# FirstVision<sup>™</sup>

Outsourced Account Processing Platform

In an uncertain economic environment, many companies are looking to lower OpEx and CapEx investments, generate new revenues and digitize payment and self-servicing capabilities.

You're also balancing many challenges and complexities. Decisions associated with running and modernizing your credit, debit and prepaid platforms must address the needs of the digital consumer and the growing competitive threat from new market entrants.

FirstVision from Fiserv is our outsourced processing solution designed to meet your challenges head-on and transform your technology capabilities. Building on core VisionPLUS software from Fiserv, FirstVision provides an end-to-end solution that enables regional processing economies of scale with fully integrated adjacent services that span the issuing lifecycle.

VisionPLUS is our core account and payment processing software that supports all of your issuing products virtually, including credit, debit, loans, prepaid, loyalty and commercial – on a single processing platform, enabling a holistic view of each customer across their account relationships.

FirstVision is a powerful processing solution – an integrated suite of payment and servicing solutions built to drive your platform modernization and competitive edge.

The platform helps reduce in-year OpEx and avoid longer-term CapEx investment costs – allowing you to focus on more profit-generating areas of your business.

#### Platform Strategy

Platform
Replacement





### **Key Benefits:**

- Reduces the cost of operating and changing your business
- → Reduces potential risk, provides additional assurances
- → Faster time to market
- Global scale and reach
- → Stay feature relevant; innovate in cards and payments

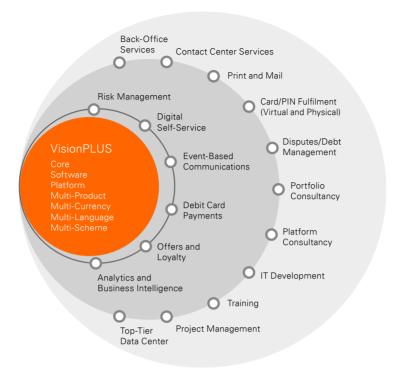
### Gain a Competitive Edge

FirstVision supports multiple products and channels, enabling you to quickly deploy your proposition in adjacent markets – that is, loans, debit and commercial – with a broad range of value-added solutions that are fully integrated with the VisionPLUS core processing software.

Our continual investment allows your platform to remain feature relevant with open APIs, mobile payments and digital self-servicing solutions that can:

- Create cost efficiencies and accelerate time to market
- → Ensure your business stays relevant to the digital consumer





FirstVision



## Global Scale Drives Efficiency and Savings

Significant scale economies can deliver in-year and ongoing cost reduction compared to in-house platforms. FirstVision clients benefit from our global product investment strategy.



### Reduce Complexity and Risk

Top-tier data centre with full disaster management support – ongoing scheme compliance, PCI and PA-DSS certifications – integrated suite of servicing solutions that improves customer experience and creates cost predictability.



### Rapid Speed of Change/ Speed to Market

FirstVision enables real-time event-driven solutions, managed with intuitive rules/decision engines and fully configurable screens. We offer a service-oriented architecture with open APIs that enable service consumption rather than change management.



### **Embrace Innovation**

Take advantage of a broad standard solution set that enables digital payments and cardholder self-servicing without the need for heavy customization.

FirstVision supports opportunities offered by PSD2 and open banking.



### Connect With Us

For more information about FirstVision:



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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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