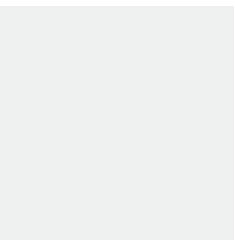
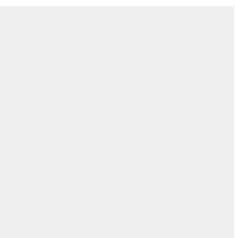
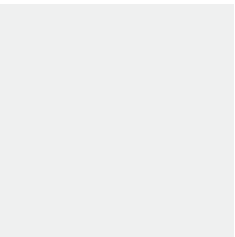
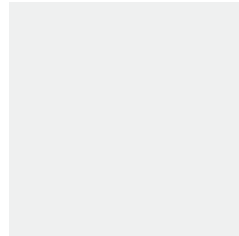
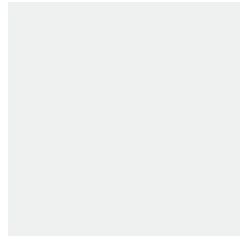
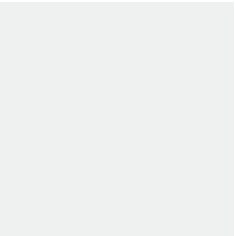


Product



Mobile Money FastTrack™

Accelerate Your Mobile Offering with Universal Reach
and a Compelling Return on Investment



Product

Current financial conditions offer a unique opportunity to deliver the mobile financial services solutions that customers demand, while reducing channel service costs that ultimately provide a compelling return on investment.

Using cutting-edge mobile technology, Mobile Money FastTrack from Fiserv is the fastest and most complete answer to today's mobile financial services needs of consumers and financial institutions. Mobile Money FastTrack delivers the power and convenience of mobile technology and offers financial institutions a way to:

- Capture and retain high-income, tech-savvy customers
- Attract younger consumers who will bolster future success
- Increase profitability for higher-cost customers

Compelling ROI

According to industry studies, when customers migrate from higher-cost channels such as ATMs and contact centers to low-cost, self-serve channels such as mobile, financial institutions can realize savings of between \$12 and \$22 per active consumer per year. Mobile Money FastTrack delivers this efficiency and helps attract

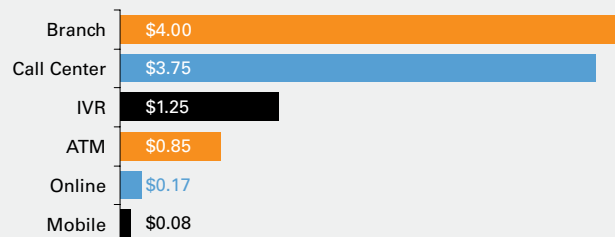
and retain your most profitable customers. For a typical financial institution of 250,000 customers or members, this represents a profitability impact of over \$1 million by the third year.

Built on an integrated platform to lower the total cost of ownership, this solution has been used for mobile banking and payments by Fortune 500 banks since 2001. It interfaces with core banking, online banking and electronic billing and payment systems for a comprehensive view of your interaction with customers across electronic channels.

Why Choose Fiserv as Your Mobile Banking and Payments Partner?

- Profitable: Mobile Money FastTrack delivers a wide range of banking services through a convenient channel that costs far less than face-to-face, interactive voice response (IVR) or other banking channels — and more than any solution in the market, enables you to reach channel profitability faster.

Per-Transaction Costs by Banking Channel



Drive customers to low-cost, self-serve mobile banking to boost efficiency and savings. Mobile Money FastTrack provides customers with immediate access to needed banking services, while “right-channeling” them from high-cost contact centers and branch operations to lower-cost, self-service, virtually universal channels such as mobile.

- **Speed-to-Market:** With a typical 90-day implementation, organizations can quickly recognize their return on investment. Flexible deployment options mean that you can customize and add new capabilities at your own pace to align with your evolving brand, competitive or line-of-business strategies. That may mean that you offer mobile banking and alerts today and add mobile marketing and payments later.
- **Feature-Rich:** Leveraging our global leadership in payments, we can make mobile payments a reality for your customers. Alerts and notifications, customer care tools, service reporting and analytics and diagnostic tools are all standard features.
- **Affordable:** Though comparably priced with similar solutions, only Mobile Money FastTrack is powered by the industry's most sustainable technology platform — deployed by financial institutions to their consumers since 2001.
- **Safe and Secure:** Implementing our rigorous security standards alongside your financial institution's existing security infrastructure — from enrollment, data encryption and transaction auditing to reporting and regulatory compliance — ensures your data, your reputation, and your end-users are protected.
- **Preference-Driven:** With support for multiple access modes including text (SMS), downloadable application and browser (WAP), customers enjoy a superior mobile banking experience regardless of their preferred device,

Mobile Money FastTrack Features

- **SMS/text messaging, including SMS aggregation services**
- **Mobile browser, including device and iPhone optimization (RenderRightSM)**
- **Complete functionality, including banking, bill payments, alerts and location search**
- **Integrated customer care, online and offline enrollment tools and intelligent reporting**
- **Industry-leading security framework (Mobile SafeGuardSM)**
- **Ability to extend and enhance with "optional extras" through an ongoing release management program. Popular examples include; iPhone application, actionable and marketing alerts.**

Mobile Money FastTrack scales to capitalize on new functionality; support new channels and evolving technology; and serve diverse customer segments and lines of business. As your needs evolve, FastTrack will keep pace with them.

access mode or network. The same flexibility lets you enroll customers via the branch, contact center or online channel.

- **Sustainable:** When you choose Mobile Money FastTrack, you're collaborating with a partner you know and trust to innovate as your users' needs and your mobile strategy change over time.



Jump-Start Your Mobile Strategy

Now you can execute your mobile channel strategy today, quickly and affordably — with room to grow as market, line of business and customer demands influence your future business goals.

Mobile Money FastTrack is simple enough to be implemented out-of-the-box in 90 days or less for virtually any size financial institution. And once the system is in place, it's easily extendable to align with your brand, competitive response or line-of-business strategies. As mobile transaction capabilities and functional requirements evolve, FastTrack scales to capitalize on new functionality; support new device requirements and evolving technology; and serve diverse customer segments and lines of business. As your needs evolve, Mobile Money FastTrack will keep pace with them.

We Understand Banking

At Fiserv, we know electronic banking and payments. As a proven and reliable leader in financial services technology, we're the right partner to provide the right mobile banking and payments solution on your terms. Our strategic alliance with M-Com, a leading mobile banking and payments solutions provider with customers worldwide, provides you with the highest level of proven technology, service and reliability in mobile banking. The combined dedication, credibility and experience of our teams in both the online and mobile channels are unparalleled.

Connect With Us

For more information on Mobile Money FastTrack, please contact us at 800-872-7882 or visit www.fiserv.com/mobile



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