




Profile Outsourcing

Outsource and Grow – with Profile Outsourcing

Today's financial services landscape is constantly changing. Banks seek assistance to quickly get up to speed. Large institutions look for new markets to leverage existing customer bases. Non-banks search for cost-effective ways to offer banking services. Limited resources and profitability pressures create added demands on all financial institutions to implement technology solutions that drive efficiency.

Profile Outsourcing from Fidelity National Information Services, Inc. (FIS) offers an answer: end-to-end operations and technology solutions that help institutions quickly introduce fully integrated, multichannel banking. As an outsourcing solution, Profile Outsourcing provides you with the freedom to concentrate not on technology, but on the core competencies that drive your business. As a vertical-services provider for the financial services industry, Profile Outsourcing offers powerful application solutions – without the capital investment and staff requirements necessary to build an IT organization.

 The Profile Outsourcing solution: end-to-end operations and technology solutions **that help institutions quickly introduce fully integrated multichannel banking.**

One Source, Many Benefits

The Profile Outsourcing solution handles all the details necessary to manage banking systems – from system implementation to day-to-day operations. With a menu-style approach, Profile Outsourcing provides the flexibility to tailor an environment that best suits your needs, as well as the needs of your customers.

Profile Outsourcing provides front-end services, including Web presentation, account origination, multifactor authentication, and check and ATM/debit production. In addition, Profile Outsourcing covers back-end functionality, including data center operations, transaction processing, statement processing and check clearing. With Profile Outsourcing, FIS helps you reap the benefits of enhanced banking capabilities – all under one umbrella of services.



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Our staff handles operational issues, while you focus on quickly introducing Internet-based financial products and services to your retail and commercial customers. By reducing the risks inherent in technology integration, you free up capital to invest in strategies that will improve your bottom line.

With years of experience in system implementation and a solid backbone of best-in-class service providers, we help you build a comprehensive, scalable banking infrastructure. By outsourcing technology and operational infrastructure, you can utilize Profile Outsourcing as a competitive strategy to focus on building brand equity and marketing new products and services.

Single Point of Contact

As a vertical-services provider for the financial services industry, we manage all vendor relationships, products and services under one umbrella. You benefit from the most current technology, without having to research, select and manage a large network of suppliers on your own.

Core Concentration

For most financial institutions, managing technology is complex, time consuming and costly. By using Profile Outsourcing as your technology arm, you can focus on customer relationships, business strategy and marketing instead of diverting energy and resources to support IT concerns.

Reduced Cost of IT Ownership

With Profile Outsourcing, upfront capital expenditures in hardware and software are greatly reduced. FIS' application software is combined with service-provider offerings to deliver the functionality required to run a full-scale financial services operation – at a significantly lower cost than in-house solutions.

Expertise

The Profile Outsourcing team has extensive financial services experience to better understand your banking vision and objectives. Profile Outsourcing further strengthens the value chain by helping you tap the power of FIS' technology to create new product offerings and enhancements. We leverage the knowledge and capabilities of our service providers to optimize your financial services offerings.

Scalability

Profile Outsourcing's open architecture allows for rapid change, supporting emerging technology solutions as well as your own expansion efforts as you grow your business. FIS' Profile Outsourcing model allows for rapid implementation and Internet-ready solutions that support continuous innovation and new global services on demand.

Reduced Risk

Profile Outsourcing reduces the risks and costs involved with building proprietary solutions by offering a usage-based pricing structure that lowers your upfront capital requirement. With this pay-as-you-grow approach, FIS shares the risks of market entry. Then, if you decide to integrate a new product or delivery channel, we can add a Profile Outsourcing vendor to the mix, reducing the risks involved with a lengthy integration project.

Customer Focused

FIS' Profile Outsourcing Customer Team provides strategic, tactical and support services throughout the business relationship and encompassing business planning, sales, contract negotiations, implementation and ongoing operations. The Customer Team is your advocate – assisting you with business planning and keeping you current with the latest technology enhancements.

Assured Reliability

Your Service Level Agreement (SLA) ensures that service levels are continually measured and monitored to fulfill expected standards of efficiency. The SLA is your protection that FIS will be responsive to your needs, resolving issues quickly and performing regular maintenance checks on vendors.

Strength in Vendor Providers

Profile Outsourcing leverages the knowledge and capabilities of multiple service providers. Providers are carefully selected and undergo a stringent

review process to ensure reliability, quality and security. FIS continues to add new vendors, providing you with a comprehensive offering of online financial capabilities so you get up to speed with the latest technologies quickly, reliably and with minimum downtime.

Trouble-free Implementation

Our qualified team of banking and project specialists work with you during each implementation phase. The Profile Outsourcing methodology leverages the experience of prior implementations and the knowledge of technology vendors to ensure the delivery of a seamless, end-to-end solution.

Depth of Offerings

Profile is the online, real-time, transaction-processing core of the Profile Outsourcing solution. With Profile, financial institutions can rapidly create new products and services. Profile's customer-centric system supports virtually any delivery channel and its multilanguage, multicurrency design supports global operations. In addition to the core banking solution provided by Profile, Profile Outsourcing offers a range of online financial capabilities including:

- ATM network and card management
- Account origination/Multifactor authentication
- Bank back-office operations
- Case management and workflow
- Call center support
- Check production



- Document creation and fulfillment
- Document archiving
- Electronic bill payment
- Regulation E/Z dispute management
- Check and document imaging
- Interactive voice response
- Item processing/lockbox processing
- OFAC screening
- Proven software methodology
- Reduced maintenance costs
- Annual business continuity exercises

Operational Excellence

FIS' state-of-the-art processing center is based in Little Rock, Ark., and our operations service center is located outside of Pittsburgh, Pa. These centers handle the required implementation, support and service operations for the Profile Outsourcing solution set. The teams provide 24-hour data processing services and operations support. Additionally, FIS provides ongoing applications integration, including testing and coordinating vendor releases and upgrades.

The teams also monitor performance and service-level standards of software and hardware and staffs the help desk, providing telephone support to address client and vendor needs. An Operations Excellence Program is also in place to enhance the group's commitment to high-quality customer service.

In addition, application courses are offered to support Profile Outsourcing, covering a broad spectrum of topics focusing on the servicing of financial institution's customers. The courses help attendees develop the necessary skills to manage the asset and liability account base and the processing of financial transactions.

About FIS Software

Profile Outsourcing is part of the FIS suite of solutions – a family of software products designed specifically for financial institutions including:

- Total legacy system replacement or upgrade
- Business line replacement or introduction
- Pervasive CRM
- E-banking
- Wealth management
- Outsourcing



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