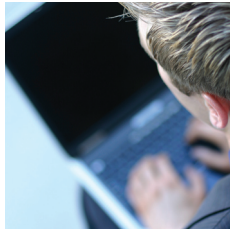


## Product



### Corillian Online™

A Deeply Integrated Solution That Delivers a Differentiated Online Banking Experience



- Reducing customer care and maintenance costs through robust self-service tools and intuitive work-flow design
- Providing flexible and efficient time-to-market application deployment

Deliver a rich, innovative online banking experience – while generating immediate revenue opportunities and establishing deep, long-term relationships with your customers.

#### **Building a Revolutionary Online Banking Experience**

Building a revolutionary online banking experience involves balancing the financial institution's online channel profitability needs with customer desires for instant, easy access to their overall financial picture. Financial institutions can meet these needs and turn online banking into a profit-generating channel by:

- Reducing the complexity of integrated service offerings
- Providing a unique and intuitive online banking experience that encourages service adoption and avid use
- Employing effective revenue generation tools through targeted, personalized marketing

#### **Introducing Corillian Online**

Corillian Online from Fiserv is a new generation of online banking solutions – a seamless, integrated experience that includes banking, bill pay, personal money management and other value-added services. Corillian Online is designed to assist you in achieving increased profitability at every touchpoint, growing your online adoption through a streamlined, intuitive financial management interface and enhancing your retention by developing deeper, personalized relationships through a rich, integrated user experience.

#### **Research-Inspired Design**

Corillian Online was designed from consumer insight captured from data analytics reporting, research studies, usability testing and extensive market experience. Consumer insights include:

- Consumers see their institution's online channel as a natural vehicle to connect to the community around them and exchange tips about budgeting and money management



- Most consumers who feel valued by their institution are open to being cross-sold other relevant products and services
- Most consumers expect their online banking experience to be personalized through the application of user data, past online behaviors and the ability for the user to customize settings and preferences within the application
- Attracting and growing deposits through efficient, real-time online account opening and funding, as well as online remote deposit
- Implementing robust self-service capabilities that reduce the volume of interactions within more costly delivery channels like the branch and call center

### **Increasing Your Profitability**

Corillian Online enhances profitability by providing an environment that encourages avid use of online banking. Research indicates the more avid the user (that is, the more services to which the user subscribes), the more profitable the user becomes to the financial institution. The problem with many financial institution websites is that links that enable the user to apply or sign up for new services are often hidden, or the education provided throughout the site to encourage adoption of new services is disjointed.

Corillian Online provides targeted marketing and service up-sell opportunities to users throughout the logical workflow of the online banking service. This cycle of progressive marketing incrementally exposes users to relevant products and services, resulting in increased online services adoption and share of wallet. Opportunities for profitability include:

- Increasing cross- and up-selling of financial services and products such as loans, cards, and savings accounts
- Generating fees for services such as transfers, card-based payments, wires and expedited payments

- Reducing ongoing professional services due to integrated technology platforms
- Lowering maintenance and upgrade costs through proven Fiserv Feature Pack methodology
- Thwarting illegal behavior through proactive fraud detection

### **Growing Your Online User Adoption**

Four fundamental features are needed in an online banking experience to drive increased adoption:

- Single-step, streamlined processing of applications utilizing intuitive, integrated forms aids account opening and funding, making it easier for users to sign up for new products and services
- An integrated services platform enables users to immediately complete transactions without the need to access multiple applications.
- Enhanced usability is enabled through intuitive navigation and content is presented via rich media technologies, like AJAX and Microsoft Silverlight™
- Revolutionary design by presenting a streamlined, integrated overview page where customers can manage more than 90 percent of online banking and bill pay tasks



## Enhancing Retention

Corillian Online creates an environment that empowers users to manage their finances in a way that is most comfortable for them. As users adopt relevant online offerings and deepen their account relationship with you, they become less likely to leave your institution. Online Advantage offers a fully integrated product and solution suite, including:

- Robust personal money management tools that empower the consumer to make appropriate and relevant financial decisions
- An integrated suite of product and services all on one page to provide a one-stop shop of functionality and simplicity
- Features like integrated small business banking, family banking, social networking and a secure Online Vault for storage of important documents

## Fiserv Is a Proven, Trusted Partner to Help You Optimize Your Online Channel

Fiserv brings significant domain expertise to online financial services to deliver a seamless, integrated and game-changing online banking solution. Fiserv ultimately enables you to simplify the process of managing and integrating the technology that powers the online channel, keeping up with web innovation, designing a superior user experience and transforming transactional and behavioral data into actionable intelligence.

Financial services implementations require flexible deployment options. Fiserv has the resources and expertise to deploy our solutions to meet your flexibility needs at a time-to-market speed like never before, whether ASP or on-premise.

## Corillian Online Is a Seamless, Integrated Online Banking Solution

- **Online Banking**
  - Consumer Banking
  - Small Business Banking
  - Personal Financial Management
  - Remote Deposit Capture
  - Alerts
  - E-Statements
  - Online Transfers (inter/intra-bank)
  - Online Account Opening and Funding
  - Comprehensive Self-Service Tools
- **Electronic Billing and Payment**
  - Electronic Bill Presentment and Payment
  - E-Bills
  - Expedited Payments
  - Credit/Debit Card Payments
  - Business Bill Pay
  - Business Invoicing Presentment and Payment
  - Payment Warehouse Solutions
- **Security and Fraud Prevention**
  - Multi-Factor Authentication
  - Fraud Detection, Alerts and Prevention
- **Cross-Sell and Up-Sell Solutions**
  - Campaign Management
  - Adoption Marketing Services
  - Consumer Research
  - Data Analytics Services
- **Social Banking**
  - Family Banking
  - Social Networking, Peer and Community Features
  - Online Vault
- **World-Class Hosting Facilities**
- **Best-In-Class Service Level Agreements**
- **Implementation Service**
- **Customer Care**
- **Professional Services**



## **The Next Evolution in Online Banking**

Corillian Online represents a paradigm shift in online banking. For the user, it provides a more personalized, holistic experience that will redefine how customers interact with you and manage their finances online. For you, it provides an online banking application focused on driving profit and developing deeper account relationships with your users through targeted communications, marketing and personalized offerings.

### **Connect With Us**

For more information on Corillian Online, please contact us at 800-872-7882 or visit [www.fiserv.com/onlinebanking](http://www.fiserv.com/onlinebanking)



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