

Aperio™

Multichannel Customer Experience and
Business Process Management Platform
That Delivers Operational Efficiency

Disparate, inflexible systems that differ from channel to channel can hamper account opening and customer service. Aperio from Fiserv solves this problem by providing a holistic experience and consistent processes across multiple channels. The solution is also easily configured to meet changing requirements, helping to ensure continued excellent service and process efficiency.

Integrated with Signature® from Fiserv, Aperio frees financial institutions to rethink their banking processes and transform the customer experience. Increased effectiveness – combining process efficiency with improved service – can lead to greater customer satisfaction, stronger relationships and profitable business growth.



Customizable Workflows

Easily configured to meet changing business requirements, Aperio promotes efficiency and growth. With Aperio, you can customize customer onboarding, account opening and maintenance processes. As the needs of your financial institution change, so can Aperio.



Optimized Business Processes

The built-in capabilities of Aperio optimize business process management. The solution's multichannel account opening process, for instance, uses streamlined workflow components. From initial customer identification through boarding the account, Aperio creates a unified customer experience across multiple touchpoints. Your business processes become a strength that empowers excellent customer service rather than an impediment to meeting customers' expectations.



Essential Capabilities

Aperio yields immediate business benefits through its robust capabilities, all of which work together to bring new efficiency to your organization:

- Customer and account acquisition – new account opening wizard
- Customer and account servicing – configurable maintenance processes
- Comprehensive view of customer
- Role-based functionality
- Configurable task-based workflows
- Customer prompts for next-action recommendations
- Creation and maintenance of data about prospective customers

- Prompts to collect missing required information from customers
- Integrated risk scoring
- Electronic signature integration
- Extended data capture
- Document production
- Multi-system start page
- Integration to Signature and other Fiserv solutions



Role-Based Functionality

Utilizing a common infrastructure across three vital areas, the solution's role-based functionality ensures that the key banking functions carried out by your staff are streamlined for maximum efficiency.

Branch – Branch capabilities within Aperio deliver a complete view of your customers – including relationships, accounts, engagements, interactions and other data. Thanks to process-based workflow capabilities, your customers benefit from faster, more personalized service, while your business wins by making every face-to-face contact an opportunity to build loyalty. When your staff has the knowledge and tools to do what they need to do, at the moment they need to do it, they have more time to serve additional customer needs and deepen the relationship.

Call Center – Think of what your call center staff could achieve if they had a single view of a customer's relationship with your financial institution, regardless of original touchpoint. What if activity that your customer initiated online could easily be retrieved in the call center and completed there by your staff? Call center capabilities for Aperio provide these abilities. Information and activity generated in one channel are available to the others. This enables a "one and done" approach to customer service across the enterprise, helping any of your customer-facing staff to fulfill requests, answer questions and solve problems more efficiently during any interaction.

Back Office – With the many tasks performed there, a financial institution's back office can become a bottleneck of inefficiency. Operational back-office capabilities within Aperio remove roadblocks to effectiveness and enable your organization to focus on improved service and increased profit. This solution provides back-office personnel with prefilled customer data to eliminate data entry errors, workflows to ensure that required steps and processes are followed, and smart technology to ensure the accurate creation of documents. Aperio provides access to all the tools your staff needs to fulfill customer service requests or complete work on an account, whatever the original touchpoint.



Relationship Marketing

Effective relationship marketing means engaging customers in focused dialogues that help you grow your business. Aperio recommends the right message for each customer in real time, so you can turn everyday interactions into relationship-building opportunities, across channels.

This capability starts with customer prompts, which deliver real-time decisioning for next-action recommendations, whatever the channel of interaction. That means you will know the right time to deliver a new product offer, provide helpful information or just listen and express appreciation. You will impress your customers by anticipating their needs and offering relevant and timely responses.



Intuitive User Interface (UI)

Aperio features a completely revamped user experience. The UI design focuses on making important information easier to find with fewer clicks. Graphical presentation of data enables users to quickly grasp the significance of the data. Because navigation is intuitive, the solution is not only easy to use, it's also easy to learn, which means new staff members can become productive sooner.



Front-Line Integration With Connected Teller™

The branch is still the primary place for your staff to have face-to-face interaction with customers. Connected Teller™ for Signature is a companion to Aperio that encourages your front-line staff to shift from a transactions-only mindset to one that is focused on the customer. The solution arms your tellers with customer-specific knowledge that helps them ask questions targeted to customers' unique needs. This focus can help your financial institution:

- Win customers' business
- Improve bank brand image
- Maintain customer loyalty
- Influence word-of-mouth recommendations
- Increase overall customer satisfaction




Integrated Solutions

Aperio works with several other solutions from Fiserv and third parties to facilitate tasks that enhance the customer experience, while making it easier for your organization to work together:

- Nautilus® – for the retrieval, viewing and printing of archived documents and for the creation, retrieval and viewing of Nautilus workflows
- DocPlus™ for Signature – for the creation of document templates
- Debit Processing: Web Services – for creation and maintenance of ATM debit cards
- Onboard Advisor – to perform ID verification/ authentication and integrated risk scoring
- Card Risk Mitigation: CaseTrackerSM – to enable real-time monitoring of card fraud cases
- EnAct™ – to request a new account application in Aperio as a result of a sale in EnAct
- Clover® App Market – to refer business customers to a marketplace that offers business apps
- Topaz Signature Pad – to capture electronic signatures during account opening
- IMM eSign – for secure electronic document review and signing
- Harland Clarke and Deluxe – for secure check and deposit slip ordering
- Financial Crime Risk Management Platform – extract files created with financial institution-defined risk data
- Acuant IDscan® – to scan customer ID information

Connect With Us

For more information
about Aperio:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

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