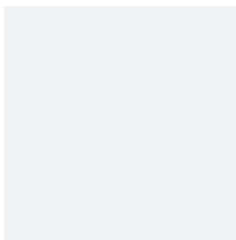
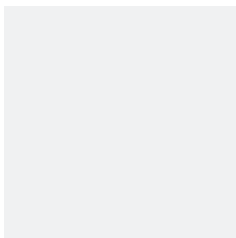
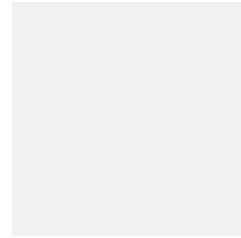
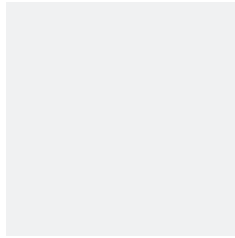
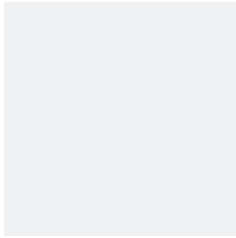


Product



Signature®

Flex and Scale With an Innovative Customer-Centric Solution
That Can Streamline Business Processes, Mitigate Risk,
Generate Higher Revenues and Increase Operational Efficiency



Product

Signature from Fiserv is a customer-centric, multi-language, dynamic, real-time, multicurrency retail banking solution. Automating customer relationship management, product design, transaction processing, and financial management, it offers a comprehensive, scalable environment for bank processing. With its flexible and integrated structure your institution has the ability to offer more than ever before, tailored exactly to your unique specifications. Stringent security minimizes risk whilst broadening your mix of product offerings.



A Flexible Design Engine Helps You Keep Pace With Market Demands

Signature provides an extremely flexible online design engine for a bank's products, enabling your staff to create nearly any type of product they can imagine, and do so quickly and efficiently. Users can create and test multiple new or improved products before roll-out, outside the production environment, improving the quality and success of new product launches. In addition, the modeled environment provides fast and effective staff training.

.....

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 and retain profitable customers and deepen relationships

.....

All products are linked individually to the general ledger, according to your organization's requirements. This provides stringent security against fraud, while automating key accounting tasks. With each element of income and expense distributed independently and automatically, your enhanced understanding of product performance and value will enable you to respond quickly and decisively to competitive threats and market opportunities.

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 and retain profitable customers and deepen relationships.

Manage All Your Customer Data

A customer information module makes available a wide variety of information on your customers, including customer name and address, customer employment information, static data (including marketing and user-defined data), customer financial statement data, credit line data, customer alternate address data, user defined information, tax file number, customer share details, and external applications. Such depth of information allows customers to view their full relationships with individual customers, or groups of customers defined by parameters.

Compete More Effectively With a Broad Range of Loan Products

Signature enables you to create and process lending products for both the mass market, and increasingly, those tailored to individuals or groups of clients. A flexible and comprehensive lending module allows banks to offer their customers a broad range of both secured and unsecured loan



products. Many features from traditional loan products, including variable, fixed, mixed, and discounted loans are available. This module also streamlines and automates loan processing and administration, boosting the efficiency of loan administration while maximizing resources.



Minimize Loan Risk Automatically

The collateral module provides a comprehensive register 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 and manual repricing and review features ensure that your bank’s 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 minimize 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-

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

intensive functions associated with the administration, accounting and maintenance of liability products will save you a great amount of time. Users 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 analyze and identify the costs of supporting customers’ relationships, enable banks to implement and manage fee programs designed to encourage desirable customer behaviour.

Automatically Manage Third-Party Relationships and Payments

Increasingly, banks are offering products provided by third parties. These third-party relationships need to be managed with the same standards as your existing client base. Signature helps your organization build and maintain strong relationships with

agents by ensuring rapid account and client creation, flexible commission management, and a streamlined agent application process. For internal sales teams, the agent management module helps banks build and implement an effective sales program. 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 strategic business partners. The insurance registry module allows you to set up, maintain, modify and track insurance policies and associated premiums within Signature, including calculation and collection related to any form of insurance. Premiums can be calculated and collected either upfront or over a defined period of time. When the premium is collected, it can automatically be split between what the bank regains and what is paid out to the insurance company.

Improve Service Standards and Document Workflow

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



.....

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

.....

Easily Manage Electronic Delivery Channels

The EFT and card management module links Signature to all self-service delivery channels, including ATM, POS, credit card,



telephone and PC servicing – 24 hours a day, 7 days a week. The module allows you to manage electronic transaction authorizations and fee assessments, and is fully integrated with the customer, account management, and general ledger facilities of Signature.



Make More Informed and Responsive Decisions

The general ledger module is a powerful financial management module functionally rich enough 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. This module offers extensive general accounting features, including cost center and statistical accounting, budgeting, and financial forecasting, management financial reporting, balance sheet and profit and loss statements.



Ensure the Integrity of Your Data

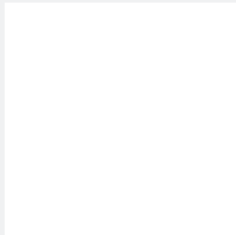
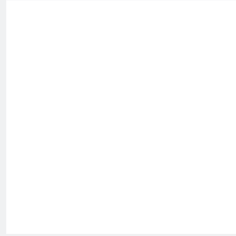
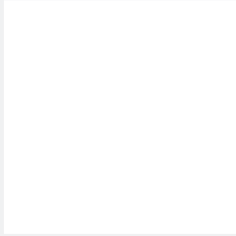
With the security module, all access is controlled to Signature, dictating what users can access in the system and what functions those users are allowed to perform. In addition, the module provides tools for keeping track of all activities performed in Signature, and restricts access to Signature by means of authority levels.

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

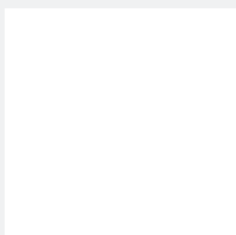
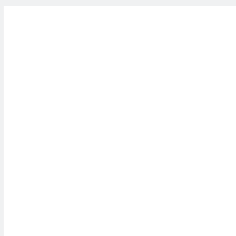
Connect With Us

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 & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.





Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045
+1-800-872-7882
+1-262-879-5322
getsolutions@fiserv.com
www.fiserv.com

Monte elbruz 124 PB
Col. Palmitas Polanco
Del. Miguel Hidalgo
México DF zip.11560
+52-1-(55)-5281-4963

© 2015 Fiserv, Inc. or its affiliates. All rights reserved. Fiserv is a registered trademark of Fiserv, Inc. Other products referenced in this material may be trademarks or registered trademarks of their respective companies.
1002-15-27300-LACC 09/15