



## Core Systems - Helping Banks Focus on Opportunities

While we know we are living in cloudy times, we encourage banks to look for the silver lining of opportunity. And the reality is that the situation is not all bleak for community banks, which have become a sort of safe haven in an otherwise tumultuous market.

Times like these cause us to sharpen our focus-to dig deeper and identify what we really want to offer the people we serve. For community banks, this is your time to focus on setting and achieving goals that will make your business better, make you stronger for your customers.

When we look at how to better manage an operation during these times, the heightened need for efficiency becomes evident. This is an ideal time to examine your operations and determine where you can gain efficiencies. What is your bank doing by hand that can be automated? Have you done enough, for example, to drive customers to electronic delivery channels? Where can you streamline processes and reduce costs by going paperless? Are you simply waiting for new customers to walk in and ask for loans, or are you offering online customer enrollment and lending services? For current customers, are you cross-selling your products and services effectively? Evaluate your operation and determine which tools can save money while improving the customer experience.

With the industry's broadest and most diverse portfolio of technology solutions, Fiserv offers banks a range of business-driven tools that offer both cost and operational efficiencies.

Our Internet banking options enable banks to maximize this critical delivery channel, while creating a cost-effective method for providing virtually every service offered in branch. Your customers and prospective customers can open accounts, apply for loans, pay bills, review statements and more-all from the convenience of their nearest computer.

Our ConvergeIT telephony solutions give banks the opportunity to streamline telephone banking and take advantage of advanced technologies to save costs and increase efficiencies. And our new Mobile Money solution-the industry's only all-in-one mobile banking and payment solution-enables banks to offer a compelling service and position themselves as leaders in a crowded market.

Like all businesses, banks must seek ways to differentiate themselves from the sea of competition. Superior service has always been a cornerstone of the community bank philosophy. Today, customer service remains the key differentiator between community banks and other types of financial institutions. In fact, as more and more important as banks merge and centralize, the personalized approach community banks can take becomes increasingly valuable.

Fiserv is committed to delivering products and services that are both customer-centric and economical to help banks maximize this advantage. We offer a variety of tools that strengthen customer service and loyalty, such as remote check deposit capability; MyCardCreation, which lets customers choose unique credit and debit cards by downloading their own designs; and UChoose Rewards, an award-winning integrated debit and credit rewards program.

No matter which solutions you select to support your unique business strategies, Fiserv is prepared to help you achieve your goals in any economic scenario. Because whether you're focused on creating new efficiencies today or preparing for growth tomorrow, you need the support of a reliable technology partner-one that offers the stability and vision necessary help you ride these rough tides and emerge victorious.

Remember, today's situation is not permanent. So it's important to look to, and prepare for, the future. Now is the time to reflect on who you are and what you stand; to decide exactly what you want your bank to be-both now and after the dust settles. Translate that direction into tangible differentiators. And determine what it will take to execute your business strategies.



With 25 years of experience, Fiserv is the world's largest service provider to banks, credit unions, and lending institutions. You benefit from our leading-edge knowledge as well as our service-oriented architecture – powerfully integrating all our products to streamline your workflow and processes. More than 16,000 clients worldwide – in the U.S. and Canada, Europe, Latin America, the Caribbean, and Asia-Pacific – rely on Fiserv to help them manage the complexities of today's marketplace. Let us show you how our knowledge and technology can help you succeed. Let us show you the new Fiserv.