Solution

Business Process Manager

New Account and Process Management Solution

the speed of life®

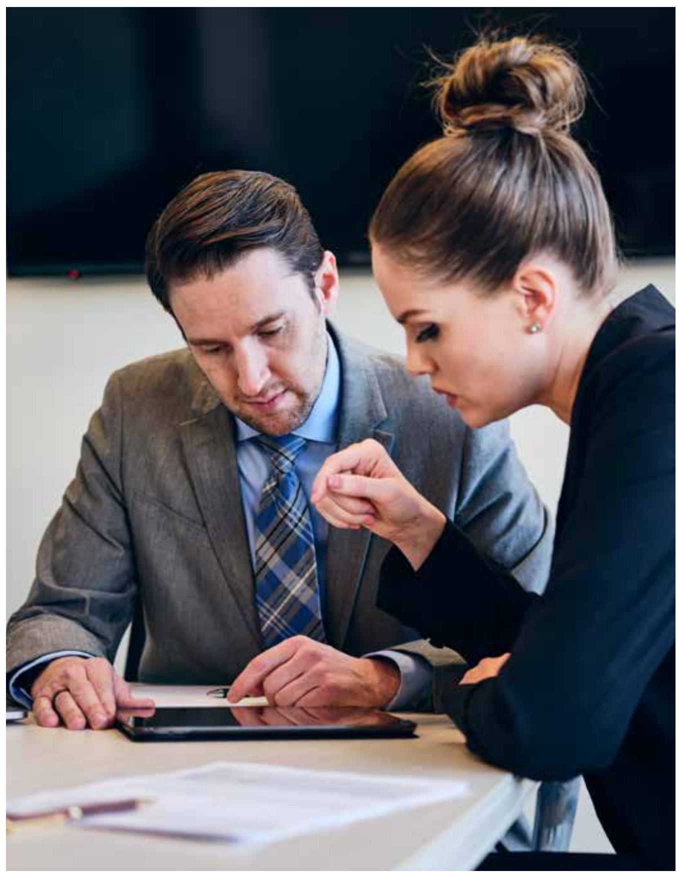
Every banking relationship starts with a new account. Business Process Manager from Fiserv, a secure process management solution, helps your financial institution provide the kind of positive and productive experience that strengthens a new relationship. Step-by-step workflows automate and simplify hundreds of tasks within your operations, human resources and administration departments.

More than a platform automation solution, Business Process Manager offers user-friendly workflows to redefine a new account opening and nearly every customer service and interoffice task. Choose from our growing library of fully customizable templates to quickly deploy new workflows that create branch efficiencies and take customer service to a new level. From routine tasks to the most complex and time-consuming processes, nearly every function can be more efficient with Business Process Manager.

Rapid Account Opening

At its roots, Business Process Manager is a fully customizable account opening workflow solution. Interactive wizards quickly take users through your account opening procedure from start to finish in as little as five minutes. Automated wizards walk your customer service representatives (CSRs), call center agents and back-office staff through each step of the process, minimizing human errors and optimizing the customer experience.

Business Process Manager is integrated with Precision® and Premier® from Fiserv. That enables information entered during new account setup to automatically flow to the bank platform database. To simplify data input, up to 99 names and addresses can be added during account boarding. Employees have instant access to the required forms, which makes account opening faster and reduces regulatory and compliance training. By reducing keystrokes and data-entry time, this flexible solution promotes a higher level of customer interaction.



Effective Cross-Sales

The first and best opportunity to sell your products and services is when new accounts are opened. Predefined parameters, such as initial deposit amounts, generate onscreen prompts to remind staff of additional product offerings that may be of interest to the new customer. Based on personal interaction and feedback, your front-line staff can choose those that are right for each customer.

Staff can select multiple products and services at the beginning of a session with a single click, similar to an online retail shopping-cart experience.

Improved Customer Relationships

Opening an account is just the first step in creating a strong customer relationship. With Business Process Manager, you can give customers the services they request in faster, more efficient ways. Whether generating a new debit card, performing a wire transfer or using a switch kit to transfer accounts, your staff has immediate access to appropriate forms to quickly satisfy each request.

Available for nearly any file maintenance process, our customizable templates speed workflow setup and walk your staff through each step of common requests, such as name and address changes and stop payments. Account updates are exported directly to the bank platform, which helps enhance efficiency and produce more consistent results.

For requests made by existing customers, pertinent fields such as name and account number are prefilled from the platform database. This helps ensure the accuracy of each transaction and requires less data entry, leaving more time for personal service. By focusing more on the customer, your organization can build solid relationships from the moment customers walk through the door.

Consistent Branch Management

Tellers and CSRs do more than just satisfy customer-service requests. Business Process Manager helps them with daily operations, such as beginning and end-of-day teller processes, cash drawer reconciliations, account closing procedures, bond table updates and Reg CC holds. Employees follow prompts to perform daily duties in the proper sequence, supply the required information and electronically pass forms to senior staff for approval. Your financial institution can realize significant cost savings by tailoring workflows specifically for your operations, human resources and administration needs.

Efficient Operations

Business Process Manager can help keep your technology center running smoothly. Our solution simplifies software installations, patch-release downloads, new employee computer setups, hardware maintenance and routine processes, such as nightly updates. Checklists and approval forms are generated automatically, eliminating the need to remember what is required to complete each task. Most importantly, Business Process Manager can automate recovery procedures, ensuring that in the event of a power outage or security breach, you'll be back up and running at full capacity in the shortest time possible.

HR Support

Business Process Manager guides your employees to complete critical tasks and forms at appropriate times, from hiring and terminations to grievance procedures and 401(k) administration. New staff can be brought onboard faster with this advanced solution, which helps you effectively manage the hiring process, including job postings, interview confirmation emails and job offers to applicants. Procedures for exiting staff, such as access termination and accrued vacation payout, are also streamlined to help ensure all legal and security requirements are met. Workflows can be applied to annual group insurance signups, retirement fund contributions and disbursements, and procedures for administering workers' compensation claims and resolving internal staff conflicts.

Automated Administration

Your administration department handles a variety of time-consuming tasks. With Business Process Manager, system rate changes, billing authorizations, capital expenditure requests, annual departmental budgets and other responsibilities are made more efficient. Business Process Manager organizes the workflows and generates the forms needed for tasks as simple as granting staff internet access and as complex as satisfying compliance and auditing needs.

By combining Business Process Manager with electronic signatures, requests requiring multiple approvals are quickly processed and routed to appropriate personnel. Your staff will save time while security checks and balances are automatically enforced and maintained.

Business Process Manager Technology

Workflow Design Engine

Business Process Manager enables you to designate the order of each step in every job, helping your organization maintain the highest level of compliance. Administrative scripting automatically generates events that guide staff members through any task, creating enterprise-wide consistency for daily processes and reducing data-entry tasks and errors. In addition, an event-tracking feature enables staff to see remaining items in a job. Of particular benefit to users establishing new accounts, the engine also integrates directly with third-party providers to perform account validation, check ordering and positive identification.

Data Collection and Sharing

Business Process Manager simplifies back-office work by automatically adding customer information collected during new account openings to the account processing database, which can strengthen your organization's fraud-detection capabilities.

By performing an immediate risk management assessment of new customers, you have all the information necessary to decide whether to board accounts for customers who pose a significant risk of causing chargeoffs and other unprofitable actions.

Because the bank platform serves as a database for all types of information, you can flood information into any form or document, including employee internet request forms, check orders to third-party merchants and vendor invoices. That reduces keystrokes, errors and task-completion times for your staff.

Business Rules Engine

Compliance issues, customer service and many other daily processes are addressed on another level with the business rules engine. Administrators can define thresholds that trigger events, such as an email or customer form. The business rules engine can be used to satisfy dozens of specific customer requests and provide advanced customer service. For example, you could create a rule that produces an alert to notify an investment advisor when an initial deposit of $10,000 or more is made.

Forms Management

An intelligent forms-management system automatically and electronically generates the proper forms at the correct times during a workflow. Available forms can be added to any workflow to fulfill customer service requests and effectively manage compliance and regulatory issues. For example, Truth in Savings Act and signature cards can be automatically produced during new account openings. Your staff is also alerted if required information is missing from a form.

By using a signature pad to capture customers' signatures electronically, you can complete workflows without printing forms for customers to sign.

All forms generated in Business Process Manager can be automatically archived using Director® from Fiserv, an enterprise content management solution. Together, these solutions eliminate the time-consuming and costly tasks of manually scanning and uploading hand-signed documents for storage. Forms used for internal processes, such as ordering office supplies and charting employee schedules, can also be electronically routed.

Versatile Add-Ons

Other add-on products can help your organization further automate and customize the account opening process.

Marketplace

Grow your merchant accounts with the Marketplace Interface to Business Process Manager, which can easily refer merchants for payment processing during the new account opening process. For example, when a small business owner opens an account, Business Process Manager prompts the banker to inquire whether the customer is interested in learning more about Merchant Services. An interested customer's information is sent to Marketplace for referral, with no separate data entry required. A Fiserv business consultant is assigned to follow up with the customer, typically within 24 hours. Once the sale closes, your bank is credited for the sale and your business customer is onboarded to Merchant Services.

Instant Issuance

Further enhance the customer experience with Business Process Manager: Instant Issue Advantage Interface, which supports the immediate generation and activation of a debit card. Customers can use their debit card the moment their account is opened, providing convenience for new cardholders and an immediate revenue source for your organization. With the Instant Issue Interface, account information is sent to the card-issuance program to customize the card, assign a unique PIN and print the card. With a card-activation service, your customers can use their debit card right away.

Fraud Prevention and Risk Analysis

Onboard Advisor from Fiserv performs a combination of risk, address, OFAC and ID verification when opening a new account. A real-time analysis of an applicant's identification and previous debt account behavior helps your front-line staff make informed decisions. Powered by LexisNexis®, ID Insight℠ and Early Warning Services®, Onboard Advisor allows your tellers to perform a range of fraud and risk detection screening processes against billions of records to pinpoint possible identity and account fraud, reducing your risk of loss and increasing your level of customer service. Adding those capabilities to your new account and cross-selling workflows is easy with the Business Process Manager: Onboard Advisor Interface from Fiserv.

Several additional interfaces are also available to speed the process of verifying a new customer's risk level. Business Process Manager directly sends customer information for a real-time risk assessment. Instant identity and OFAC checks, along with the results, are displayed to the CSR in real time. You can also obtain risk-assessment information for business customers. Several interfaces are available, including BizChex, eFunds ID Verification, eFunds Risk Assessment and Equifax.

ID Scanning, Archival and Retrieval

Fiserv partners with Card Scanning Solutions to deliver idScan®, which scans, ingests and archives a driver's license or any other government-issued ID. With the idScan Interface, you can easily deploy an efficient, cost-effective method to gather ID information within Business Process Manager.

The two scanner options use optical character recognition (OCR) and barcode scanning technologies to capture images and data from an ID, front and back. ID information automatically populates fields in Business Process Manager, saving your staff keystrokes and time, while making the process more accurate and customer focused.

IDs and forms can be transferred and archived in Director, which makes them immediately available to your associates. Keywords are created for you, so it's easier and faster to retrieve images and reduces the time it takes to serve your customers.

Billing and Payments

With the Business Process Manager CheckFree® Address Interface, users can update CheckFree RXP® from Fiserv, an electronic billing and payments solution, with any changes made to the customers' physical addresses, email addresses or telephone numbers within Business Process Manager.

Customer Relationship Management (CRM)

EnAct™ from Fiserv helps banking organizations deliver role-based tools, workflows and reporting that matches the way each person works. EnAct makes it easy to identify and manage referrals and opportunities by combining CRM capabilities tailored for banking with an enterprise platform that can meet your most demanding IT requirements. With EnAct Integration for Business Process Manager, you can transfer prospective customer information into a new Business Process Manager session with a single click.

Check Ordering

For faster, more direct check ordering, Business Process Manager interfaces with several check providers, including Deluxe® Check, Harland Clarke Checks and Main Street Checks, to automatically populate customer data in a check ordering form and send the information to your check vendor.

Business Online Enrollment

The Connect 3 Interface enables users to import and export information between Business Online™ from Fiserv and Business Process Manager. A username and password are generated, enabling users to log in to Business Online for the account owner.

Business Process Improvement

To help you make the most of Business Process Manager, Fiserv offers a full team of advisory services personnel who understand the challenges to front-line staff when opening new accounts and performing account maintenance. Our team of professionals can help you decide which modules are best for you, design and implement changes to your workflows and forms, and educate and train your staff to make changes and improvements going forward. Contact Fiserv for a complimentary discovery call to learn how our advisory services team can help you maximize the benefits of Business Process Manager.

Connect With Us

For more information about Business Process Manager:

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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.

Visit **fiserv.com** to learn more.

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