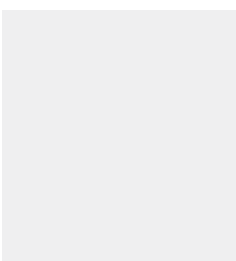
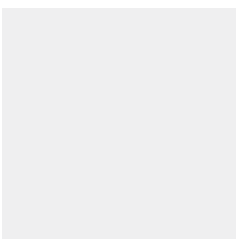
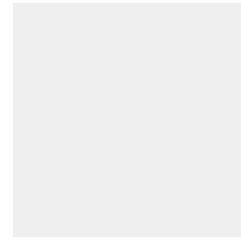
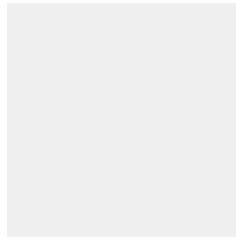
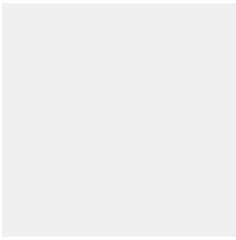


Product



Signature®

Flex and Scale With an Innovative Customer-Centric Solution,
With Its Own Integration Layer, That Generates Higher Revenues
and Profits, Streamlines Business Processes, Mitigates Risk,
and Increases Operational Efficiency



Product

Banks need to be able to bring new products and services to market quickly and efficiently to respond to evolving consumer demands and stay ahead of the competition. This means creating an agile banking environment that can quickly and effectively respond to new requirements. Historically, this has been constrained by cumbersome upgrades and lengthy release cycles of core banking systems. Signature from Fiserv is a customer-centric, multi-lingual, dynamic, real-time, 24/7, multicurrency, multichannel banking solution designed to meet the enterprise needs of today's innovative banks.



Enabling Agile Banking to Keep Pace With Market Demands

Signature offers a comprehensive, scalable environment for bank processing, providing automated customer relationship management, product design, transaction processing, and financial management. With its flexible and integrated structure, you have the ability to offer more than ever before, tailored exactly to your unique specifications.

Signature enables agile banking because it allows you to bypass the traditional release and testing cycles to bring products and services to market faster, more effectively.

- New functionality is provided by means of feature packs, which are small installable packages that deliver new features without the need to upgrade the entire system. These allow you to benefit from incremental change more frequently and avoid the costs and time associated with a full release upgrade.
- Automated testing is a fundamental key to delivering change faster and cheaper. We have developed a comprehensive set of test scripts that we can make available to you either as the scripts themselves for your own use, or as a testing service. These test scripts will be updated with every feature pack.
- Enterprise Services Framework (ESF) is an integration platform based on an industry leading foundation that allows you to take control of integration complexity and create a simplified environment supporting multiple channels and solutions. It provides a rapid means of integrating third-party systems to Signature—allowing you to connect multiple systems like digital channels and fraud systems.

- An upgrade-while-active facility allows you to deploy changes while the system is still online. Feature packs make use of this capability to minimise interruption to business operations.
- Continuous processing allows you to provide all customer services 24/7, including teller systems in branches, new account services and loan applications. It enhances your ability to improve the customer experience—wherever, whenever.

Signature enables you to create dynamic product packages and offer incentives to customers who purchase packages rather than individual products. This enables you to attract new customers while retaining and deepening the relationship with profitable customers.

Product Packages

Signature also enables you to create dynamic product packages and offer incentives to customers who purchase packages rather than individual products. This enables you to attract new customers while retaining and deepening the relationship with profitable customers.

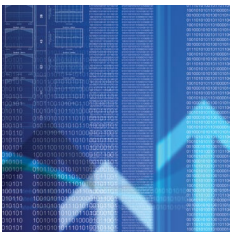
Manage All Your Customer Data

The customer information module makes available a wide variety of customer detail, including personal and commercial data and aggregated data from external applications, to provide a comprehensive single customer view. The depth of information allows you to understand and leverage your customer relationships to deliver profitability and growth.



Compete More Effectively With a Broad Range of Loan Products

Signature enables you to create and process a variety of lending products for personal and commercial customers. The flexible and comprehensive lending module allows you to offer customers a broad range of both secured and unsecured loan products. This module also streamlines and automates loan processing, boosting the efficiency of loan administration while maximising resources.



Our specialised commercial lending module is part of the unified lending solution that supports the complex credit processing requirements of commercially focused banks. This real-time solution provides new revenue opportunities, mitigates risk and improves operational efficiencies for commercial loan processing. The module automates the management of balances across all branches within a commercial lending relationship. This single view enables you to manage your loan portfolios more efficiently across the enterprise. Some of the key features include the ability to assess recurring fees based on outstanding or available balances, automatically adjust account limits and available amounts based on a predetermined schedule, and automatically record unused commitment amounts to contingent general ledger accounts.

The participation feature pack provides tools that allow you to engage in loan participation and syndication agreements to spread the risk of a loan without relinquishing its management. You can manage all investors from one place and automate the spread of advances, payments and fees to increase your operating efficiencies while mitigating risk.



Minimise Loan Risk Automatically

The collateral and asset administration module within Signature provides a comprehensive catalogue of customer collateral and pledges. By recording collateral items at the customer level, users have the opportunity to pledge a single piece of collateral to multiple credit obligations. Automatic or manual repricing and review features ensure that your lending policy is enforced throughout the life of the relationship. Credit limits are linked to the full or partial value of collateral items, such as revolving credit facilities, which helps minimise risk.

Grow Revenue and Improve Productivity With Comprehensive Deposit Products

The deposit module offers major benefits in terms of effective resource management, cost control, and added customer value. The automation of many of the labour-intensive functions associated with the administration, accounting and maintenance of liability products will reduce errors and increase operational efficiency, thereby reducing cost.

You can offer current, savings and term deposit products, with comprehensive overdraft processing features and automated debit and credit management. Powerful service-charging features, and the capability to analyse and identify the costs of supporting customers' relationships, enable you to implement and manage fee programmes designed to encourage desirable customer behaviour.

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Manage third-party relationships with rapid account and customer creation, flexible commission management and a streamlined agent application process. Easily automate every calculation you deem appropriate for each type of product sold.

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Automatically Manage Third-Party Agent Relationships

Increasingly, banks are offering products through third-party agents. These relationships need to be managed with the same standards as your existing customer base. Signature helps you build and maintain strong relationships by ensuring rapid customer and client creation, flexible commission management, and a streamlined agent application process. The agent management module can also be used for internal sales to help you build and implement an effective sales programme. Signature provides the ability to brand the products under the agent's name. You can automatically calculate, track, and pay commissions, as well as manage discounts to agents or sales staff based on volumes of accounts opened at your institution. Flexible calculation rules enable you to implement commission models appropriate to each type of product sold.

Extend Your Product Offerings

Many banks have broadened their product mix by offering insurance products provided by business partners. The insurance registry module allows you to set up, maintain, modify and track insurance policies and associated premiums, including calculation and collection related to any form of insurance. When the premium is collected

either upfront or over a defined period, it can automatically be split between what you retain and what is paid out to the insurance company.

Improve Service Standards and Document Workflow

Signature offers a document tracking module that helps improve service levels associated with document-intensive tasks, streamlining workflow by managing a variety of documents held within your organisation or with outside agencies. Type, location and status can be allocated for any document, including correspondence, deeds, pledged collateral records or application forms. Documentation dates facilitate prompt follow-up and ensure that service levels are not jeopardised.



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Open architecture easily accepts integration with your treasury and trade finance systems. Each product is linked to its appropriate general ledger accounts and automates transaction offsets and balancing. Gain real insight into every feature to make budgeting and forecasting transparent.

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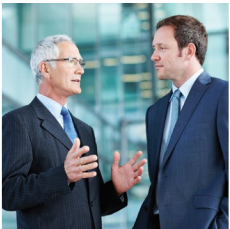
Easily Manage Electronic Delivery Channels

The electronic funds transfer (EFT) module provides a holistic view of all customer activity over self-service channels, including ATM, point of sale, credit card, telephone and digital banking—24 hours a day, seven days a week. The module allows you to manage electronic transaction authorisations and fee assessments, and is fully integrated with the customer, account management, and general ledger facilities of Signature.



Full Card Management Support

We support the full card management life cycle from issuing and origination to transactions and collections. Card Management for Signature is certified by Visa®, MasterCard® and American Express®, and is PCI compliant and EMV™ ready.



Real-Time Alerts

Signature engages banking customers throughout their life cycle, providing them with definable real-time alert notifications that can be delivered through multiple channels to enhance and secure their banking experience. This increases digital channel adoption from onboarding, and drives significant operational efficiencies through automation of manual event handling.



Make More Informed and Responsive Decisions

The general ledger module is a powerful financial management tool. Its rich functionality allows you to manage the integrated multicurrency balance sheet for your entire financial institution. The open architecture design allows integration with other financial systems, such as treasury and trade finance. Every product is linked to its appropriate general ledger accounts, automating transaction offsets and balancing.

Ensure the Integrity of Your Data

All access to Signature is controlled by the security module using authority levels. This dictates which areas users can access in the system and what functions those

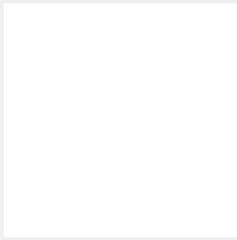
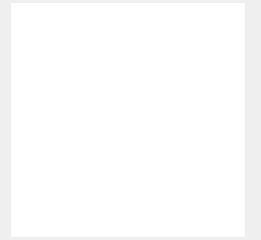
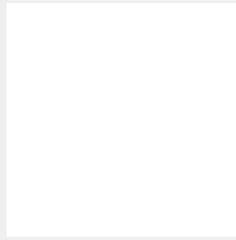
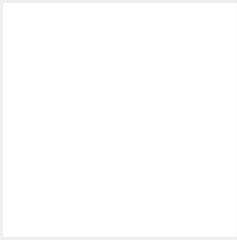
Key Benefits

- Create and test multiple new or enhanced products
- Roll out new products and enhancements quickly
- All products are individually linked to the general ledger
- Enhance your understanding of product performance
- Respond quickly and decisively to competitive threats
- Offer dynamic product packages and customer incentives
- Attract new customers and deepen relationships
- Full card management life cycle support

users are allowed to perform. In addition, the module provides tools for keeping track of all activities performed.

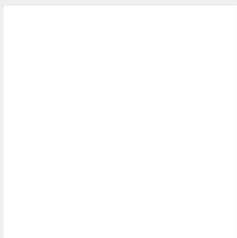
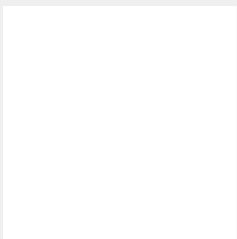
Connect With Us

For more information about Signature, email getsolutions@fiserv.com or visit www.fiserv.com.



About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.





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