Product

fiserv.

Communicator Advantage™
Comprehensive Integration Enabling Financial Institutions to Embrace Openness and Extend Banking

Communicator Advantage from Fiserv facilitates the real-time flow of data and transactions through all your channels, platforms and systems. This integration solution helps you satisfy customer expectations and leverage possibilities driven by digitization. Using Communicator Advantage, you can convert ideas into business logic and extend banking in ways that can generate income and make customers' lives better and easier.

Financial institutions are increasingly embracing the value of "openness" – the sharing of data and connecting of systems in order to create frictionless, differentiating, omnichannel experiences for customers. Openness helps you compete successfully with the best digital experiences – whether existing or future – and develop new revenue streams by delivering innovative, expanded services. These efforts require the right technology and planning.

Communicator Advantage is a long-term, strategic investment that modernizes and extends your current system investments, and provides a solid base for you to expand upon. Fiserv draws on extensive integration experience, access to industry-leading technology and adherence to consensus-based standards to offer you a flexible integration solution.

Technology That Opens and Extends Banking

Communicator Advantage is a comprehensive, best-of-breed integration solution with a modern, standards-based architecture built using industry-leading technology (Software AG webMethods). This single, end-to-end solution shares real-time data through multiple delivery channels (enterprise, web, mobile) and across multiple languages and platforms. It supports an unrivaled selection of languages, messaging standards and protocols using standardized APIs. Communicator Advantage is designed to support all your internal and external integration needs today and into the future.

Save Time and Increase Profitability

You can respond faster to new or changing business needs. Accelerated integration with Fiserv solutions and third-party business partners extend new functionality to your employees and customers more quickly. Creating a simplified integration environment also supports the multichannel connectivity needed to provide a truly unified customer experience.

Communicator Advantage provides your financial institution with an integration capability that orchestrates a consistent customer experience across all channels, back-end processing, payment and analytic systems. This platform offers a deployment topography that can enable a central integration solution or coexist in-house with an incumbent service-oriented architecture (SOA) solution.

Industry-Specific Business Services

Business processes are packaged and delivered according to business needs, regardless of the underlying applications, to create business services. These multiple business services expose the business functionality to employees and customers. This innovative use of technology facilitates a paradigm shift away from application-centric integration development to a fully integrated and dynamic business service solution.

Scalability and Performance

- Deliver real-time data across multiple languages and platforms for increased project efficiencies and time-to-market gains that are repeatable for future solutions

- Improve operational transparency and faster issue resolution

- Leverage out-of-the-box message formats, validation and transport capabilities

- Automate and innovate core business processes with continuous improvement based on collaboration between IT and business

Powerful Capability

- Customize out-of-the-box services and fine-tune them for your financial institution and customers

- Improve quality and make it repeatable by eliminating point-to-point ("hairball") integration techniques

- Comply with industry standards and prebuilt components for standard business-to-business processes

- Leverage and modernize existing IT assets to better meet business demands without costly rip-and-replace activities

- Assemble, automate and extend IT assets as SOA-enabled processes

Simplicity

- Leverage a common application program interface for all delivery channels and one framework with multiple use cases

- Reduce maintenance costs with out-of-the-box, simplified integrations

- Unify processes and data seamlessly across heterogeneous IT environments and supply chains

Value Generation

- Simplify integration and reduce dependence on third-party vendors, thereby reducing cost and overhead from hardware, software and operational overloads

- Gain access to real-time, cross-product transaction metrics

- Promote new revenue streams with new features

- Lower total cost of ownership with bundled solutions

Simplify Integration

The integration framework and business service tools of Communicator Advantage expose information from your bank platform, business applications, customer channels and third-party service providers in an accessible environment for customizing functions to meet your business needs and requirements. The solution's user interface enables nondevelopers to configure and manage interfaces and information, making resources more efficient and eliminating extraneous programming costs.

The Complete Integration Solution

Business Services	**+**	Frameworks and Standards	**+**	Technology and Software

For example, integration of 20 applications using a point-to-point approach could involve the creation and maintenance of as many as 380 interfaces. Using Communicator Advantage reduces the number of interfaces by more than 80 percent to around 40 total. Once you create an interface with Communicator Advantage, you can reapply that structure when adding new products – integrate once, deliver anytime, anywhere.

The Complete Integration Solution

Business Services

- Integrated service catalog

- Composite services like loan origination and single customer view

- Atomic services such as account inquiry and customer inquiry

Frameworks and Standards

- Integration development studio

- Integration patterns and templates

- Rich suite of capabilities

- Standards for messaging, services, packaging, security and infrastructure (Common Object Definitions)

Technology and Software

- Commercial Integration Suite: Software AG webMethods

- Low-cost footprint (virtual machines)

- Flexible deployment models: outsourced, in-house, hybrid

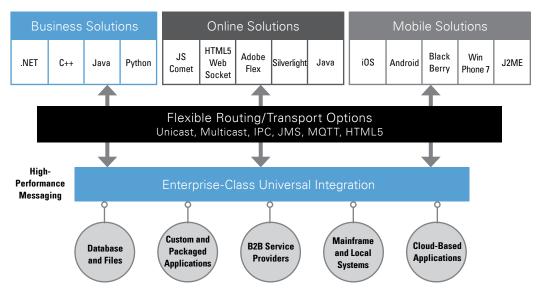**Accessible Integration With Communicator Advantage**

The studio feature of Communicator Advantage provides a simplified way for nondevelopers to configure and manage integrations and information. Access to templates and common execution steps standardizes the service implementation process. Future service implementations are expedited by reusing existing service templates.

A Key Enabler for Universal Integration

Communicator Advantage is a single, end-to-end solution that delivers real-time data through multiple delivery channels (enterprise, web, mobile) across multiple languages and platforms, and facilitates customer event and alert notifications.

It supports an unrivaled selection of languages, messaging standards and protocols using common APIs.

Enterprise Resources

Business Solutions				Online Solutions					Mobile Solutions				
.NET	C++	Java	Python	JS Comet	HTML5 Web Socket	Adobe Flex	Silverlight	Java	iOS	Android	Black Berry	Win Phone 7	J2ME

Flexible Routing/Transport Options
Unicast, Multicast, IPC, JMS, MQTT, HTML5

High-Performance Messaging

Enterprise-Class Universal Integration

- Database and Files
- Custom and Packaged Applications
- B2B Service Providers
- Mainframe and Local Systems
- Cloud-Based Applications

No matter where the information is coming from or where the information needs to go, Communicator Advantage delivers. High-performance messaging powers this integrated environment and supports real-time events and alerts.

Connect With Us

For more information about Communicator Advantage, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

Key Benefits

- Enables extended or open banking

- Facilitates real-time communication among solutions

- Enables consolidation of information from multiple systems

- Differentiates and enhances the customer experience

- Simplifies integration

- Improves flexibility to customize

- Improves speed to market

- Enables financial institutions to leverage existing investments to realize quicker time to value and lower total cost of ownership

- Improves developer productivity and innovation

- Provides design and code consistency while improving code quality

- Increases application flexibility through abstraction

fiserv.

Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com