

Business Process Outsourcing Services

Engaging a Trusted Partner to Deliver High-Quality
Outsourcing Services As a Seamless Extension of
Your Business Operations

Financial institutions constantly face challenges to reduce overhead costs, enhance operational efficiencies and improve services. As a result, outsourcing business functions has become an integral part of banking operations. Learn how your institution can more effectively manage its outsourced processes with Fiserv.



Outsource Business Processes to a Trusted Provider

Financial institutions face multiple challenges, such as increasing operating costs, rigorous regulatory requirements, information security threats and business continuity concerns. As a global leader in payments and financial technology, Fiserv is ideally positioned to help you address those business challenges.

We understand that the way you manage your financial institution's back-office processes are changing and so are your expectations of service providers. Business Process Outsourcing Services from Fiserv provides a team with deep domain experience, product knowledge and the ability to integrate services.



Integrate Outsourcing Seamlessly Into Your Business Operations

Fiserv combines expertise in payment processing and credit/debit card issuing with many years of financial process and IT services experience. The result: high quality, integrated IT solutions and business process outsourcing (BPO) delivered as a seamless extension on your business operations.

Our global locations enable us to offer you 24/7 support with same time-zone coverage as well as overnight turnarounds.

Our global services strategies and established business process excellence framework facilitate:

- Faster ramp-up
- Process reengineering
- Cost optimization
- Ongoing productivity improvements

With Business Process Outsourcing Services, you can successfully outsource selected business processes to achieve greater efficiencies and economies of scale while improving customer satisfaction.



Features

- Enables expansion of your operation without increasing office space or incurring the cost of setting up an in-house contact center or data center
- Allows you to scale and deliver selected services tailored to support diverse business models
- Supplements and complements your institution's capabilities without increasing headcount or operating budgets
- Representatives are trained on your products and services as a private-label extension of your workforce
- Customized SLAs meet your business requirements and ensure appropriate procedures
- A broad range of seamless services reduces turnaround, ensures accuracy and improves delivery
- Our partnership approach delivers high-value solutions, product knowledge and high-level support

Business Process Outsourcing Services for the Payments and Financial Services Industry

Contact Center Operations

Back-Office Operations

Merchant Acquiring

- New account boarding and amendments/document processing
- Terminal management
- Contact center/correspondence management
- Clearing and settlement and reconciliation/merchant payments
- Disputes and chargeback management

Product Issuance – Credit, Debit, Loans, Prepaid, Loyalty and Commercial

- Back-office services
- Contact center services
- Print and mail
- Card RTO management under PCI-DSS-certified strong room
- Card/PIN fulfillment (virtual and physical)
- Clearing and settlement and reconciliation
- Disputes/debt management



Achieve Operational Efficiencies Through Business Process Outsourcing Services

Outsource routine back-office processes to Fiserv to reduce the need for capital outlays and make operational expenses more predictable. Business Process Outsourcing Services helps you improve service levels, enhance the customer experience, optimize technology, manage operational risk and cost-effectively manage increasing volumes of data. In addition, we help you transform your banking operations by moving to a digitally enabled operating model, with an extensive suite of solutions that operate across a range of digital channels throughout your customer life cycle.

Optimize Resource Management

Any number of factors may prompt your institution to contract for outsourcing services. For example, you may need additional help to support a short-term spike in calls during a new service launch. Or you may wish to shift resources from repetitive back-office processes to focus on innovative product or service development.

Customized to your needs, Business Process Outsourcing Services provides the flexibility to scale your resources up or down as business growth and the current business cycle require. With outsourcing, you have the advantage of tapping the expertise of an expanded support team that's always on call. You can control new products, specifications, and reporting – those things you prefer to manage internally – while everyday operations logistics are reliably handled by a trusted partner.

More Stable Technology Costs

Institutions that manage technology in-house see spending fluctuate from year to year, and some costs can be difficult to measure. They must carefully manage vendor relationships, technology projects, staffing and infrastructure spending. With the outsourcing model, many of those infrastructure and support investments move off the books, lowering capital expenditures while you enjoy more stable and predictable technology budgets. Furthermore, you can leverage shared costs while gaining the expertise of a large-scale vendor.

Improve Customer Experience and Satisfaction

To get back to basics and focus on offering banking solutions that serve customer needs, build lasting relationships and drive greater profit, financial institutions have migrated to an outsourced environment. That can be particularly useful in fast growth and merger situations, where agility and scalability are essential. Business Process Outsourcing Services helps you quickly and successfully respond to new conditions and changing priorities, emphasize stronger customer relationships and keep your team focused on banking fundamentals and other profit-drivers.



The feature-rich card processing platform and operational tools provided by Fiserv help reduce the need for extensive upfront investments. This allows us to stay agile and focus our resources on delivering relevant solutions and excellent services to our customers as we continue to grow the business.”

Nilufer Mullanfiroze

Country Head – Deposits, Cards and Personal Loans,
Retail Banking, Federal Bank

Count on Our Commitment to Quality and Security

Our global delivery centers are ISO 9001:2015-certified and PCI DSS-compliant, with the capability to meet the most stringent security and data privacy requirements.

Feel Secure With Business Continuity

Fiserv has system, site and location redundancy to ensure continuous client delivery even in case of disasters.

We Deliver Value – Today and in the Future

A systematic planning and execution framework ensures that the value delivered is the value you expect when you outsource business processes through Fiserv.

From initial discovery to steady-state operations, we work to achieve your business objectives with a minimum of disruption to your organization and complete transparency to your customers. Our goal is to transform and enhance your business processes – not just at the outset, but continuously through the use of performance metrics and feedback.

Our unique combination of financial industry expertise and comprehensive technology and service capabilities enables us to address virtually every part of the business process.

Connect With Us

For more information about Business
Process Outsourcing Services:

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit **[fiserv.com](https://www.fiserv.com)** to learn more.