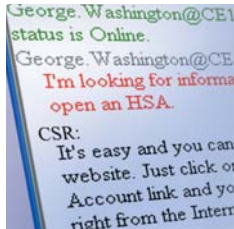


Product



LinkLive Banking

Convenient Online Customer Service with Secure Email, E-Folders, Chat and Desktop Sharing



LinkLive Banking from Fiserv offers secure email, e-folders, instant messaging and desktop sharing capabilities, supplying your organization with all the tools needed to provide quick yet personalized online customer service.

With LinkLive Banking, you can grow your business and attract new customers, especially those who expect fast and efficient online service. Using secure email, instant messaging, e-folders and remote desktop capabilities to quickly answer questions can increase customer satisfaction and cross-sales. In addition, customers who live and work far from your branches, including businesses with remote locations and students away at college, are more likely to remain with your organization when you offer expanded online functionality.

LinkLive Banking also enhances employee communication and file sharing between those who work at the same or different branches. Whether employing these advanced tools internally or for customer service, you can create operational efficiencies that save time and lower costs for your organization, yielding a high return on investment.

Offer Quick and Cost-Effective Online Customer Service

Many Web-based communication tools, including secure email, are costly to install, upgrade and maintain on-site. By choosing to have Fiserv host these services off-site, you can deploy them easily and cost-effectively. In addition, integration with our consumer and business Internet banking products offers quick access to your customers through online banking or your website, and to staff members through your intranet.

Exchange Secure Messages and Files

Through LinkLive Banking's user-friendly email system, each of your customers is automatically set up with a guest account, and no registration is required for them to exchange secure email with your financial institution. When customers log in to their account, they're notified of any unread emails.

LinkLive Banking email also provides flexible options for secure document management and sharing through Web-based e-folders. Customers use e-folders to transmit sensitive data without having to store it on your network. Compatible with nearly any kind of file, e-folders also help you and your corporate customers streamline internal processes. For example, you can store documents, such as board reports, on a secure Internet site, and send a link to specific colleagues, or to everyone in your organization.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

Provide More Options for Real-Time Communication

LinkLive Banking offers the latest feature-rich instant messaging technology, enabling real-time interaction between customers and specialists at your organization—all with a click of the mouse. The availability of each specialist is indicated by icons that signal their status as either online, on the phone, busy or offline. In addition, a skills-based routing system simplifies the process of transferring each customer inquiry to the staff member best able to help the customer. For example, you can easily send questions about loan applications to an available loan officer.

To further speed the process of providing customers with requested information, LinkLive Banking instant messaging provides a fast and secure method for transferring sensitive documents such as account statements, check images, change-of-address forms and applications for loans and CDs. During customer service chat sessions, the instant messaging window doubles as a secure FTP site, through which customers and CSRs can exchange documents using drag-and-drop functionality. Flexible permissions offer you the ability to designate which of your staff and customers have access to this optional feature.

Assist Customers Remotely

LinkLive Banking also offers remote desktop capabilities, which enable designated individuals at your organization to enter a customer's desktop, once granted permission. Using this convenient tool, an employee has a read-only view of

the customer's screen, making it easier to provide assistance remotely. In addition, your IT staff can use this functionality to provide technical assistance for employees at other branches, lowering the cost of travel.

Maintain Regulatory Compliance and Security

Safe and secure, LinkLive Banking encrypts all email messages and chat sessions from keyboard to keyboard, protecting private customer information at all times. By masking sensitive information like credit card and account numbers, LinkLive Banking helps you maintain compliance with banking regulations.

Exchanges and transactions are also logged to record exactly what your customers are asking for and how your service specialists are performing. LinkLive Banking meets all United States Securities and Exchange Commission (SEC) and Sarbanes-Oxley Act (SOX) regulations for security and tracking. You can be sure the personalized service you are providing satisfies auditing demands without creating an additional burden on your technology resources.

Connect With Us

For more information about LinkLive Banking, contact your account manager.



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