TouchPoint® Account Opening

From the Customer Point of View, Fast Service is Good Service

Congratulations! One of your sales representatives just sold a prospect on the value of moving all his relationships from the institution down the street.

Now comes the embarrassing part – it takes more than 30 minutes for that employee to open a checking account, Certificate of Deposit (CD) and order an ATM/debit card. Now, the customer is irritated because he is late for an appointment, and other agitated customers are waiting in the lobby. And your employee is overwhelmed with paperwork and outdated systems.

Sound familiar? You are expected to do your part in improving operating efficiencies, increasing earnings and delivering profitability to your shareholders. To do that, it's critical that every step in the sales process is as efficient and effective as possible. That cannot happen until you relieve your staff of burdensome administrative tasks.

A cohesive account opening process is the pivot point to building customer relationships. When your employees deliver products faster, they can spend more time engaging with customers. And customers endure less hassle, which distinguishes you from that bank down the street. Finally, when new accounts are opened right the first time, the costs associated with resolving errors go down.

The Solution: TouchPoint Account Opening

TouchPoint Account Opening improves the new account process for deposit accounts by streamlining data entry, managing documentation and disclosures, and automatically queuing and routing pending work to the appropriate area for handling. Because information is pre-filled and manual tasks and activities are automated, processing time dramatically decreases and customer satisfaction is enhanced.

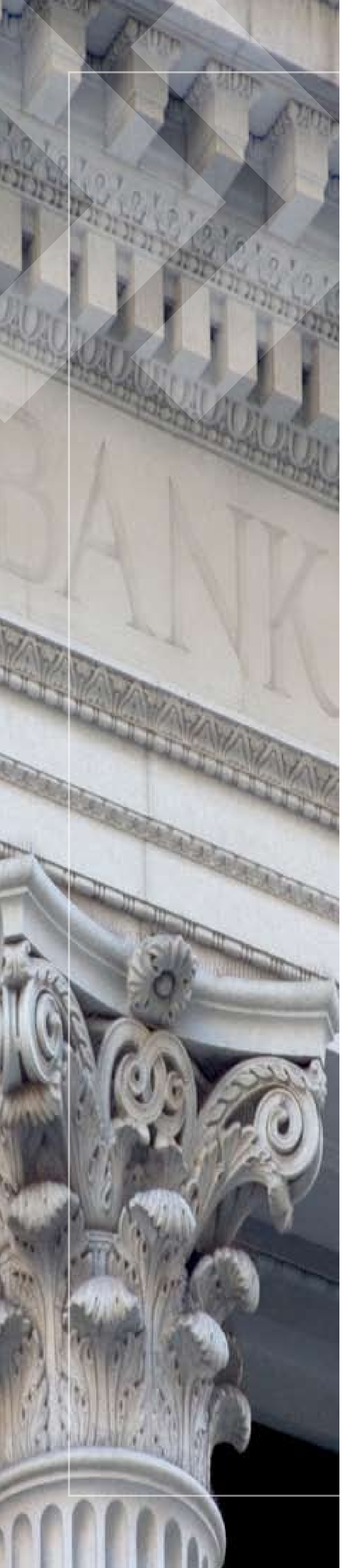
TouchPoint Account Opening Capabilities

TouchPoint Account Opening automates customer and account record creation for traditional, personal and small business deposit accounts such as checking, savings, money market, CD and IRA (Individual Retirement Account). It also helps grow share of wallet and deepen customer relationships by enabling representatives to proactively cross-sell and fulfill ancillary products and services during the opening process.

Condenses account opening process

TouchPoint Account Opening allows users to simultaneously open multiple deposit products within a single new account session, as well as fulfill complementary services such as check orders, ATM/debit cards, account

Fidelity National Information Services
fnfis.marketing@fnis.com • 888.323.0310 (US) • 501.220.4999 (International)
www.fidelityinfoservices.com



linking, scheduled transfers, combined statement/pricing and much more. The user can fully create the deposit account(s) and generate the appropriate account titling, correspondence and fulfillment of required forms – all during the initial interaction.

Streamlines data entry

During the opening process, TouchPoint Account Opening automatically pre-fills the online application with all existing customer or prospect data – such as name, address and phone number. So there is no need to recapture and enter data already housed by the institution. This valuable feature saves time, reduces data entry errors and requires that customers provide information only once.

Rapid access to information

Since TouchPoint Account Opening provides real-time integration to back-end, legacy systems of record, all necessary customer, account and transaction processing information is immediately sent to the back-end system during the opening process and is available to users throughout the enterprise.

When the fulfillment process cannot be completed during the initial request, TouchPoint Account Opening allows users to capture and store the data online. This information is available to users throughout the enterprise to retrieve at a later time and proceed with the account opening process. If a customer cannot complete the process today, he can come in tomorrow and finalize it with any qualified employee. This saves the customer time and hassle while avoiding unnecessary duplication of effort for your branch staff.

Facilitates cross-selling

The account opening process is the ideal time to cross-sell and up-sell customers on complementary products and services. Throughout the fulfillment process, TouchPoint Account Opening prompts users to present companion products and services, such as overdraft protection and checks. This valuable feature helps deepen customer relationships while ensuring the financial needs of customers are fully satisfied from the beginning.

Automates compliance requirements

TouchPoint Account Opening also prompts users to disclose required regulatory and compliance information throughout the fulfillment process. Multi-product compliance support ensures that all required regulatory documents are generated. This information may be automatically printed, mailed or faxed to the customer, ensuring that controls are in place while minimizing administrative compliance costs.

Provides multi-language and multi-currency support

Even in your local markets, your customers and employees represent every country on the globe. Communicating in a single language or supporting a single currency does little to strengthen institutional loyalty across your diverse customer base. Through user configurable parameters, TouchPoint Account Opening enables you to support multiple languages and multiple currencies within a single code base. Your users can select their preferred language for all their customer interactions. In addition, you can specify the bank's default currency, an account's default currency and the currency involved with each individual transaction.

TouchPoint Account Opening Benefits

Reduces delivery costs, improves customer satisfaction

Automatic propagation of customer data and systematic forms printing can save nearly 75 percent of the time it takes to open an account compared to traditional, paper-intensive processes. The streamlined process automates many manual processes, which translates to less time filling out paper work, more time spent building relationships and greater customer satisfaction.

Improves cross-sell ratios

Automatic prompts for cross-sell are integrated into the account opening process to help deepen share of wallet and improve cross-sell ratios. TouchPoint Account Opening supports a 'comes with' sales philosophy that helps promote cross-sales for companion and complementary products and services.

Ensures compliance control

TouchPoint Account Opening includes an integrated forms and fulfillment processing. The systematic generation of required regulatory forms and information helps ensure compliance with federal regulations.

TouchPoint Account Opening Features at a Glance

Architecture

- Multi-tier design separates presentation layer from business logic
- Enterprise accessibility to information
- Fully scalable

Session Management

- Protects data and session privacy through secure log on and trusted environments
- Maintains multiple concurrent sessions
- Prefills session data to new account opening process

Customer Profile

- Provides customer profile notebook with summary view
- Presents consolidated account relationships
- Displays customer alerts

Fidelity National Information Services

fnfis.marketing@fnis.com • 888.323.0310 (US) • 501.220.4999 (International)
www.fidelityinfoservices.com

Fidelity National Information Services

fnfis.marketing@fnis.com • 888.323.0310 (US) • 501.220.4999 (International)
www.fidelityinfoservices.com

Customer/Product Browser

- Allows the user to define owners or borrowers for a new account or application
- Supports new customer set-up and the verification of existing customer data
- Integrates with third-party providers to collect and store qualifying results

New Account Set Up

- Supports consumer and small business deposit accounts
  - Checking
  - Savings
  - Money market
  - CD
  - Retirement
- Supports multiple languages and currencies
- Streamlines process for gathering titling and demographic data for all accounts with same title
- Funds new accounts with cash, checks and fund transfers
- Captures source of account funding for reporting purposes, such as new dollar acquisition from competing institutions
- Assigns the domicile office and account manager automatically

Forms Management

- Prefills new account data to forms
- Prints forms and disclosures automatically
- Integrates to third-party forms-compliant solutions

Cross-sell Capabilities

- Enables representatives to proactively cross-sell and open additional products and services during the new account process
  - Companion checking or savings products
  - ATM and debit cards
  - Date-related transfers
  - Relate and link accounts
  - Check orders
- Access to scripts
- Displays side-by-side rates and fees for comparison
- Tracks cross-sell referral information for sales goal tracking

Work Management Processing

- Tabbed case notebook for easy capture and online viewing of data across the enterprise
- Automatic queuing and routing based on organization's business rules
- Service level tracking and escalation