

## **2017 Signature User Group Session Descriptions**

### ***Deposits:***

**Deposit Fiserv Update** – This will be an interactive session with Fiserv team members to discuss future Signature release enhancements related to the CIF and deposit systems. There will be an opportunity to ask related questions pertaining to system functionality and future enhancements. This is also an excellent opportunity to share your ideas and thoughts on the future of Signature

**Deposit Roundtable** – Please join the Deposit Committee members and end users for an interactive and user driven session to discuss topics, ideas, issues and solutions from YOU, the Signature Users. Discussion topics will be solicited from users prior to the conference and at the Product Network Meeting on Sunday. Please bring any topics that are near and dear to you as your fellow users may have the same issues and a creative solution or strategy to share. This is your opportunity to discuss pain points, enhancements, strategies and solutions with your fellow Signature users. We will also discuss current and potential BID projects. If you are looking for support on a BID you have submitted or are working to submit, this session is a great way to seek support for your project.

**Rising Rate Environment** – The banking industry, consumers and businesses are anxiously awaiting a rising rate environment. The current low interest rate environment is an exception to historical norms. With recent movement in the Fed Funds rate and additional increases projected for 2017, it is critical that FIs look at outlining strategies related to awareness of competition, products and pricing options to serve as opportunities to grow and retain customers along with providing flexible plans that can be priced according to funding needs and market competition.

**Who's Your Beneficial Owner?** - The Financial Crimes Enforcement Network (FinCEN) wants to know! FinCEN published the final customer due diligence (CDD) regulation in 2016. One new element was added to identify and verify beneficial ownership of a legal entity customer. Financial institutions must be in compliance with the regulation by May 11, 2018. Join this session to hear about Fiserv's plans to capture the required beneficial owner information and to hear how some banks are beginning to work toward implementation.

**RPA Strategies for Rewards and Commercial Analysis** -Please join this interactive session with Investors Bank. Investors Bank is using RPA to drive service charging but also to offer rewards and premium pricing. RPA rewards offers tools to create monthly service charges and encourage desired customer behaviors with financial rewards, fee waivers and bonus rates on companion accounts. We will hear how Investors Bank's program has worked for them over the last year along with lessons learned during implementation. Investors Bank will also discuss how they have leveraged RPA for commercial analysis accounts using various fee codes and waivers. Fiserv experts will also be on hand to discuss other ways RPA may benefit your strategic goals.

## ***Loans:***

**Loan Fiserv Update** – Fiserv will present a Signature release update and a preview of future enhancements. Join us to learn about new features that are expected to be part of the upcoming releases. After the update, a roundtable discussion will begin based on feedback from the user group.

**User Bank Challenges and Opportunities Discussion** – The Fiserv loan user group compiled a list of challenges and opportunities over the past year. This session will be a great opportunity for banks to discuss the challenges and possibly network with other banks who may have overcome those challenges, etc.

**Loan Roundtable** – Join us to discuss any feedback from the Fiserv update, including questions about future enhancements. The group will also have a roundtable discussion about current challenges, future needs, and industry trends and regulations that are driving change in the lending world.

**Year-end Processing Best Practices and Challenges** – Join us for a panel discussion to talk about the process on topics including how users handle backdated payments into prior year, what year-end extract file is used to produce the year-end statements, how banks handle the property address flag exceptions... There will also be updates on two new BIDs related to year-end processing.

**Non-Accrual Chargeoff Project** – Join the panel discussion with client banks and Fiserv about the ongoing Non-accrual/Chargeoff project. We will discuss current developments for the project and prioritize future developments that will transform our non-accrual/chargeoff processing.

## ***Risk & Business Intelligence:***

**Signature Release and Alert Testing** - Join us for a discussion on the approach institutions are taking to test Fiserv releases and alerts. Topics include: impact assessments, overall process management, compliance monitoring, resource determination, and documentation.

**Fraud Hot Topics** - Join us in this discussion on best practices for combating the latest fraud trends including cyber fraud. This session will cover the latest cyber trends and discuss what can be done about it. Learn how trends are evolving and how we need to proactively address.

**Data Warehouse Roundtable** - Support management and regulatory using a centralized Data Warehouse. Join our combined Architecture, Risk & BI Roundtable to discuss all things Data Warehouse (Fiserv InformEnt or otherwise) including ETL, performance, 3<sup>rd</sup> party data sources, data delivery, and designing your own system.

## ***Self Services:***

**Self Services Fiserv Update** - Hear from Fiserv representatives as they discuss their roadmap as well as many products and services that are currently already available to your FI.

**Intelligent Customer Communication** - Understanding how self-services devices are communicating with customers is critical and this information allows banks to engage with customers on a one-to-one level, personalizing the transactions. Customers expect more from all self-services channels and banks need to be gearing their channels toward the tech savvy user. Banks need to be prepared to present offers to consumer that are relevant to their personal needs, so let's dive in and see how your bank can improve the customer experience.

**Instant Card Issuance – Panel Discussion** - Hear from peer banks on their experiences with Instant Debit Card Issuance. Explore the various integrations that are already in place that make these products more user friendly for branch staff. Also discover how these peer banks have implemented this solution in their own way, paving the way for other banks to modify their existing Instant Issue experience or develop a truly dynamic card issuance program from the ground up.

**Fiserv Risk Office Best Practices** – Fraud trends continue to increase and many Banks are struggling to stay ahead and fraud losses continue to grow. This session will provide you with guidance on how to approach fraud mitigation, and how to successfully mitigate against fraud losses with the assistance of the Fiserv Risk Office. In addition, you will get a chance to see how focus in this area pays off and can generate significant cost saving opportunities for your Bank.

## ***Architecture:***

**Endpoint Management** - Manage your PC's more effectively with fewer resources while maintaining both security and usability.

**Web Enabling your Systems – Communicator Advantage and ESF** - Panel discussion and Fiserv update on Communicator/ESF. utilizing the new ESF SDK to web enable legacy systems.

**Data Warehouse Roundtable** - Support management and regulatory using a centralized Data Warehouse. Join our combined Architecture, Risk & BI Roundtable to discuss all things Data Warehouse (Fiserv InformEnt or otherwise) including ETL, performance, 3<sup>rd</sup> party data sources, data delivery, and designing your own system.

**Efficiency through Workflow Automation** - Give Nautilus a Power Up by supercharging it with data from other systems. Drive workflows to take the guesswork out of ongoing processes.

### ***Branch Services:***

**Branch Services Fiserv Update** - Fiserv Product Management will provide product updates for Aperio Sales, Connected Teller and EnAct. Hear about the work done this year and enhancements targeted for next releases.

**Branch Services** - Join our roundtable discussions from ideas submitted by you the users. The ideas, issues, and solutions discussed in this session are submitted by the user group. We have great monthly User Group calls and this is an opportunity to continue those informative discussions. This is a great way to get information about issues you may have and the creative solutions others have found.

**Introduction to Connected Teller** - An introduction to the next generation teller platform, including lessons learned by banks that have converted from Desktop Teller to Connected Teller. You will come away with a basic understanding of the features and functionality of the Connected Teller platform.

**DocPlus 101** - An introduction to DocPlus, which is the engine that enables you to generate, print and distribute customized documents. DocPlus is required for Aperio, but can be used for notices without Aperio.

**Getting the Most out of Nautilus Using App Enabler** - In this session you'll learn how to use Nautilus app enabler to pull information from nautilus in other platforms.

### ***International:***

**Automated Transfer** - Leveraging APS and Signature Transfer Orders to gain the competitive edge by providing multiple options for Customers to transfer funds internally and externally.

**Insurance on Collateral through Document Tracking** - How to manage your insurances on collateral using the Document Tracking functionality in Signature. During this session you will learn how to add the insurance policies to the respective collaterals and use the various reports (queries) created to track these on a monthly basis.

**Fiserv EFT/POSH Processing for Debit Cards** - The Fiserv EFT/POSH application structure allows Banks to perform Debit Card transactions at both ATM and at POS devices, for both local and international transactions. The EFT application processes the transactions at the Signature Host level. This session will seek to outline the On-Us processing of transactions through Fiserv POSH and EFT systems. We will also display the various transaction scenarios, as well as the EFT and POSH setup and interfaces for passing all transactions.

**Stress Testing** - Stress testing is often overlooked, but can determine whether our clients are served satisfactorily or have miserable experiences accessing our resources.

**Mobile Banking** - Leverage mobile banking to expand and enhance customer service offerings.

**Challenges of Large System Integration Projects with Current and New Systems Architectures** - The increasing number of large system integration projects encounter most problems with new technologies versus current technologies in the design and development process. Join us at the architecture break-out session. how these challenges can be resolved without significant impact to the project budget and schedule.

***Strategic Initiative:***

**Strategic Initiative - Fiserv Integration** - John Macaluso, SVP – Market Strategy - Bank Solutions will facilitate this strategic track which is sponsored by the Strategic Direction Committee focusing on integration.

**Strategic Initiative – Cyber Security Risks & Countermeasures** - Phyllis Woodruff, Vice President – Enterprise Risk & Resilience will facilitate this session which is sponsored by the Strategic Direction Committee. The session will focus on Fiserv’s defense in depth strategy and why it is effective. In examining this multi-layered approach we will look at the kill chain and what tools provide defense at each point in that chain while examining some recent attacks in the wild.

**Strategic Initiative – Future Strategic Content and Planning** - Tina Farrington, EVP – Bank Tech Solutions/Old National Bank and the Strategic Direction Committee members will facilitate this session to solicit input from the participating banks relative to topics or challenges that are top of mind and structure future discussions and sessions to deepen and target the discussions of a more strategic nature. Senior leaders within the Fiserv organization will be present and engage in future sessions and roundtables to heighten the awareness of the more unique challenges faced by complex organizations within the user community.

***Keynote:***

**Regulatory Landscape: Communication, Coordination, and Risk – Bob Phelps, OCC** - The number of regulators involved in cybersecurity oversight are increasing along with expectations to address this increasing risk. Bob Phelps from the OCC will discuss what is occurring at the national level to better communicate and coordinate activities to improve the oversight and resilience of the financial sector, to include significant service providers. He will also discuss thematic trends derived from what the OCC has learned from the nearly two years of work assessing banks using the FFIEC Cybersecurity Assessment Tool (CAT). Finally, Bob will discuss some of the threats to the sector.

## ***Compliance:***

**Deposits Compliance Update** – This session will provide a brief look at current legislative and regulatory developments that impact the deposits area of financial institutions. This session will also include a review of selected emerging issues and “hot topics” of interest to financial institutions – i.e. FinCen Customer Due Diligence and new Beneficial Owner Requirements, 2017 IRS and Form File Changes and NACHA Same-Day ACH Debits.

**Loans Compliance Update** – This session will provide a brief look at current legislative and regulatory developments that impact the loan area of financial institutions. This session will also include a review of selected emerging issues and “hot topics” of interest to financial institutions – i.e. Amended Mortgage Servicing Rules, FinCen Customer Due Diligence and new Beneficial Owner Requirements and 2017 IRS and Form File Changes.

## ***Fiserv:***

**Commercial Banking to Meet Your Customer's Cash Management Needs -** Businesses are counting on you to be a trusted partner, giving them the services they need and the latest and best in technological resources. All of the recent industry indicators show commercial banking customers want an intuitive user experience for mobile and online solutions to meet their cash management needs. Join us for a discussion about what it takes to maximize your presence in the market and drive client adoption.

**Digital Banking Strategy Featuring Corillian, Architect and Mobiliti -** Whether navigating new technology or regulatory challenges, the right partner makes or breaks your ability to thrive in the digital banking marketplace. Join us as we explore the future of ASP digital banking products, Corillian Online®, Mobiliti™ and Architect as well as CheckFree® RXP®, Popmoney® and other Fiserv integrations. We will showcase how we are innovating in online and mobile channels, enhancing security and providing unique tools to expand and enhance online and mobile banking experiences.

**Why Instant Issue Matters: Revenue, Relevance, Responsiveness -** Financial institutions are looking at new models of card issuance and reimaging the branch experience in order to satisfy consumer expectations. Learn how Instant Issue Advantage™ can help you maximize your card programs, improve customer engagement and gain a competitive advantage.

**Verifast™ – Employee and Consumer Authentication** - Join us for an update and road map discussion on Verifast™, reviewing both employee single sign on and consumer authentication. You'll gain insight into ILT, ITM ATM and drive-up, and hear a discussion on early adopters and recommendations on future integration.

**Zelle<sup>SM</sup> and the Future of Real-Time P2P Payments** - A lot has happened in a few short years in the world of faster payments. With P2P payments skyrocketing, financial institutions are searching for new ways to innovate and meet consumer demand in an increasingly competitive space and Zelle is leading the way. Some of the nation's largest financial institutions are partnering with Fiserv and Zelle to offer consumers a safer, faster P2P service; learn how your institution can participate.

**CECL: The Road Ahead and Staying Focused** - As most of us know the Financial Accounting Standards Board (FASB) introduced the new Current Expected Credit Loss (CECL) standard last year to better understand the credit risk associated with the portfolio and reporting on financial instruments in financial statements. A successful implementation of CECL requires better integration between accounting and risk management and access to an expanded historical data set to calculate credit reserves. CECL creates a waterfall effect for financial accounting and the budgeting and planning teams. Creating a plan and asking proactive questions will help the institution better prepare for the changes.

**Reduce IT Expenses and Grow Core Business with Sentry<sup>SM</sup>** - Sentry enables financial institutions to deliver and maintain a high-performance IT infrastructure that is secure, reliable, scalable and optimized for maximum speed and efficiency. Sentry includes Network Services, Infrastructure Services, Cyber Security, IT Lifecycle Management, and Unified Communications. Attend this session to find out how Fiserv helps financial institutions reduce capital expenditures, focus on core business, optimize IT staffing, scale infrastructure as needs grow, and provide the integration and operational expertise of a technology partner who fully understands the infrastructure needs of financial institutions

**Vendor:**

**Cybersecurity and High Availability: Hot Topics on Every CIO's Mind – HelpSystems** - Security is on everyone's mind. It's especially important for the banking industry, where your data is your livelihood. A data breach at any bank is unaffordable, since customers bank with whom they trust. Avoiding downtime is equally critical. High availability (HA) always been considered a solution for large enterprises, but can today's small businesses running on IBM i take advantage of this technology? Is HA affordable and easy enough to implement for SMBs? In this session, Tom Huntington, Executive VP of Technical Solutions, at HelpSystems will break down your options for HA and cybersecurity on IBM i. He'll explain your software and hardware options for replication. It's important to understand the pros and cons of both, along with the implementation considerations. Tom will also cover technologies that can help prevent data breaches

and limit unauthorized access to your systems. He'll share the insight HelpSystems has gained from conducting 400+ IBM i security audits every year.

***More session descriptions to come!***