



## In an uncertain economic environment, many companies are looking to lower OpEx and CapEx investments, generate new revenues and digitize payment and self-servicing capabilities.

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You're also balancing many challenges and complexities. Decisions associated with running and modernizing your credit, debit and prepaid platforms must address the needs of the digital consumer and the growing competitive threat from new market entrants.

FirstVision from Fiserv is our outsourced processing solution designed to meet your challenges head-on and transform your technology capabilities. Building on core VisionPLUS<sup>®</sup> software from Fiserv, FirstVision provides an end-to-end solution that enables regional processing economies of scale with fully integrated adjacent services that span the issuing lifecycle.

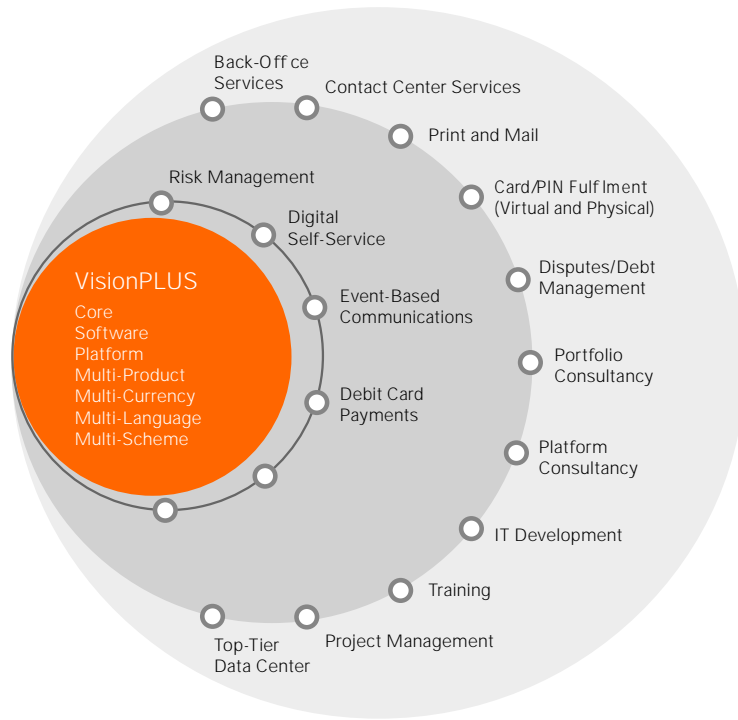
VisionPLUS is our core account and payment processing software that supports all of your issuing products virtually, including credit, debit, loans, prepaid, loyalty and commercial – on a single processing platform, enabling a holistic view of each customer across their account relationships.

FirstVision is a powerful processing solution – an integrated suite of payment and servicing solutions built to drive your platform modernization and competitive edge.

The platform helps reduce in-year OpEx and avoid longer-term CapEx investment costs – allowing you to focus on more profit-generating areas of your business.

FirstVision supports multiple products and channels, enabling you to quickly deploy your proposition in adjacent markets – that is, loans, debit and commercial – with a broad range of value-added solutions that are fully integrated with the VisionPLUS core processing software.

Our continual investment allows your platform to remain feature relevant with open APIs, mobile payments and



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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions