

Meet Mike

Mike loves his smartphone. His bank's mobile app lets him manage his accounts, pay bills, schedule loan payments and even track his spending against his budget whenever and wherever he wants.



Snapshot Solution

When Mike logs in to his bank's mobile app, he sees an overview of his accounts and transactions. He's just one click away from making transfers, payments and decisions about how and where to spend his money.

Mike's bank keeps him in the loop by emailing or texting him when his payments are processed, checks clear, balances change or accounts are overdrawn.

Power in the Palm of His Hand

With a few swipes and clicks, Mike can **personalize his ATM experience** to his language preference, cash withdrawal limit and default receipt option. Mike's too busy for paper so he chooses to have a summary of each ATM transaction sent to his smartphone.



24/7 Access

Thanks to First Data's **Mobile ManagerSM mBanking solution**, Mike's bank is never closed. His account is continuously updated so he sees the most current information whenever and wherever he accesses his account, making his bank look smart and savvy.

Airtight Account Security

If Mike's smartphone is ever lost or stolen, his bank can remotely disable his account, ensuring no one else can get their hands on his money.

This is an extension of himself.



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First Data's mobile banking solutions put Mike's bank in control of his experience and Mike on top of his finances. He wouldn't look at a national bank when his local institution offers everything he needs.

How First Data Products Fit Community FIs

First Data ReadyLiftSM Loyalty Solution

Recognize, entice and engage your customers with rewards for transactional and other profitable consumer behavior, from debit or credit card usage to loan origination and bill payment.

DataChoiceTM Solution

Easy access to 15,000-plus data elements extracted from various First Data file sources as well as external data. Exercise total control over your queries and gain a better understanding of your customers to help increase revenue opportunities.

Online Banking Solution

Securely provide account holders a suite of interactive tools that provide them with 24/7 access and management of their accounts—whether they're online, on the phone or on the go.



First Data Mobile ManagerSM mBanking Solution

Lets consumers manage their accounts with their choice of SMS, wireless application protocol (WAP) or downloadable applications.

Online Bill Payment Solution

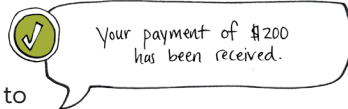
Enables your customers to securely receive, pay and manage all of their bills online. Easy automated enrollment for new users helps you improve customer loyalty and retention, while offering cross-sell opportunities.

Mobile Bill Pay Solution

Gives customers the ability to pay new bills, view scheduled payments and payment history on the go, all from their compatible mobile device.

Notify Me Alerts Solution

Allows your customers sign up to receive email alerts when checks have cleared, balances have changed or an account is overdrawn.



Snapshot Solution

Give consumers easy access to their most highly utilized accounts and transactions, quickly make a transfer or payment online and view contact information with one click.

Personal Finance Manager (PFM) Solution

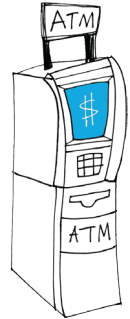
Improve customer retention with an online financial management tool that allows consumers to manage their finances in one place.

ATM Personalization Solution

Enables cardholders to reduce their average ATM transaction time.

SMS/Email Receipts Solution

Provide additional cardholder control and convenience around the ATM experience.



ATM Targeted Marketing Solution

Target the right message to the right cardholders at the ATM in order to help increase awareness and generate leads from interested cardholders.

OptionPoint[®] Credit Solution

A robust package that supports every stage of the process, from application approval and processing services to risk management and outstanding customer service support for both consumer and commercial accounts.

This solution supports:

- Digital Card Solutions
- Processing Credit Applications
- Voicemail and Text Messages
- Customized Marketing Messages
- Multi-channel Remittance



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