

Experience Digital

A Better Approach to Delivering
Best-in-Class Digital Experiences

For digitally engaged consumers and small businesses, the bar is set by their last, best digital experience – which is likely on their mobile phone, and not necessarily with a financial institution. Consumers and business are becoming less and less likely to accept a lack of access to the intelligent tools and functions they want or the experiences they expect.

Experience Digital from Fiserv offers a set of digital journeys mapped to real-world needs. They combine complimentary groups of data-rich and intelligent tools and features that are easy to plug in, and can help deliver a better experience to consumers and small businesses.

Financial institutions are facing challenges in rapidly driving improved digital experiences. Institutions must increase digital innovation and shorten time to market to stay competitive and to meet evolving consumer and business expectations. At the same time, they must meet the needs of their own organizations to improve efficiency and reduce costs.

Experience Digital can help accelerate digital innovation by reshaping your digital offerings today, while blazing a trail for new opportunities tomorrow.



A Better Approach to Delivering Best-in-Class Digital Experiences

It starts with having a vision for what you want to achieve – a digital strategy coupled with your digital aspiration. Fiserv offers you a simple ecosystem that unites the very best in digital financial experiences – from opening accounts to managing money, making payments, seeking advice or tapping into some of the most intuitive and popular small business banking tools available today.

We bring you best-in-class technology solutions trusted for security, resilience and reliability, and an implementation process we've worked to streamline end to end. That enables you to execute against your strategy and approach to help achieve your desired business outcomes.

The set of simple digital journeys within Experience Digital offers features that consumers and small businesses want, need and expect.



Vision

Digital journeys mapped to real-world needs



Approach

Simple ecosystems that unites the very best in digital financial experiences



Technology

Best-in-class technology solutions trusted for security, resilience and reliability

Configure

UI-rich turnkey suite when seeking a complete solution to delight both consumers and small business customers.



Create

More highly customizable capabilities that enable you to take greater control over your digital offerings, including SDK options and fintech connections.



Suites Tailored to Your Unique Needs

Fueled by industry-leading technology, we have the right approach to match your digital strategy.

Create

More highly customizable capabilities that enable you to take greater control over your digital offerings, including SDK options and fintech connections.



Our digital philosophy is defined by three customer-centric principles: know me, value me, and make it easy for me. We set out to design a differentiating experience that positions us to be future ready and digitally enabled to meet the evolving needs of our customers. We selected Fiserv as our digital partner because of their expertise, shared commitment to innovation, and solutions that enabled us to do so."

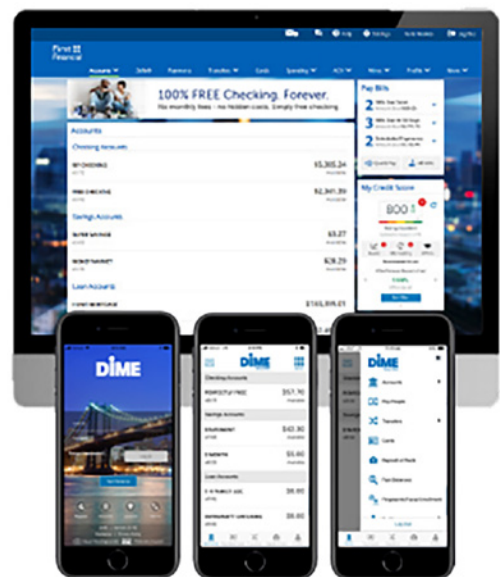
Amela Ciric
Chief Innovation Officer, Broadway Bank

Featuring Create

We work with you to co-create a solution that leverages our rich options and connections to meet your needs.

Keep pace with your consumers and deliver an innovative digital experience.

- Open platform for retail and small business consumers
- Consistent digital banking experience across all digital channels
- End-to-end digital banking solution featuring robust content integration
- Market-leading cybersecurity
- Cloud-enabled, hosted or on-premise options
- Optional software development kit



Configure

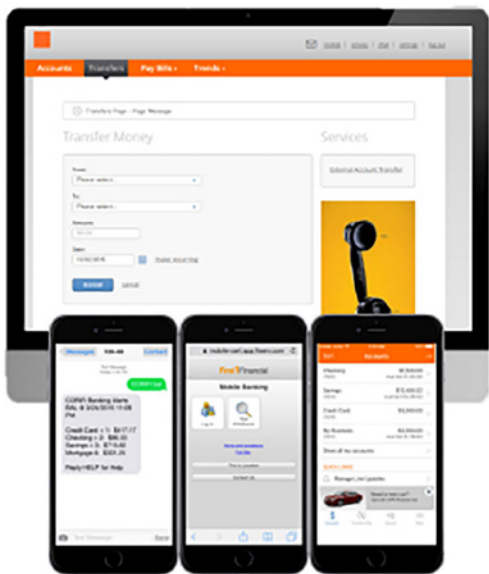
Our UI-rich, turnkey suite provides a complete solution to delight both consumers and small business customers.

Featuring Configure

These are complete, UI-rich solutions that we work with you to implement and get to market quickly.

Deliver a simple, secure and innovative digital experience that blends seamlessly through online and mobile channels.

- Fast and proven implementation and configuration standards
- Integrated to industry-leading money movement and personal financial management solutions
- Rich, “out-of-box” functionality with the option to configure visual and operational features
- Frequently updated and easily maintained through self-service maintenance and preproduction testing



With our digital banking platform, we’re getting a top-notch digital banking solution in an ASP environment. The integration is seamless because they are all Fiserv products. Plus, Fiserv is focused on keeping the platform strong and robust.”

Kim Ervin

Chief Financial Officer, Staley Credit Union



Highly Personalized Digital Journeys

Account and Loan Origination

Help your consumer and small business members start the process of opening a new account or applying for a loan and mortgage through any digital channel, in a simple and intuitive way.

A Fiserv loan solution enabled BMO Harris Bank to drive loan efficiency through their digital channels. The bank was able to automatically classify 98% of documents in the mortgage loan file, and accurately pull over 96% of the data elements from those documents into the servicing platform.

Digital Payments

With digital payments, you can serve both your consumers and small businesses with simple and fast access to a range of payment options – from bill pay and person-to-person (P2P) tools, such as Zelle®, to ACH. Fiserv has 12+ years of history with P2P payments and 20+ years of related risk management history with bill pay and transfers.

Arkansas Federal Credit Union (AFCU) upgraded from their prior person-to-person solution to Zelle Network® through Fiserv. In the first two months post-launch, AFCU saw P2P transaction volume increase by more than 200%, and active users grow by more than 120%. Within 60 days, members completed approximately 6,500 Zelle® transactions totaling over \$1.4 million.

Card

Make it quick and easy for consumers and small business customers to get a new card, use it digitally or physically, manage it on the go and understand spending – all while building greater loyalty and connection. These convenient capabilities benefit both the cardholder and your financial institution.

For example, because many cardholders use the travel notification feature in the CardHub® application from Fiserv, branches receive fewer phone calls from cardholders who will be traveling. This frees up staff to address other member inquiries during branch business hours.

Money Management

Offer simple and intuitive features ideally suited to meet the unique needs of consumers and small businesses. Help members manage budgets, track spending and access the financial management support they need – including industry-standard-setting small business tools.

Fiserv offers best-in-class coverage, with over 95% of all U.S. DDAs and over 18,000 unique data sources, while also providing the highest industry success rate with a responsive framework for any device. We offer deeper data and enrichment, enabling you to solve wider, more complex use cases.

Open Finance

Emerging services are playing an important role in your members' financial lives, and fintech services are changing how new capabilities are delivered. Fiserv has partnered with trusted platforms to deliver solutions including AI, crypto and more, to round out your members' financial experience.



The numbers don't lie – the Fiserv data aggregation platform delivers stability and data accuracy our other platforms can't even touch. It was a great decision to partner with Fiserv."

David Evans
CEO, DecisionLogic



After a thorough evaluation of Fiserv strategy and capabilities, IDC has positioned this company in the Leaders category in this 2022 North American IDC MarketScape on digital banking platform solutions. Fiserv is an established fintech software and service provider that can provide a full suite of financial applications and services to global institutions across the entire financial services spectrum. Fiserv has multiple core solutions and offers different options for its retail digital banking platforms."

IDC, North America Digital Banking
Customer Experience Platforms 2022 Vendor Assessment



- Journeys that are mapped to real-world needs
- Complementary groups of data-rich and intelligent tools
- Features that consumers and small business want, need and expect



Creating Better Digital Experiences

Your financial institution faces a variety of real-world challenges, including rising consumer and small business expectations, growing competition and increasing operational complexity. Fiserv can partner with you to accelerate your digital roadmap to meet consumer and small business needs – through a simple, connected financial digital ecosystem.




Key Benefits

- Digital journeys mapped to real-world needs
- Simple ecosystem that unites the very best in digital financial experiences
- Best-in-class technology solutions trusted for security, resilience and reliability
- Complementary groups of data-rich and intelligent tools
- Smart features supporting self-service, advice and offers
- Access to self-service and collaboration features to further empower customers and staff



Connect With Us

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. 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) to learn more.