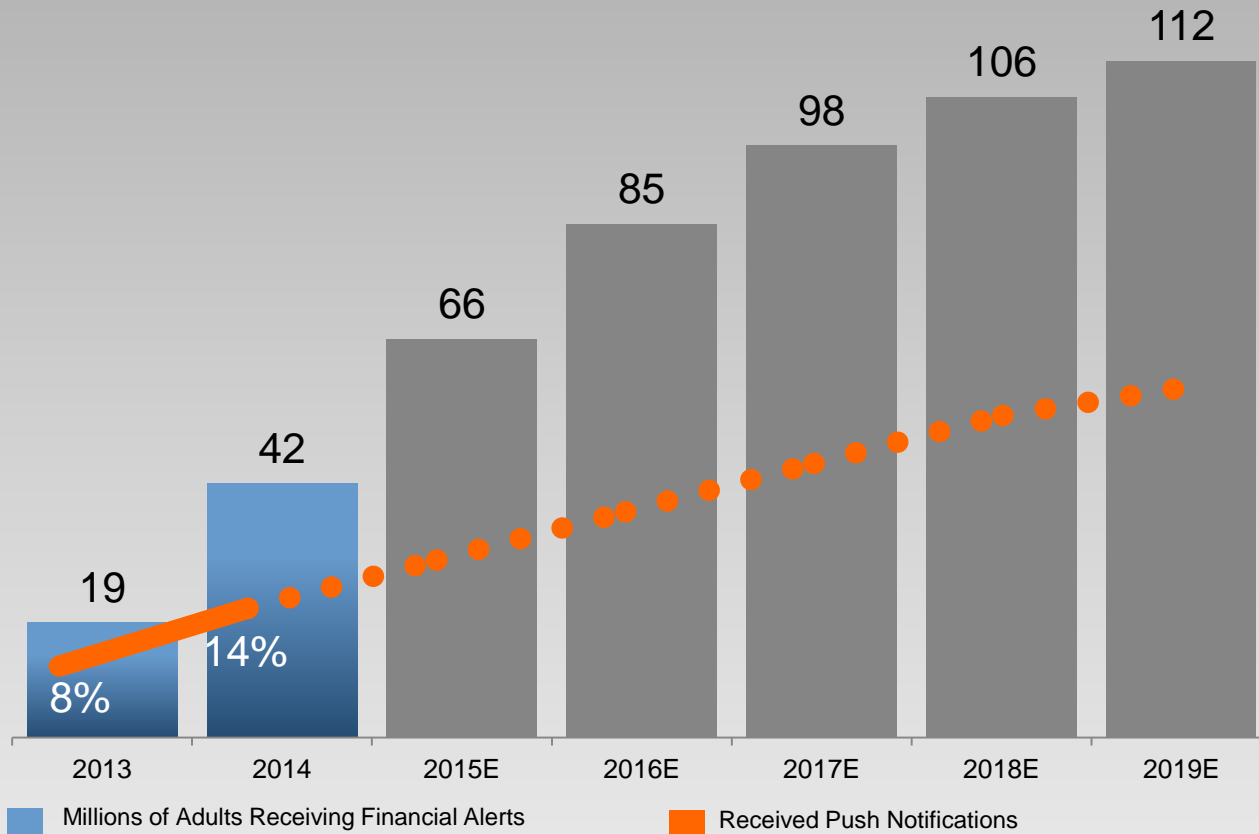
Consumers See Value In Notifications From Banks

Usefulness of Push Notifications



Future Trend

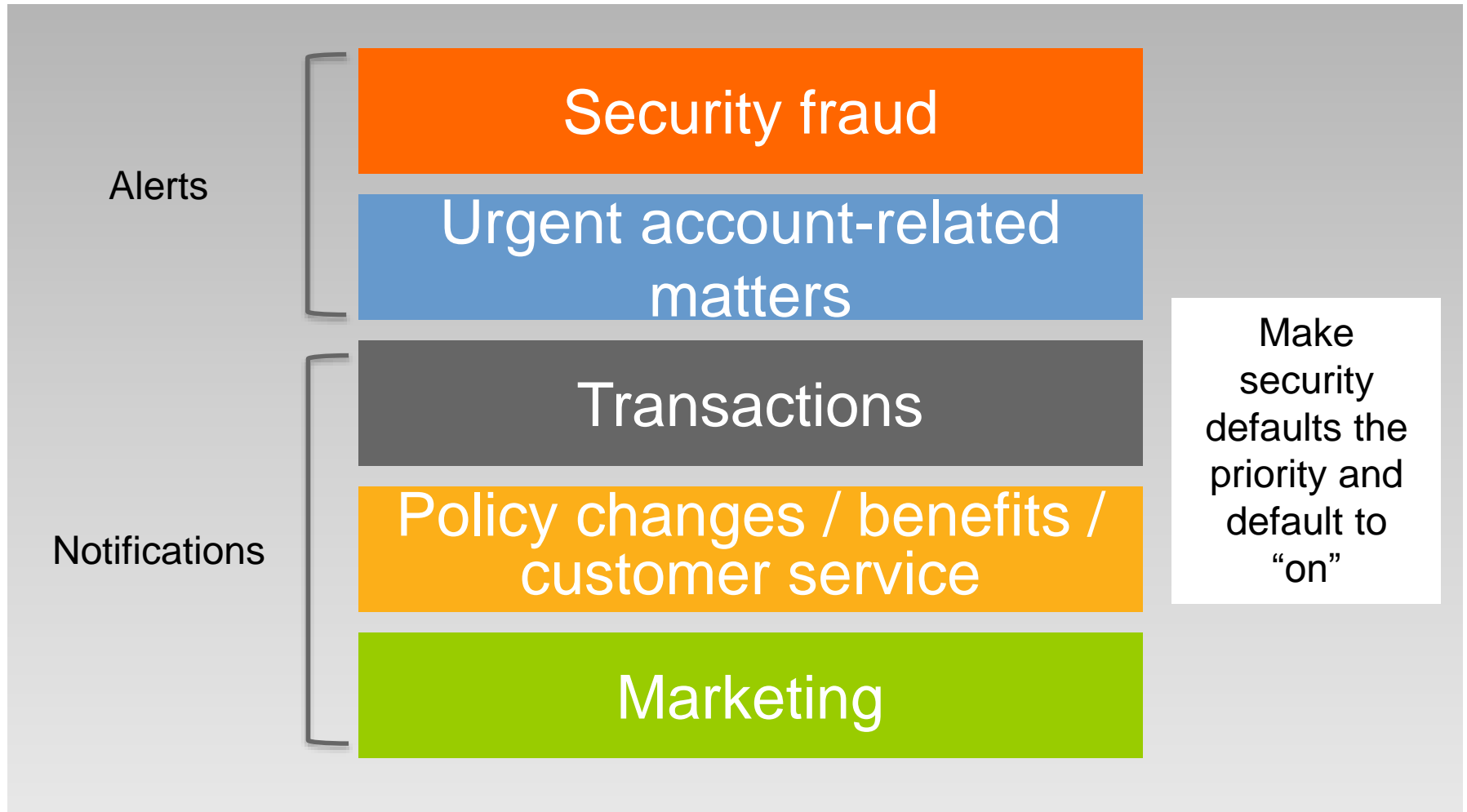
Over 50% of US Adults Will Receive Financial Alerts by 2019



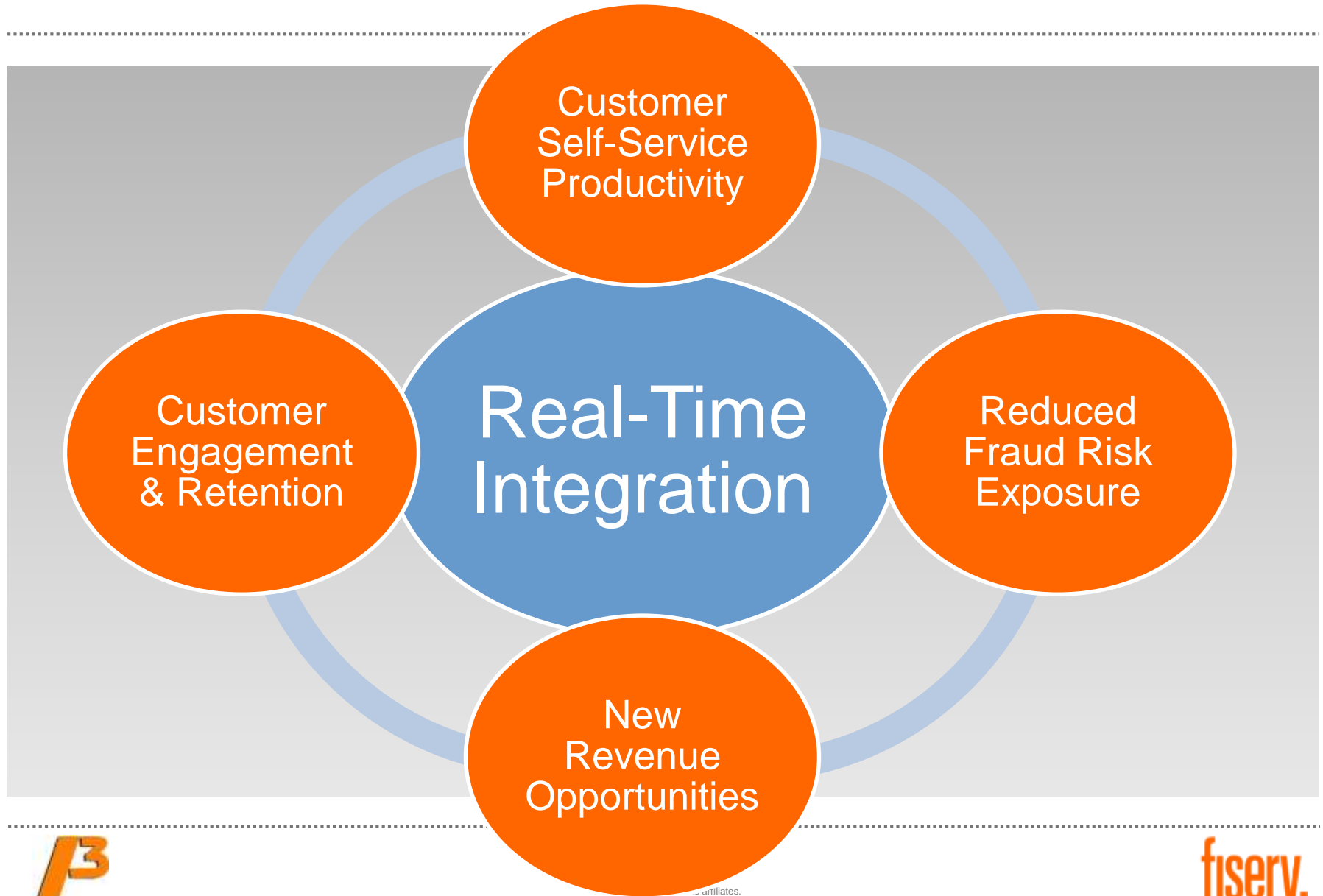


Focus Group

Our Consumer Research Results



Financial Institution Value Proposition



affiliates.



User Value Statements

Customers expect relevant information delivered on demand from their banks.

Alerts allow customers the **flexibility to choose how and when** information is delivered.

Decisioning is put in the hands of the customer at the time of the event, making **it easy to manage their money** (no need to go into app).

Bankers are looking to enhance customer interactions in order to stay competitive.

Alerts create **new efficiencies** for banks and their customers.

Alerts further **mitigates risk** for customers and the bank.

Banks are continuously looking to increase customer trust and empower people.

Alerts provide customers a **sense of security** by allowing them to control their finances and make **decisions in real-time**.

Alerts give bankers the **confidence to drive customer trust** in their financial institutions.



Specific Financial Institution Value Drivers

Customer Self Service Productivity

Reduce Support Calls and Branch Visits

- End users get notified of conditions and are directed toward the actions to take.
- Customers that use alerts have fewer branch visits

Customer Engagement and Retention

Users engage with the brand more frequently

- Receiving notifications increases touch points and calls to action.
- Alerts users engage with the brand more often.

Reduced Fraud Risk Exposure

Lower costs due to fraud exposure

- Notifying customers of questionable activity reduces fraud exposure windows and reduces financial losses.

New Revenue Opportunities

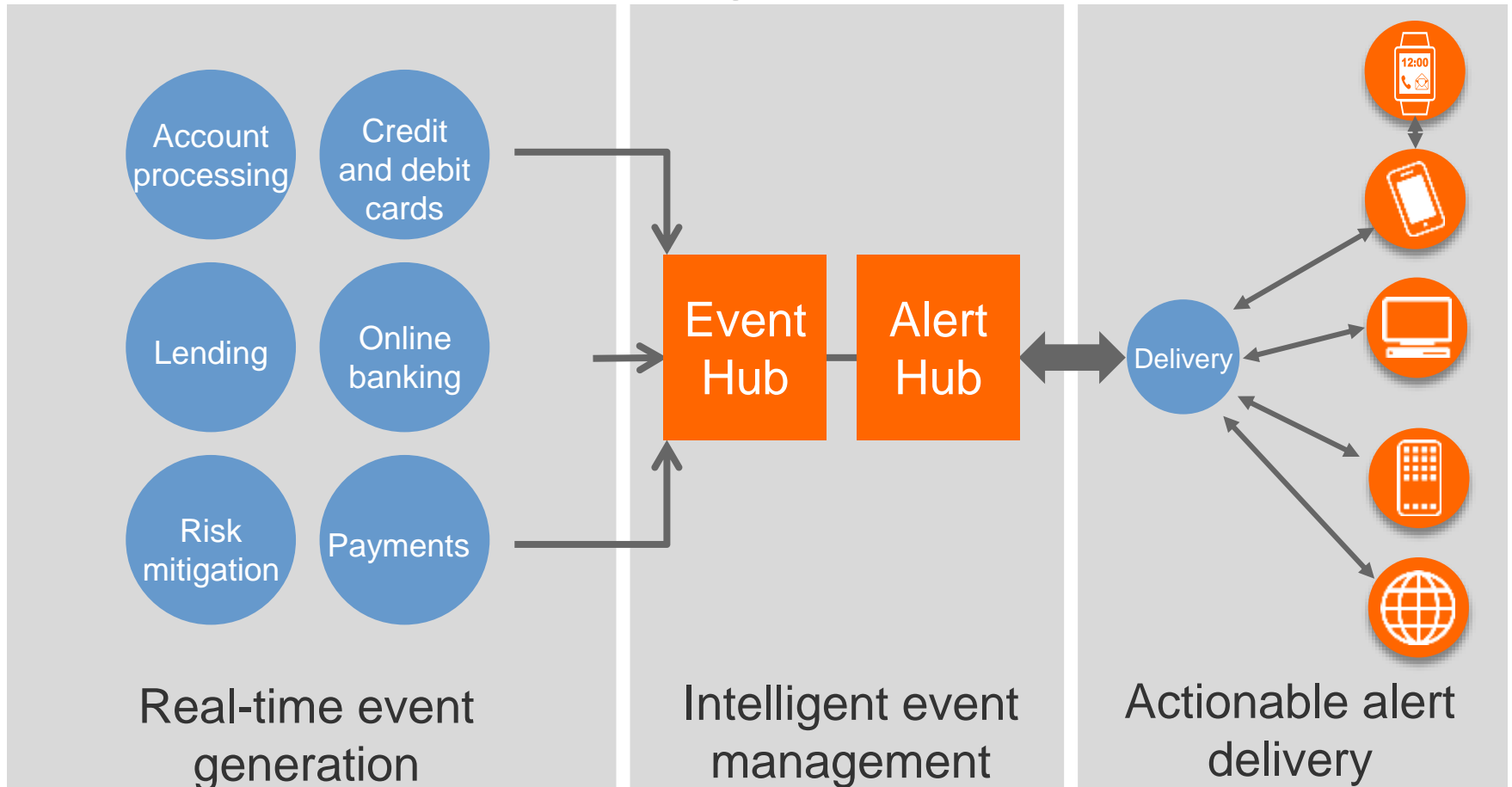
Notifications can lead to offers and increased transactions

- NSF alerts can drive users to use overdraft protection plans.
- Transactions activity is higher for those receiving bill pay alerts.



Notifi – Events and Alerts Vision

Real-Time, Intelligent, Actionable

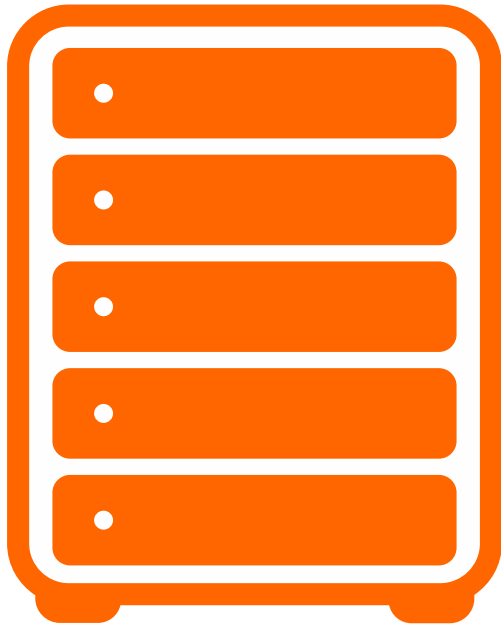


Notifi Alerts- Premier Core & RO/BO Online Banking

Phase 1 Alert List-(28)

- Account Balance Above Threshold
- Account Balance Below Threshold
- Account Status Changed
- Address has been changed
- ATM Withdrawal over XXXX dollar (\$) amount
- Check Number XXXX has cleared
- Credit Transaction Posted
- Debit Transaction Posted
- Deposit Credited to an account
- EFT Authorization Hold Added
- Electronic Draft deducted over dollar (\$) amount
- Withdrawal over threshold
- Payment Posted to a Loan
- Time account has been renewed
- Transaction Equals
- Transaction Over
- Fees charged to an account
- Hold added to an account
- Hold removed from an account
- Incoming Transfer Executed over XXXX dollar (\$) amount
- Initial Deposit Posted to Time Account
- Interest was paid to an account
- Loan Advance Posted
- Loan Past Due
- Loan Payment Due / Amount Due (at Billing)
- Online banking login has been changed
- Online banking login has been locked out
- Outgoing Transfer Executed over XXXX dollar (\$) amount





Online Banking Alert Registration User Interface- Design



Home Accounts Transfer

Home

Alerts

Manage Alerts



Account Balance Alert. Account *8000 balance is below set threshold of \$500.00. Your balance @ Jul 13, 2016 is \$-24559.78. for REGULAR XX00
Sent Jul 13, 2016

Mark as read



Account Balance Alert. Account *8000 balance is below set threshold of \$500.00. Your balance @ Jul 13, 2016 is \$-24559.78. for REGULAR XX00
Sent Jul 13, 2016

Mark as read



Account Balance Alert. Account *8000 balance is below set threshold of \$500.00. Your balance @ Jul 13, 2016 is \$-24559.78. for REGULAR XX00
Sent Jul 13, 2016

Mark as read



Accounts

Edit Accounts Print

PRM0130 TEST
XX10

Available balance:
\$791,480.08

Transfer

Recent

REGULAR
XX00

Available balance:
\$-24,559.78

Transfer

Recent



Home

7/19/2016 8:29 AM CDT (Refresh)

Alerts [\(manage\)](#)

Your account *0167 balance has recently fallen below the threshold you set of 5000.00 Your available balance on 2016-06-01T09:01:56.98-0500 is 493.71 [✔ Mark as read](#)
Sent Jun 01, 2016

Your account *0167 balance has recently fallen below the threshold you set of 5000.00 Your available balance on 2016-06-27T11:36:38.25-0500 is 493.71 [✔ Mark as read](#)
Sent May 27, 2016

Your online banking password has been changed at 2016-05-18T11:31:30.72-0500 [✔ Mark as read](#)
Sent May 18, 2016

[- Go to all alerts \(3\) -](#)

Favorite Accounts [\(edit\)](#)

[Favorites](#) [Groups](#)

Account Nickname	Current	Available
Washington Dry Cleaning Checking	488.68	488.68
Washington Dry Cleaning Payroll	490.21	490.21

Quick Launch

[Open New Account](#)





Home

Accounts

Transfer

Alerts

Overview

Alert Options

Contact Options

Sent Alerts

Create and edit any alerts.

BALANCE ALERTS

Get low balance alerts to avoid overdrafts, maintain rewards and high balance alerts to know when you have money to invest.



TRANSACTION ALERTS

Get alerts when payments or deposits post to your account.



SECURITY ALERTS

Get alerts if someone changes your information or is trying to get access to your online banking.



AUTOMATED TELLER MACHINE (ATM)

Get alerts when large ATM transactions occur or when you have made too many ATM transactions in a day.



TRANSFER ALERTS



Home Accounts Transfer

Alerts

- Overview
- Alert Options
- Contact Options
- Sent Alerts

Create and edit any alerts.

TRANSACTION ALERTS

Get alerts when payments or deposits post to your account.

Interest

Fees ^(*)

BALANCE ALERTS

Get low balance alerts to avoid overdrafts, maintain rewards and high balance alerts to know when you have money to invest.



Overview

Alert Options

Contact Options

Sent Alerts

Low Balance



When the account balance for:

Goes below this amount:

Send an alert to:

All Accounts

500.00

DDA 6010

0.00

DDA 8000

0.00

DDA 8020

0.00

SDA 1280

0.00

SDA **0019

0.00

LOAN **0028

0.00

Save

Cancel

OTHER ALERTS

Get alerts when something unexpected happens.





Home Accounts Transfer

Alerts

- Overview
- Alert Options
- Contact Options
- Sent Alerts

You selected these contact options for alerts.

EMAIL

- Delete tiffany.bahm@fiserv.com
 - Delete jeremy.wieser@fiserv.com
 - Delete kristi.alt@Fiserv.com
 - Add Email
 - Do Not Disturb
 - Add Do Not Disturb
- Send Activation Code



Delete	john.doe@fiserv.com	Send Activation Code		
Delete	jw@fiserv.com	Resend Code	Activation Code	Activate
Delete	jeremy.wieser@fiserv.com	Resend Code	Activation Code	Activate
Add Email				
Do Not Disturb				
Add Do Not Disturb				

TEXT MESSAGE

Cancel 555-555-5555 Save

Do Not Disturb

Start Time: 11:00 End Time: 5:00 Save Delete

All M Tu W Th F Sa Su

Add Do Not Disturb



Alerts

Overview

Alert Options

Contact Options

Sent Alerts

These are all of the alerts active on your account.

Transaction Alerts

Fees

ACCOUNT
SDA 1280

SEND TO
jeremy.wieser@fiserv.com

Edit

Delete

Fees

ACCOUNT
SDA **0019

SEND TO
jeremy.wieser@fiserv.com

Edit

Delete

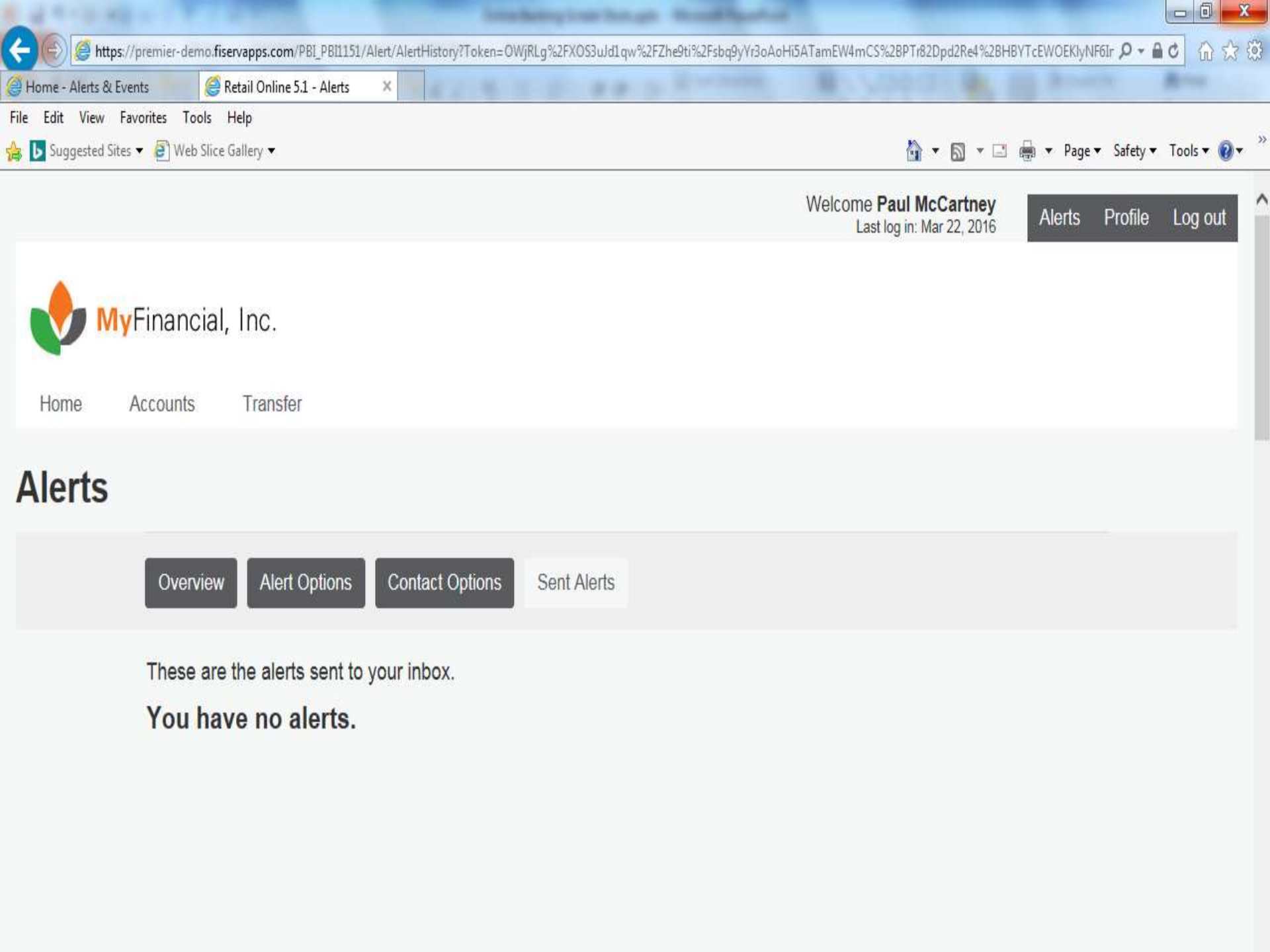
Fees

ACCOUNT

SEND TO

Edit

Delete



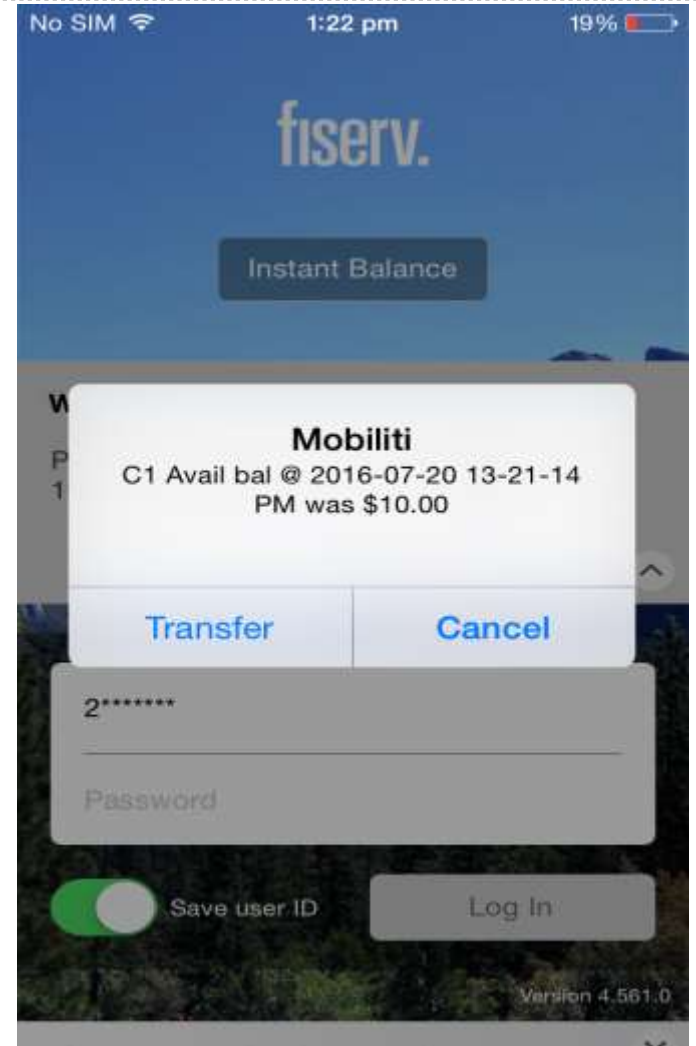
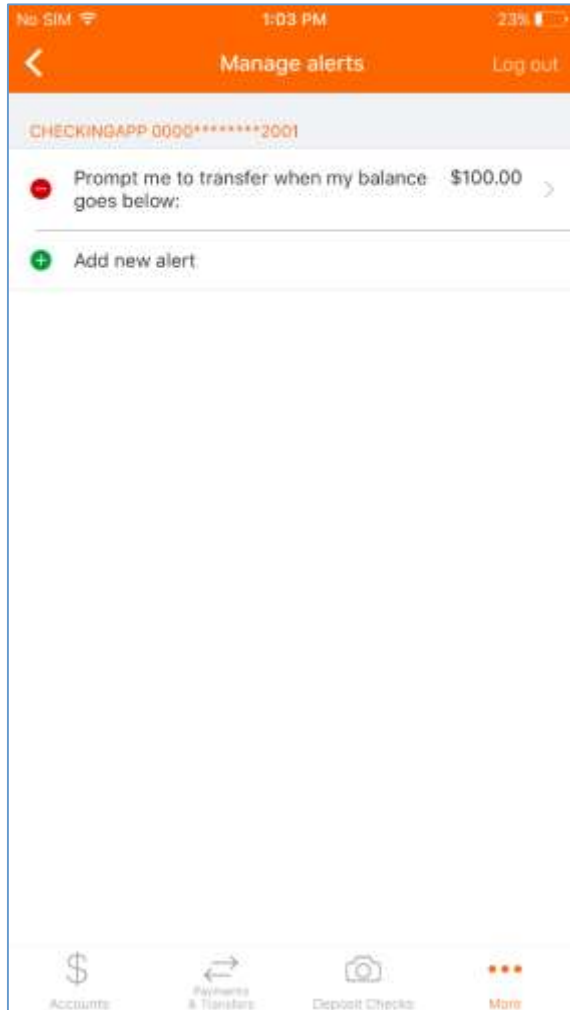
Alerts

- Overview
- Alert Options
- Contact Options
- Sent Alerts

These are the alerts sent to your inbox.

You have no alerts.

Mobiliti ASP Actionable Push Notifications- Q2 2017



Mobiliti **Actionable** Push Notifications

- Users receiving push notifications have the option to Close or Launch the notification once received
- Launching the notification will direct the user to the login screen
- After a successful login, the user will be directed to the screen where the action is to take place
- The action is completed as normal from the appropriate screen





Future Roadmap


Notifism – Key Product Capabilities

Key Themes	2016	2017	2018
Event Hub – Publication / Subscription Model	Event Hub <ul style="list-style-type: none"> High Speed Messaging High Volume Local API for Integration Guaranteed Delivery 	Event Hub <ul style="list-style-type: none"> Management of complex events 	Event Hub <ul style="list-style-type: none"> Additional Publishers and Subscribers
Alert Hub	<ul style="list-style-type: none"> Event Hub Integration Multi Tenancy, Triggering, Composition and Delivery Business & Retail Online, Mobiliti & Corillian ASP Registration 	<ul style="list-style-type: none"> DNA Web, Virtual Branch Registration Additional Event Source Integration Actionable Alerts 	<ul style="list-style-type: none"> Additional Event Source Integration
Publishers to Event Hub	Premier , Cleartouch, Signature <ul style="list-style-type: none"> Transaction, Maintenance & Scheduled Core Events Retail Online, Business Online, Mobiliti & Corillian ASP- security events	<ul style="list-style-type: none"> DNA, Precision & XP2 Cores Lending ACH Manager, Wire Manager Apple & Android Pay, Card Valet, nFact, DNA Web, Virtual Branch, Mobile Source Capture, TCM, Biller Solutions CheckFree RXP, Popmoney, TransferNow 	<ul style="list-style-type: none"> Additional Event Publishers
Subscribers to Event Hub	<ul style="list-style-type: none"> Enterprise Alerts Engine 	<ul style="list-style-type: none"> Fraud, EDM 	



Go Forward Integration Priorities for Notifi

Payments	Card Services	Lending	Misc	Fraud
Popmoney	Card Provisioning	Auto Finance	Biller	Fraud, AML, Wire, Payments Risk Manager
Checkfree RXP Bill Payment	Card Valet	LoanServ	Source Capture Mobile, Front, Back Office	Onboard Advisor
TransferNow	EnFact	Loan Origination Servicing	Pep+, SmarterPay, SecureNow	Guardian Analytics

 2016/2017 Priority



Card Valet

Your Card, On Your Terms



Integration with Notifi will move Card Valet beyond current Card Valet Alerting Feature Functionality

Card Valet Features

Alerts can be generated based on:

- Location
- Merchant types
- Threshold

Alerts are push notifications





Your Feedback

Pre-Meeting Questions

#1	What is the list of alerts that your organization would find most valuable if they were two way actionable alerts versus one way static alerts? Especially pertinent to document the small business and commercial alerts that would most benefit your institution and your customers.
#2	How many levels of approval are required for each specific two way actionable alert? Is it enough for the employee to approve or does the owner need to approve? Do some approvals require all employees to approve and then the owner is prompted to release the activity? What is the user experience around approvals?
#3	What are primary drivers that cause FI customer adoption of alerts?
#4	Preferred methods for potentially charging for high value alerts, such as suspect fraud activity or commercial limit extension offers?
#5	Notifi initial product offering is focused on alerting based on events occurring in Premier, Retail Online, and Business Online. What other systems (Fiserv & Third Party) would be most valuable to integrate to Notifi? Why? What systems would most benefit from being able to integrate with Notifi, not from an alerting perspective, but from a data access perspective?
...	



Notifi – Events Only

Providing one stop data access via high speed,
high available, universal message pump



Notifi – Events Only

One Stop Data Access



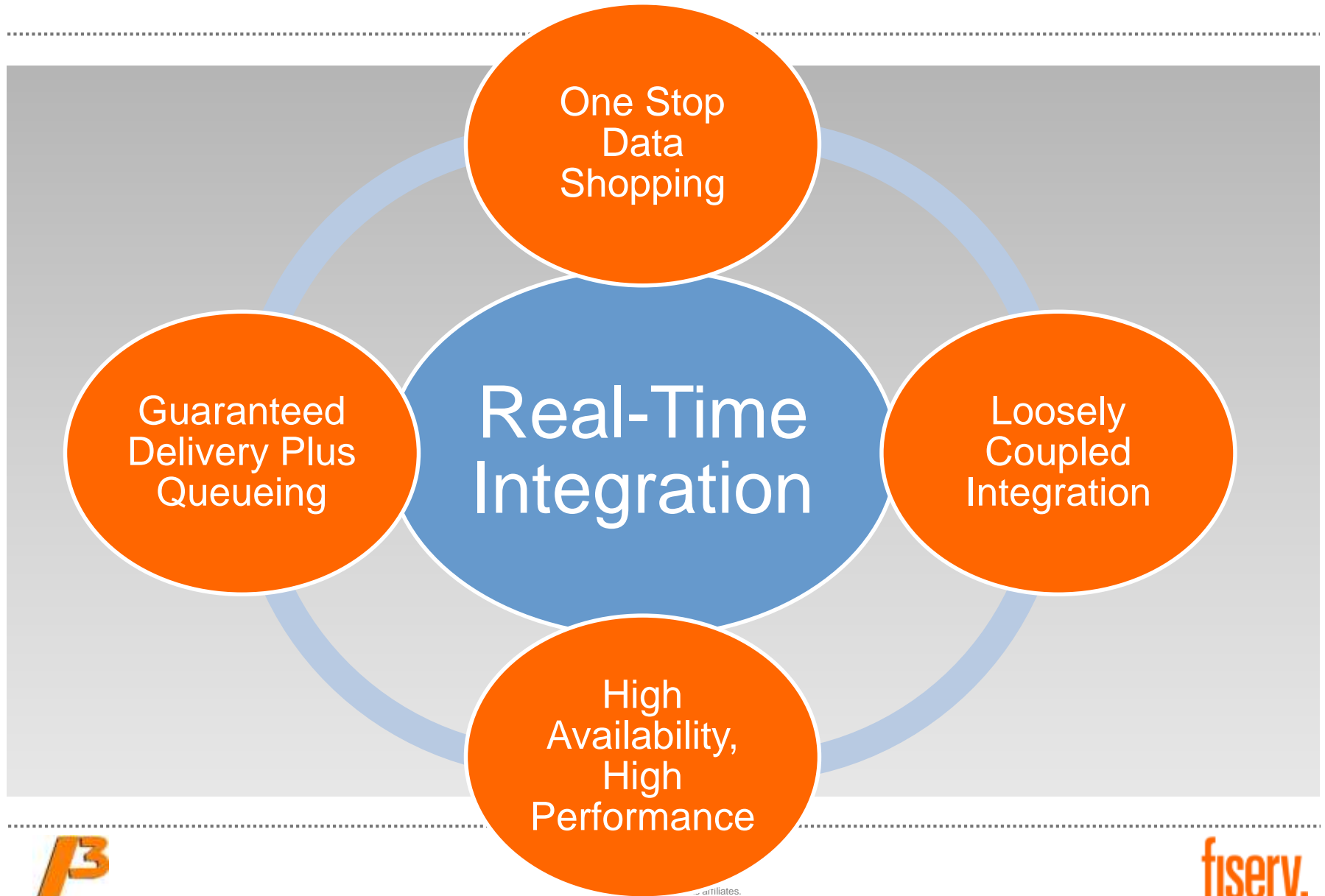
For Financial Institutions looking for Events only and not Alerts/Notifications

- Example – Fiserv core account processing client uses a Non-Fiserv On-Banking application or alerting system to trigger, compose, and deliver alerts

Fiserv's Notifi – Events providing One Stop Data Access at the Speed of Life



Event Hub Value Proposition



affiliates.



Specific Financial Institution Value Drivers

One Stop Data Shopping

Data From Across The Enterprise

- Premier, Precision, Signature, Cleartouch, DNA, Retail Online, Corillian, Mobiliti, PopMoney, TransferNow, Checkfree RXP Bill Pay, Card Valet, Lending Solutions, Source Capture, Non-Fiserv Third Party
- Customer, User, Transactional, Security, Notification,... data types

Loosely Coupled Integration

Providing Many-to-Many, Asynchronous Messaging

- Pub/Sub data model decouples senders and receivers.
- Low-latency, durable, unified encrypted messaging
- Simultaneous delivery of same message to multiple subscribers

High Availability High Performance

Active-Active Data Center and Application

- True 24 x 7 x 365 application availability with zero maintenance windows
- Continuous availability reducing unplanned outage risks
- Product offers complete scalability both vertically and horizontally

Guaranteed Delivery

Guaranteed Delivery Capabilities Coupled With Queueing

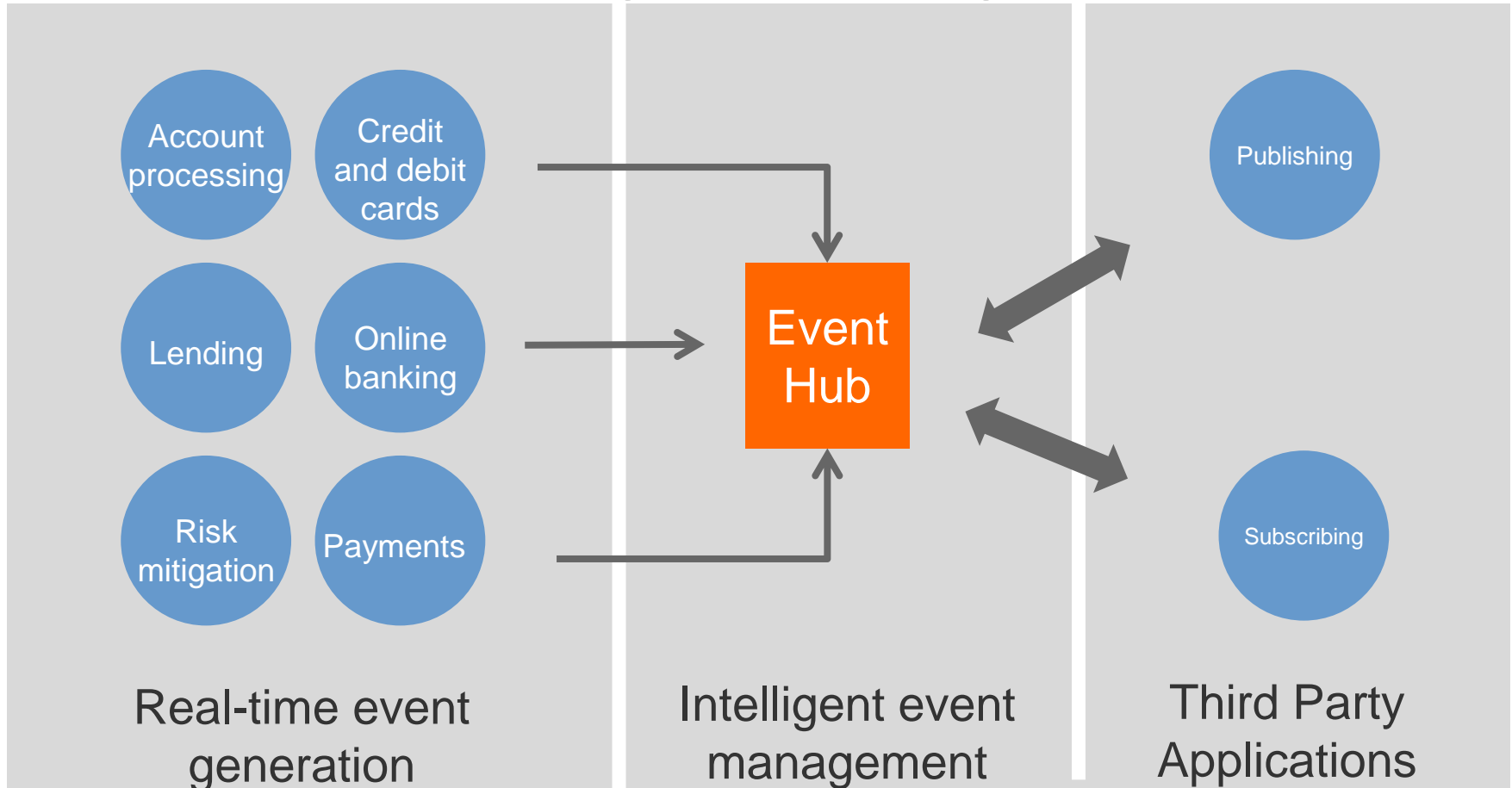
- Reduces risk of non delivery of events when subscribing application is unavailable or unresponsive.
- Event Hub provides 72 hours of replay coverage for any missed events



Notifi – Events Only

One Stop Data Access

Real-Time, High Speed, High Availability



Fiserv Business Digital Channels Update

Justin Hiatt

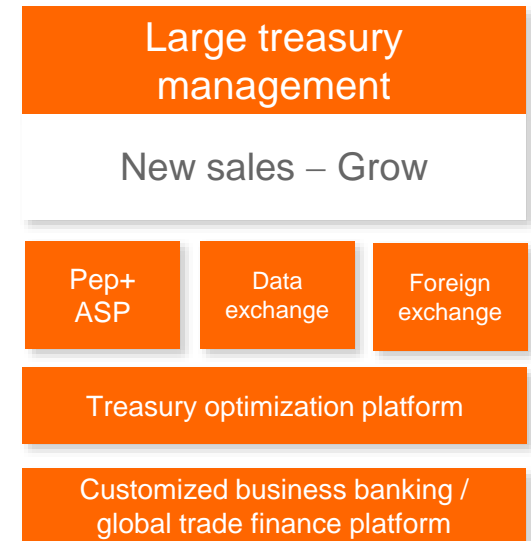
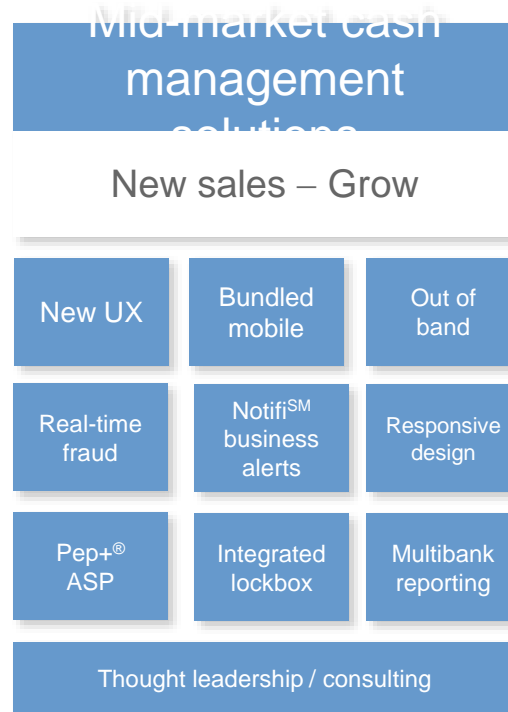
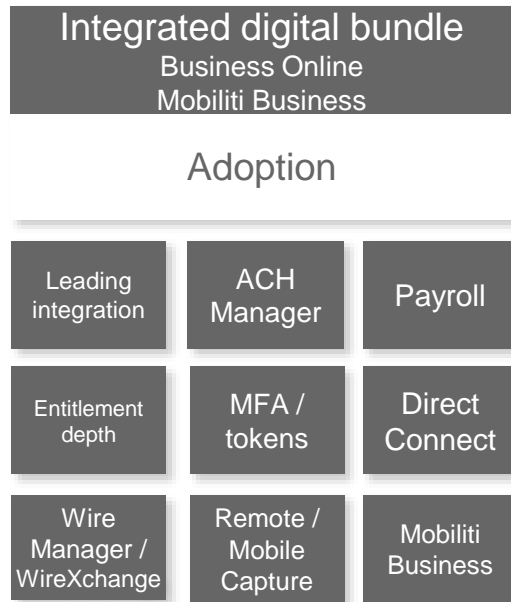


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Business Banking Strategy and Road Map

Digital Business Banking Strategy



Business Banking Strategic Direction



- **Comprehensive commercial services** to support a business client across small, mid and corporate segments, on a single platform



- **Mobile enablement** delivering consistent business services across channels and devices



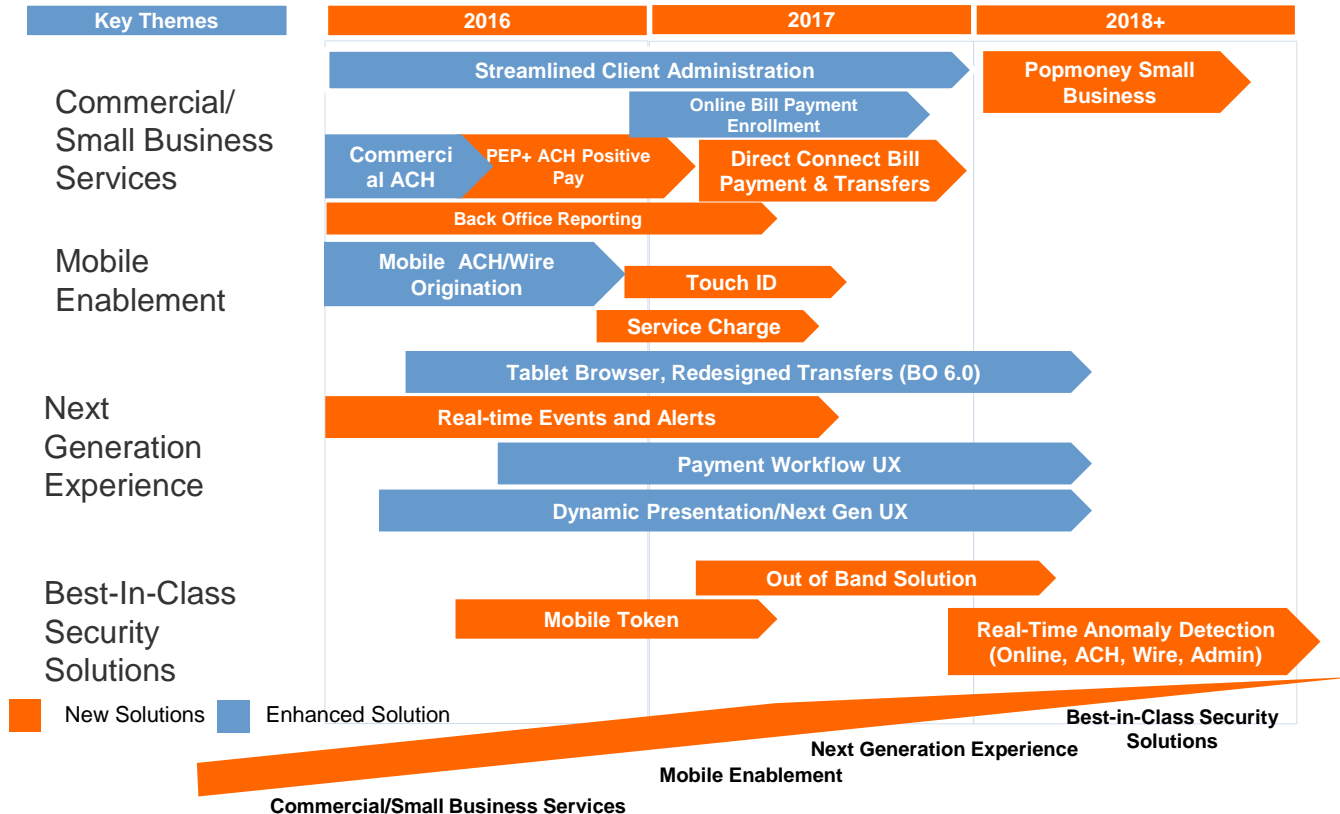
- **Next-generation experience** defined by dynamic presentation by role, simplified business workflow automation and interactive alerts



- **Best-in-class security solutions** enabling a layered security strategy proactively protecting financial institution and business client information



Current Roadmap Delivers Leading Differentiation

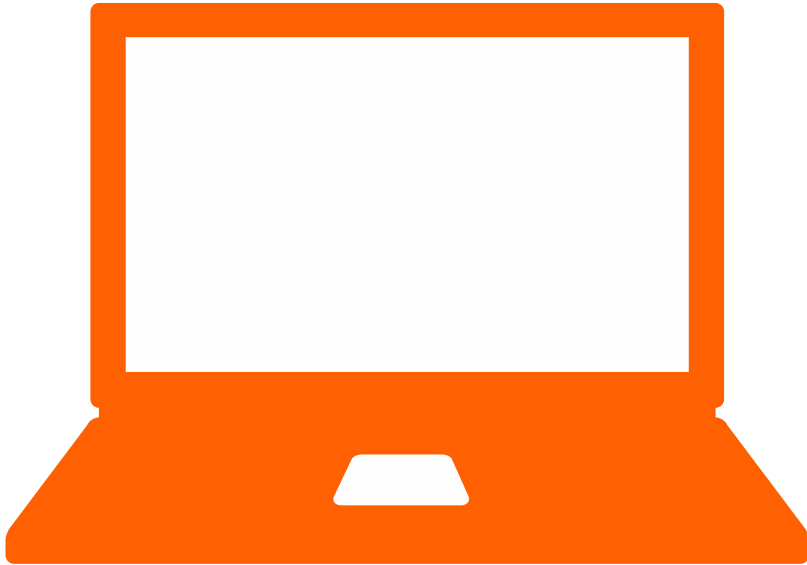


Fiserv Retail Digital Channels Update

Mike Ryan



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Retail Online Roadmap within Bank Solutions Group

Recent Evolution of Retail Online



5.0 History

- Agreement to a full redesign vs. a refresh
- Significant research and design effort
- Substantial customer involvement
- Agile (different development effort)
- Beta clients usability improvement through additional features (banners, bill pay)
- 5.0 released on September 30, 2015
- Fiserv decision to delay GA and align to 2016

5.1 Migrations in Process

- Fiserv solutions for integration and deployment
- Additional usability scope completed
- Great customer involvement
- Several Beta customers and early adopters
- 600+ clients signed up for 2016 upgrade
- 30+ clients currently live to customers
- Hundreds of client migrations currently in process

5.2 Already on its Way

- Carry on momentum of 5.1 upgrade with next iteration
- Continue closing gaps from 4.4
- Next multi-channel marketing integration
- Mobiliti on-device enrollment and user management
- Automated upgrade for clients already on version 5.1
- Q1 2017 delivery



What We're Hearing about Retail Online 5.1...

Can't believe how quick it got setup

This is such a big improvement, very nicely done.

Very easy for the end user

The 5.1 release was very easy to implement

Love the way it looks on my phone!

@ the speed of life SM

Our customers are getting immediate satisfaction

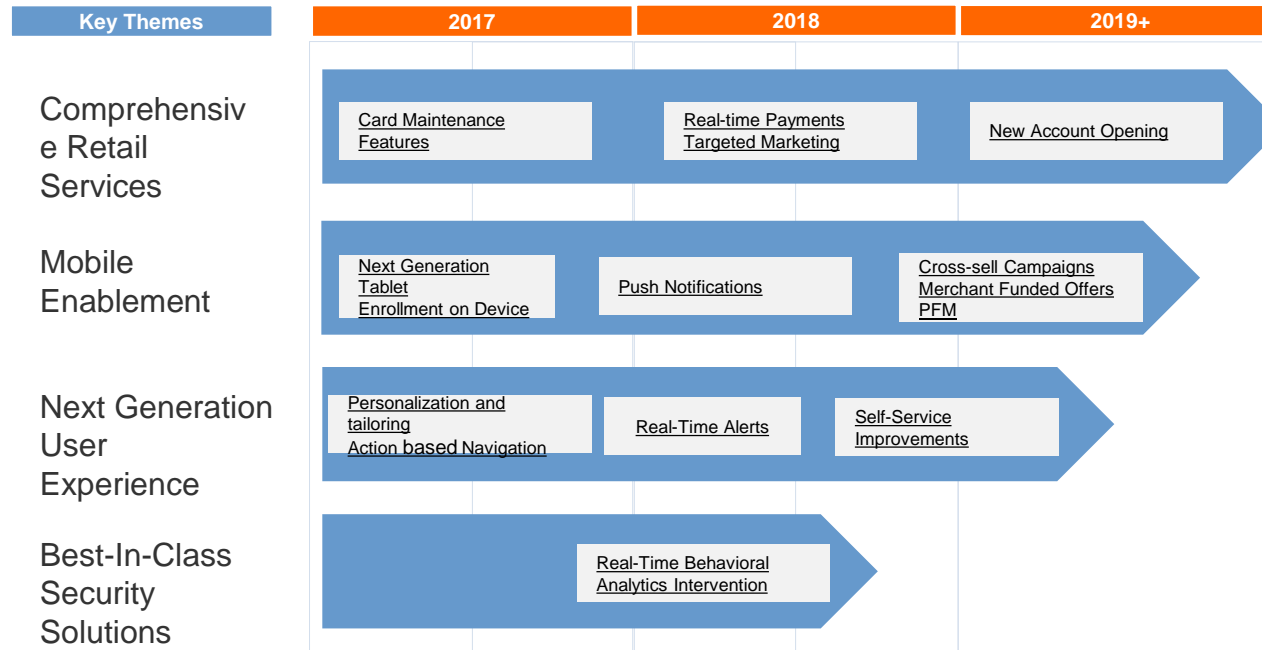
We're hearing from our customers that they really enjoy the experience

The FORGOT PASSWORD functions beautifully in Retail Online 5.1.

There should be a "Forgot Username" link.



Retail Online – Key Product Capabilities



Retail Online Release Schedule

Key Themes	Q1 2016	Q2 2016	Q3 2016	Q4 2016	H1 2017		H2 2017	
					Q1	Q2	Q3	Q4
Comprehensive Retail Services		R1			R2			R
Mobile Enablement					R2			
Next Generation User Experience		R1			R2			R
Best-In-Class Security Solutions					R2			

- RO 5.1 – R1**
- New simplified user experience
 - Responsive Design
 - Improved integration to ancillary products (CheckFree Bill Pay, Mobiliti, TransferNow)
 - Improved tablet experience
 - Improved theming capabilities
 - Parallel deployment capabilities

- Release 5.2 – R2**
- Next Multi-Channel Marketing Integration
 - * Mobiliti dependencies (On Device Enrollment, User Management)

- 2017 Roadmap**
- Continue to Meet Market Needs
 - Priorities not yet finalized

* Represents work that must be down on Retail Online in order to enable functionality within the Mobiliti roadmap. Roadmap items subject to development, business prioritization and scheduling changes.



Mobiliti™ ASP Roadmap

Dusty Baker



Mobiliti™ ASP – Key Product Capabilities

Key Themes	2016	2017	2018+
Client Value	CardValet® Integration ¹ (Q3) *User Management (Q4)	Credit Score Check Deposit Funds Availability ¹ RDC Enhancements	SecureNow Integration ¹ Merchant Funded Offers ¹ Emerging trends...
Digital Engagement	*Loan Details (Q2) *Touch ID® (Q4) *On-Device Enrollment (Q4) *Integrated Send Money Flows (Q4) *TransferNow®¹ (Q4) *Add Payee¹ (Q4) Notifi SM (Push) ¹ (Q4)	*Transfer Enhancements New Notifi Alerts (incl. Actionable) Marketing Messages ¹	Wearables ¹ Mobile Optimized PFM *Consumer Communications¹ *Customer Self Serve Features Advanced Biometrics Emerging trends...
Differentiated Solutions	Instant Balance (Q2) *Bill Capture¹ (Q4)	*Online Account Opening (Ex: Checking, Loans, etc.)¹ CardValet Enhancements	Digital Cards ¹ Emerging trends...
	Product Enhancements	Product Enhancements	Product Enhancements

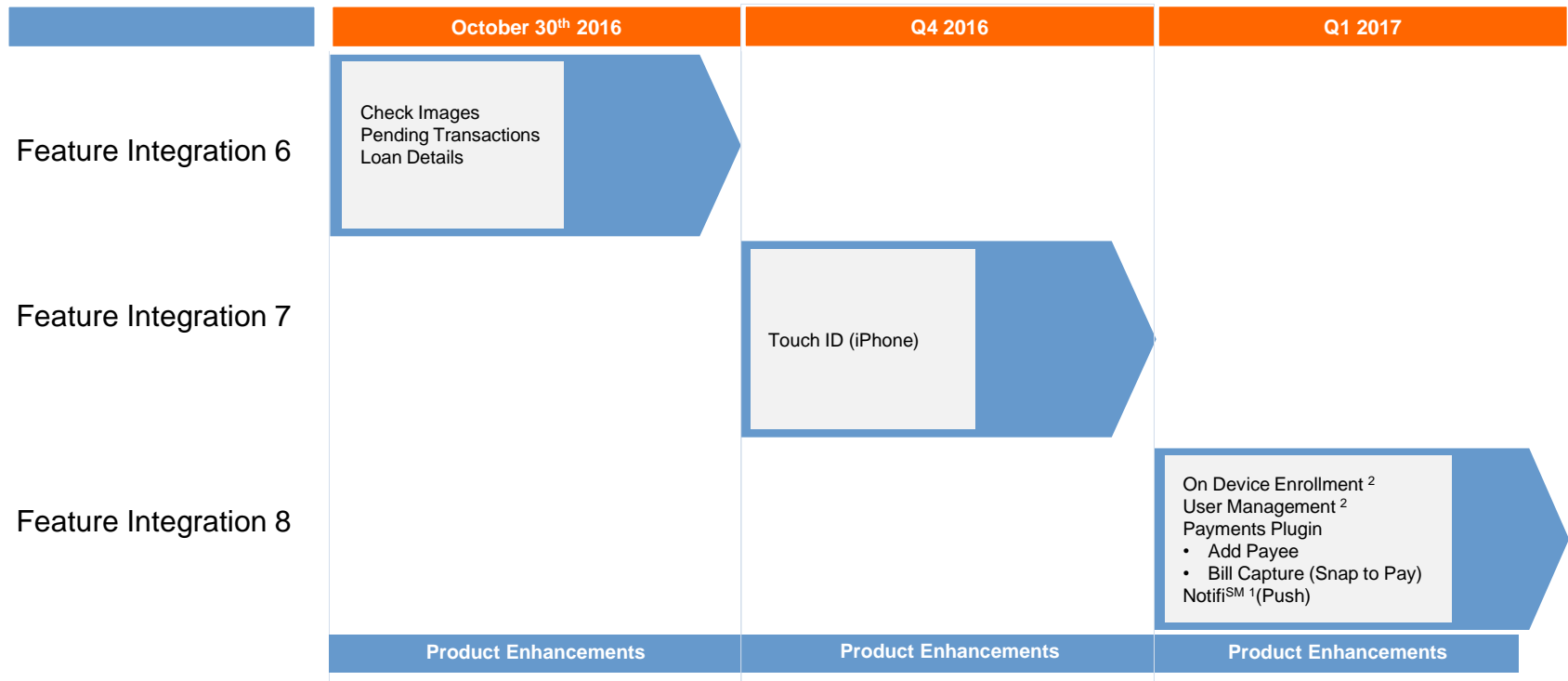
Note: Roadmap items subject to development, business prioritization and scheduling changes
1: FI must purchase to enable this feature

* Exact availability depends upon OLB integration date



Mobiliti ASP Roadmap

Bank Solutions Integration Projects



Note: Roadmap items subject to development, business prioritization and scheduling changes

1: FI must purchase to enable this feature

2: Requires Retail Online 5.2

* Exact availability depends upon OLB integration date



Fiserv Sentry Solutions

Phil Arbie



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335b

28%

1.5m x 2020

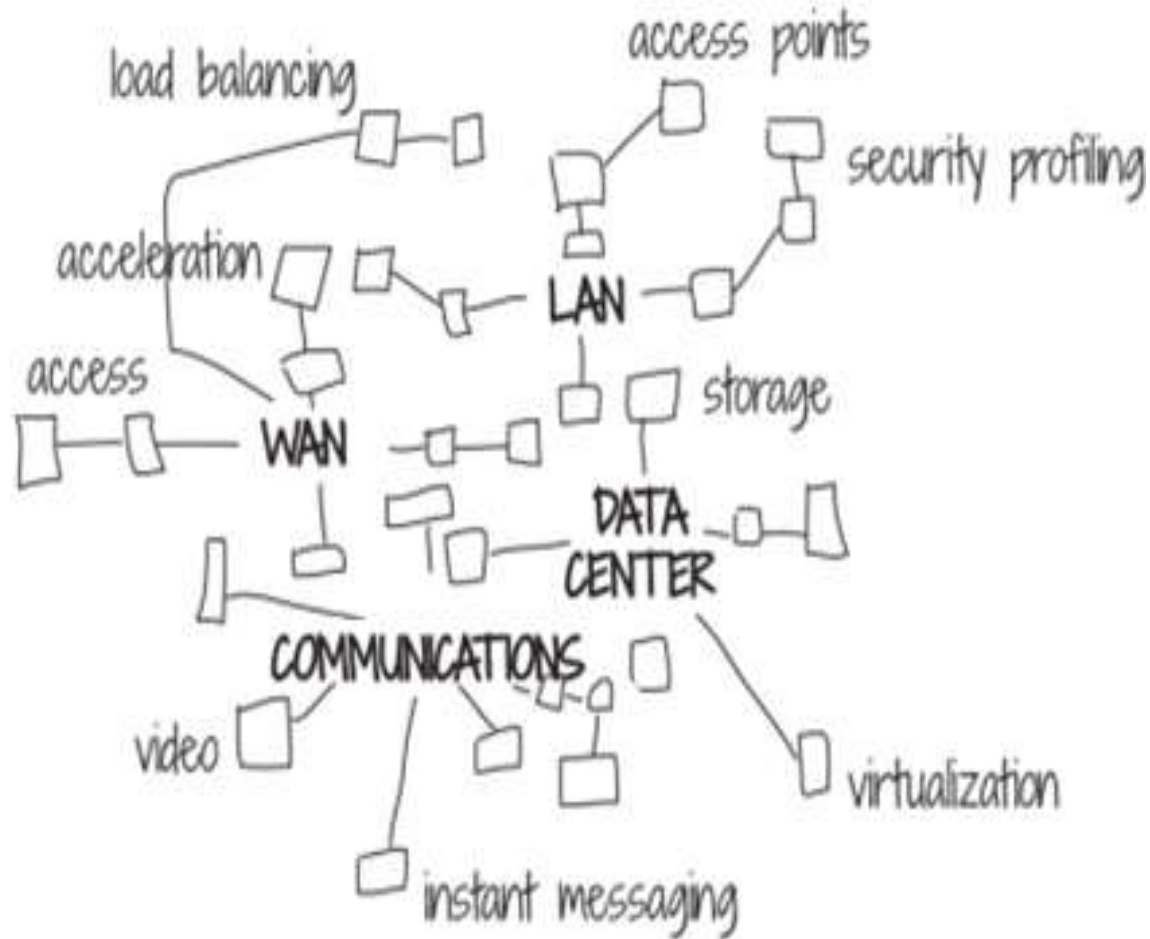


“The gap between security openings and skilled people to fill them will reach 15 million by 2020.”

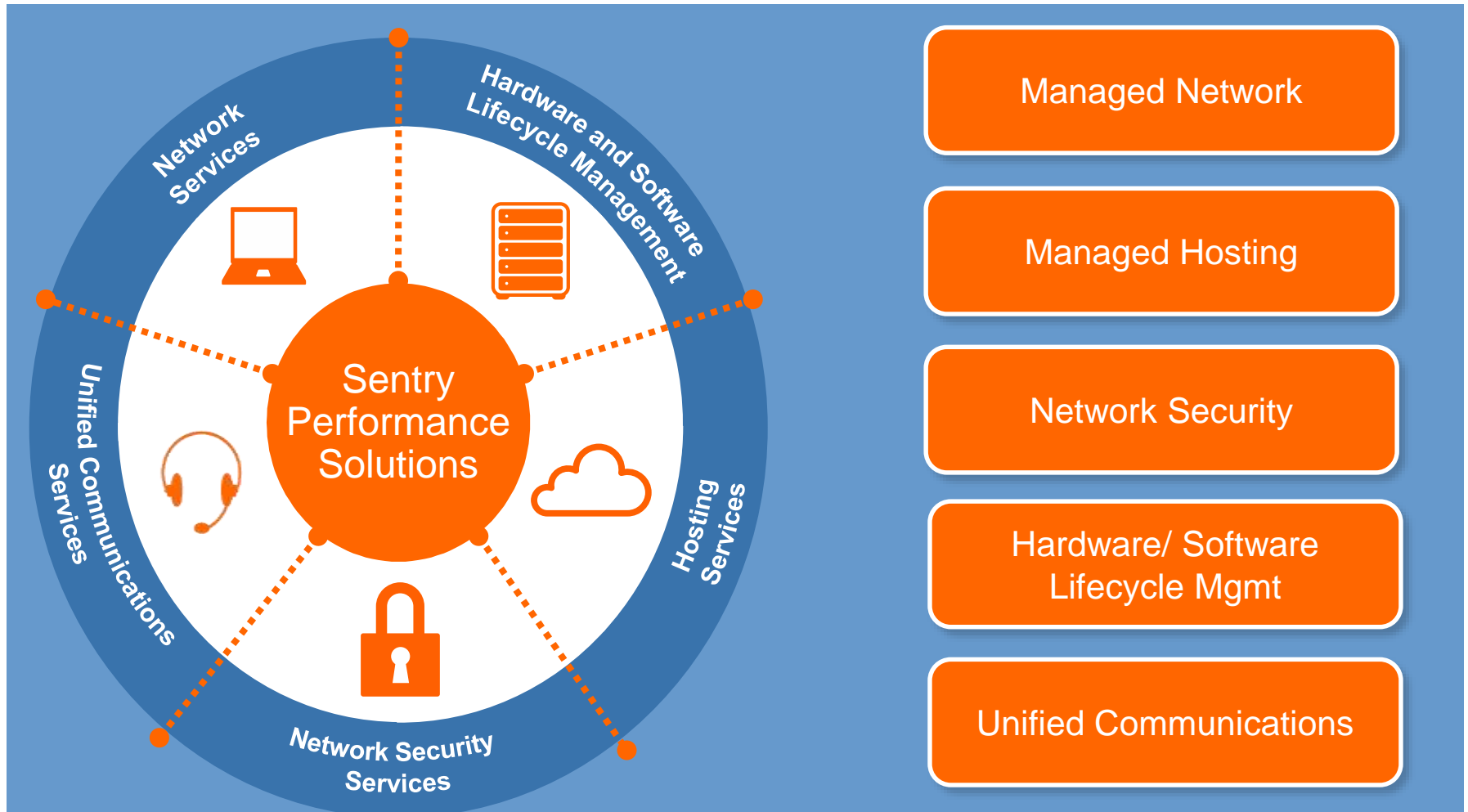
Frost & Sullivan, The 2015 (ISC) Global
Information Security Workforce Study.
April 2015



Infrastructure Complexity and Challenges



Sentry Performance Solutions



Industry-Leading Provider of Infrastructure Technology

More than
5,800

Circuits
Managed

More than
4,000

Managed
Services
Clients

More than
1,200

Managed
Firewalls

More than
6,000

Devices
Supported
Under
Helpdesk
Break/Fix

120+

Fiserv Associates



Key 2016 Client Initiatives

1.

Best Practices /
Efficiency Engagements

3.

Mergers and Acquisitions

2.

IT Risk Mitigation /
Staffing Challenges

4.

Branch
Transformation



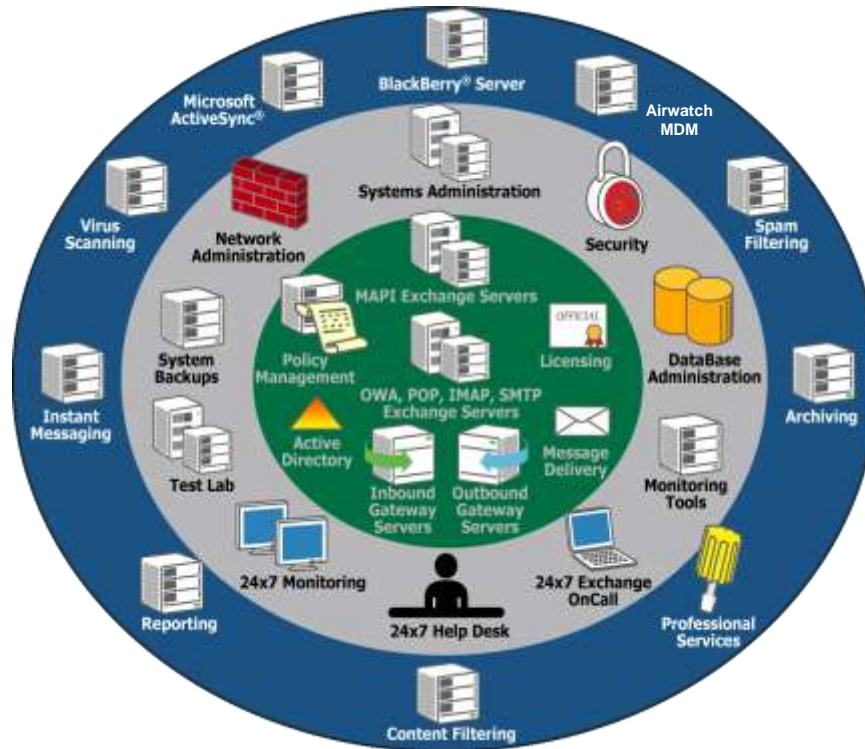
Solutions Trending Now

- Hosted secure email
- Remote patching, maintenance, help desk
- 24/7 security monitoring (firewall)
- IaaS (we host & manage servers and networks)
- Transformation: branch wireless & WiFi, remote, untethered
- Malware-free threat detection



Email is Complex

You run your business, we run your email



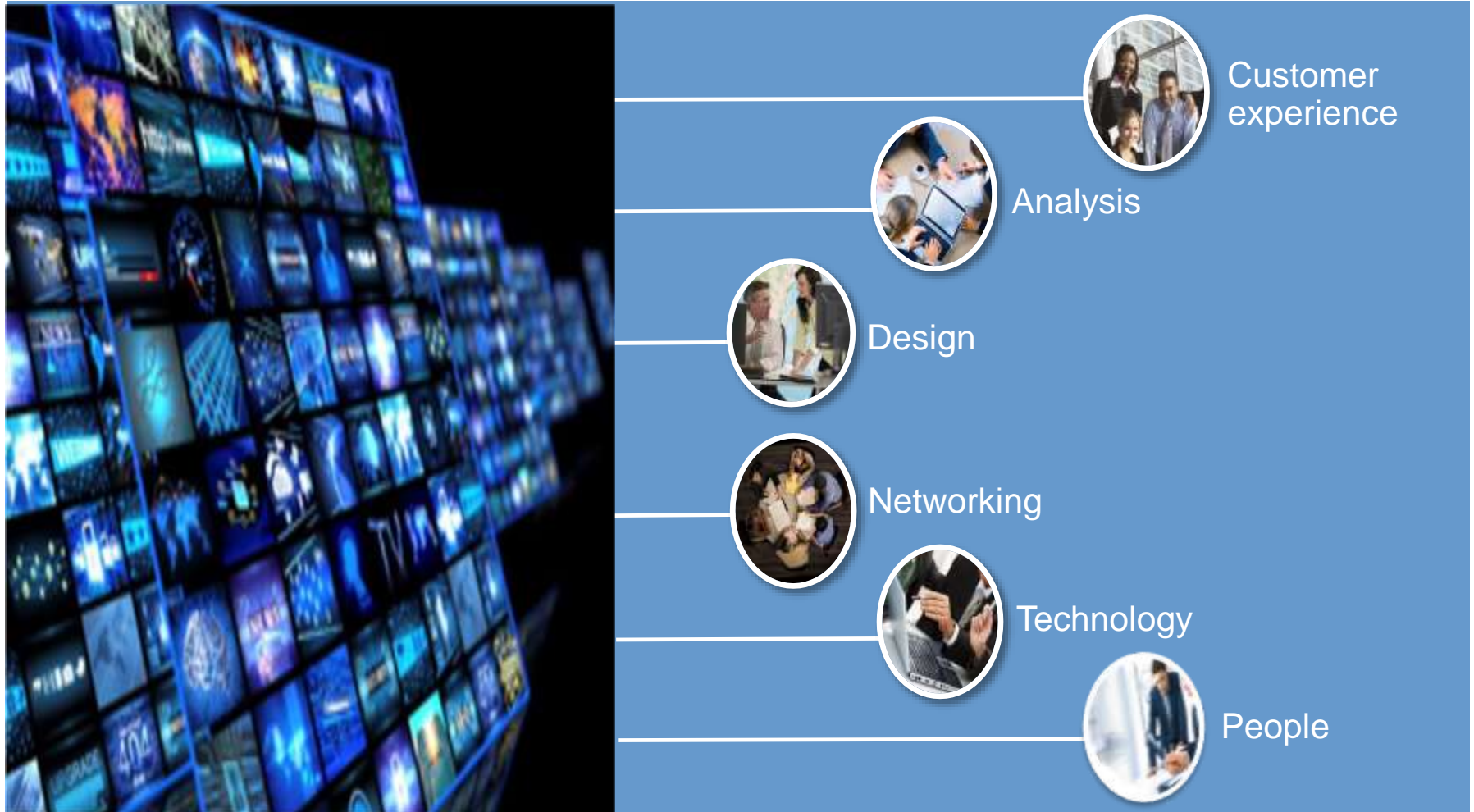
-
- Refocus IT Resources
 - Focus on core business, not messaging
 - Maintain Control
 - Manage users
 - Predictable pricing
 - Move from CAPEX to OPEX
 - Pay for what you use
 - Built in upgrades
 - Exchange 2013... 2015... 2018
 - Redundant platforms
 - Exchange
 - UNIX
 - Compliance ready





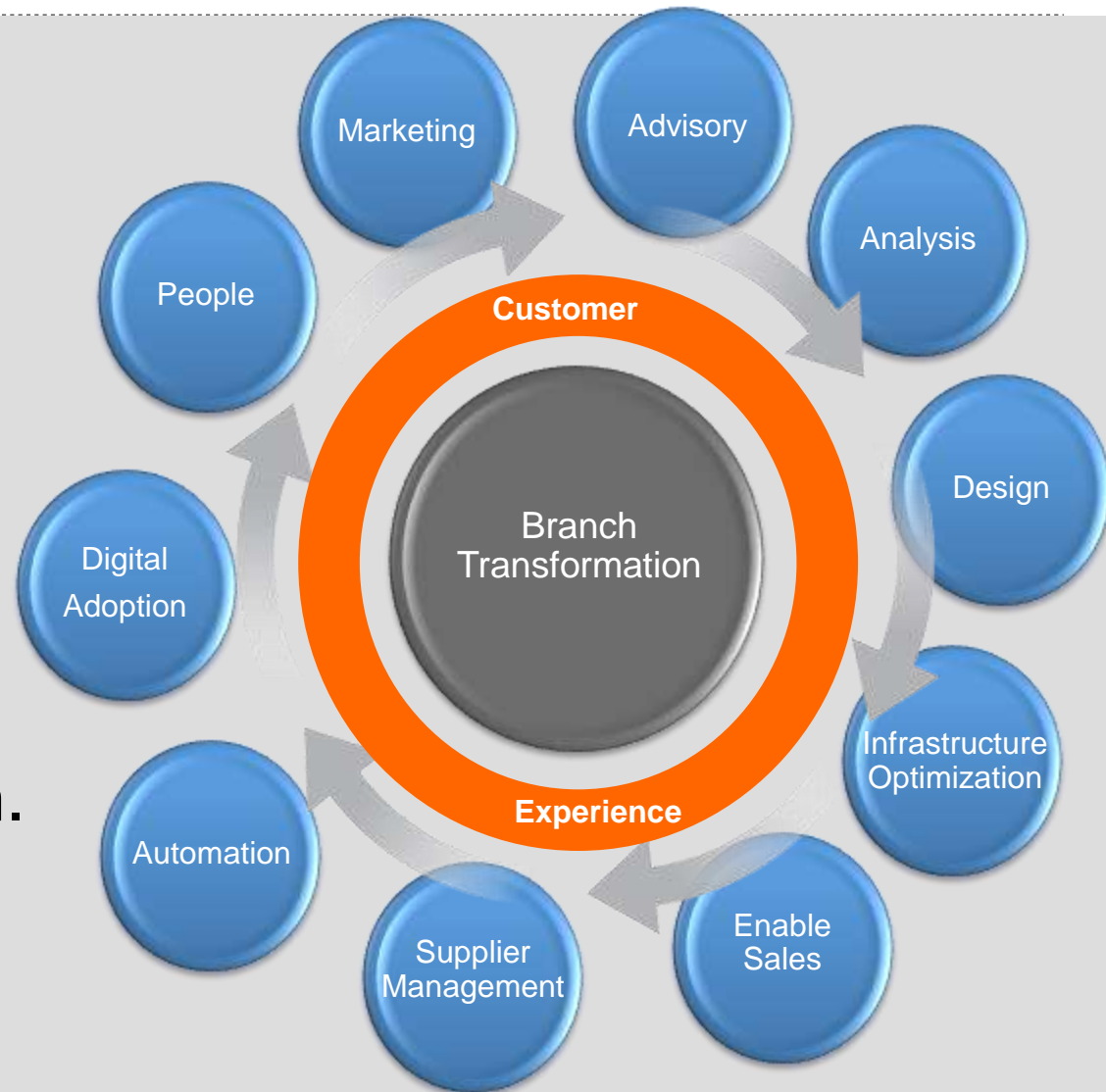
Branch Transformation

Complexities of Branch Transformation



Branch Transformation Foundation – Strategic Initiative

We're offering a foundation to help customers navigate the complexities of a branch transformation.



Sentry Performance Solutions

Gain agility & scalability

Pay for what you use and scale your IT infrastructure up and down easily, as needed



Grow your business and increase revenue

By focusing on innovation and strategy instead of unplanned work



Reduce cost and risk

Keep you Safe and Efficient



Connect
with us

Thank
you

where I go

trusted

@ the speed of life

smarter

effortless

in step with me

The collage features several photographs: an elderly couple smiling, a person in a white coat holding a tablet, a man in a suit talking on a phone, a woman in a blue top talking to a man, a man in a car, a woman on a laptop, a man in a white shirt, a woman with a coffee cup, a man in blue scrubs, a woman with a laptop, a man in a suit, a woman in a white dress, and a man in a suit holding a bouquet.



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