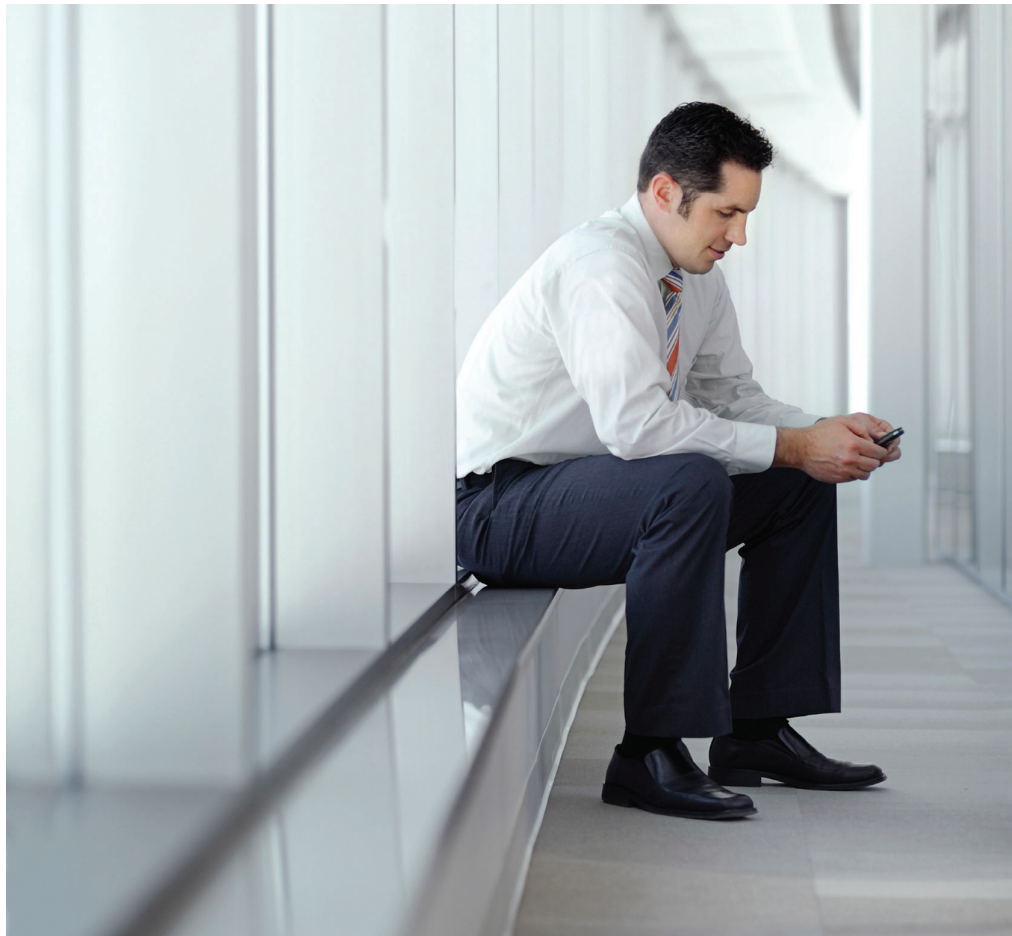
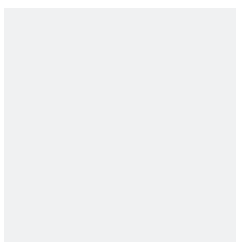
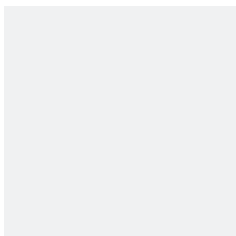
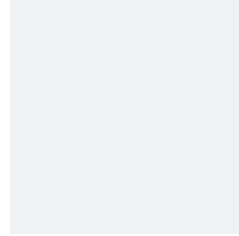
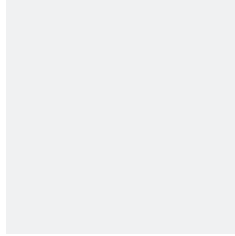
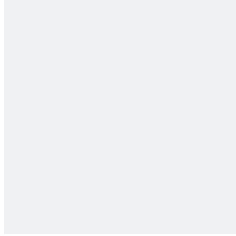


**Product**



**Mobile Money<sup>SM</sup>**

A Hosted Solution that Sharpens your Competitive Edge, Extends your Brand, Increases Revenue and Reduces Costs



## Product

Now, more than ever, customers want anytime, anywhere access to finances and banking services. With Mobile Money from Fiserv you can deliver this functionality via any mobile device on any network – without the high costs associated with in-house software.



Mobile Money gives community banks and credit unions the tools and expertise to deliver powerful, world-class mobile banking and payment services – with minimum impact on budgets and human resources.

Never has the pressure been greater to acquire and retain profitable consumers. Current economic conditions offer a unique opportunity to deliver the mobile financial solutions that clients demand while reducing channel costs.

Now you can enter the growing and profitable mobile banking channel quickly and affordably – without the high cost of in-house software implementation, maintenance and support. Fiserv's hosted deployment of Mobile Money leverages the power and convenience of mobile technology and offers community banks and credit unions a way to compete successfully for the tech-savvy, consumers who live life on the go.

### Compelling ROI

According to industry studies, when consumers 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 delivers this efficiency and helps attract and retain your most valuable customers. As your institution extends functionality for emerging mobile payment models, Mobile Money will scale to support new device technologies and services.

We implement Mobile Money within our secure data centers in a matter of days. Once the system is in place, it's automatically and fully integrated with your online banking platform. As your markets evolve, you can customize your mobile banking experience to align with branding, competitive or line-of-business strategies.

Mobile Money offers:

- Proven technology – Deliver all the benefits of powerful, best-in-class technology that provides you the competitive advantage you seek to optimize your market position
- Complete functionality – Alerts and notifications, customer care tools, service reporting and analytics and diagnostic tools are all standard features
- Universal reach – Consumers can access your mobile banking service from any device on any network in the country

### Marketing Support and Research

Fiserv's marketing support – from creative services to print production – helps community banks and credit unions drive consumer adoption. We also partner with leading research firms to conduct in-depth studies to gather the most current data on banking, consumer trends and information technology. With access to this intelligence, you can deliver what customers want now and anticipate future needs – ahead of the competition.

## Key Features

- SMS/text messaging, including SMS delivery services
- Mobile browser, including device optimization
- Applications consumers can download to their mobile phones
- Complete banking, alerting and bill payment functionality with built-in mobile payments capabilities
- Integrated customer care, enrollment tools and intelligent reporting
- Industry-leading security framework and safety measures
- Full integration with online banking for a seamless user experience across online and mobile channels
- Quick time to market with an activation process that only takes days rather than weeks
- Scales to capitalize on new mobile devices in the market, evolving technology, diverse customer segments and multiple lines of business
- Future support for peer-to-peer payments, contactless payments, expedited payments and channel marketing programs with Fiserv's ongoing product development

## We Understand Banking

At Fiserv, we know banking. As the single most trusted financial services provider in the industry, we're the right partner to provide the right solution at the right time. Our strategic alignment with M-Com, a leading software and services company with customers worldwide, ensures the highest level of technology, service and reliability in mobile banking. The combined talent, credibility and experience of our team are unparalleled.

## Connect With Us

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



Mobile Money is the industry's only all-in one mobile banking and payments delivery platform.

Fiserv is the global leader in financial services technology, driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Business Intelligence & Optimization.

Our solutions can help you improve efficiency, manage risk and grow your business.



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