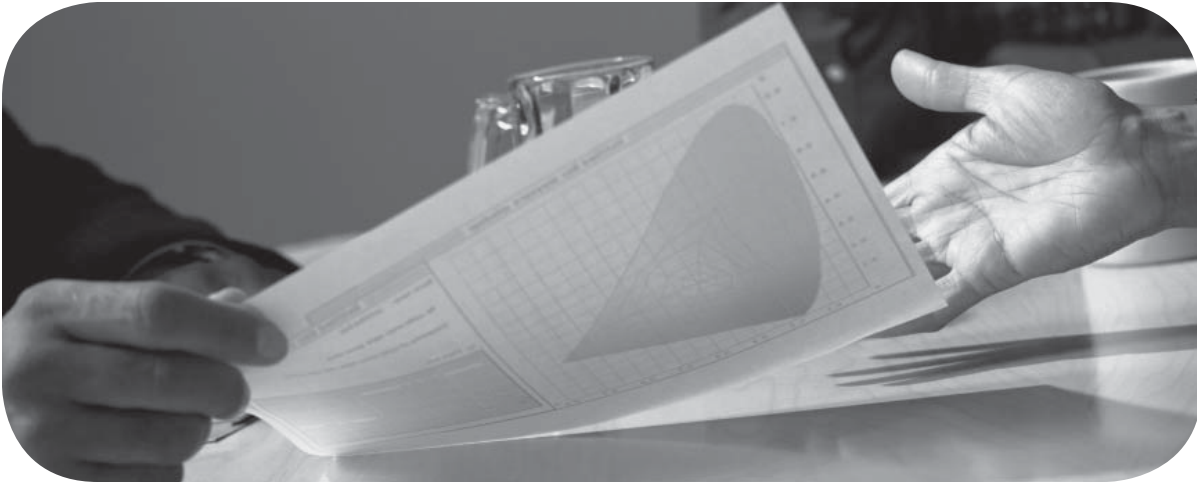
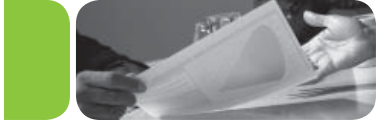


FIS PAYMENT OUTPUT SOLUTIONS



CSF[®] Overview



CSF Designer Complete Customer Communication

Your relationship with your customers is only as strong as the last interaction you had with them. Maybe it was face to face – the ideal opportunity to do business. But maybe it was an invoice delivered through the mail or over the Internet – different situation, same opportunity.

And when you had that opportunity, what did you say, and, more importantly, what did your customer hear? Was it a personalized, targeted message that reinforced your brand and moved them to take the action you wanted – or not? It's critical that each time you "talk" to your customers, you make the most of the chance to strengthen the relationship by delivering a consistent, high-quality, and personalized experience.

Guaranteeing that experience can be difficult if you don't optimize the significant opportunity presented by customer documents. Whether it's print or electronic, every time you send a statement, an invoice, a notice, a letter, or a direct mail piece to your customer, you have the chance to capture their attention – and their business – with strategic messages designed to help you meet your business objectives.

No matter how savvy your marketing staff or how capable your technical department, without flexible, fast, and easy-to-use technology – and the support of a strong technology partner – making personalized customer documents a viable part of a successful integrated and cost-effective customer communication strategy may be a constant challenge, and a constant frustration. But it doesn't have to be.

A well-designed customer document can boost sales, shorten payment times, decrease calls to customer service centers, consistently position your brand, and tighten the connection between you and your customer.

CSF Designer – your software solution

CSF® Designer™ is a suite of software that allows you to create and deliver all your customer communications, including bills, statements, notices, letters, policies, direct mail campaigns, booklets, and brochures. With CSF Designer, you can generate high-volume recurring documents, or individual customer communications, while enhancing marketing capabilities, strengthening your customer relationships, and reducing development costs.

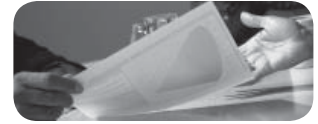
Redefining complete

Other technology companies may tell you their customer communication software is complete. But when it comes to complete customer communication solutions, CSF Designer redefines the concept.

We surpass expectations with a solution that creates the full range of customer documents, including letters, statements, invoices, booklets, and brochures. Use CSF Designer to personalize your customer documents, target your clients with specific, actionable messages, and then track the results. CSF Designer can handle any size and type of document production, whether print or electronic, and delivers your customer documents anywhere, anytime.

But there's more to a complete customer communication solution than technology. The true power of CSF Designer is in the foundation of support and expertise FIS provides so you can get the very best possible results from your technology.

CSF Designer Complete Customer Communication



With CSF Designer, you'll have access to the largest group of dedicated customer communication resources in the industry, including:

1. A unique perspective on your business

Superior technology is one part of carrying out your customer communication strategy; using that technology to your greatest advantage is the other. With a perspective that only comes through more than 15 years of customer communication experience, FIS looks at your business and customer communication objectives with a unique perspective that helps you determine how CSF Designer will both make money and save money for your company.

2. Design services so you hit the mark

How tough can it be to design an invoice? Very – if you want one that reinforces your brand, supports your marketing goals, strengthens your customer relationships, and meets system, operational, and regulatory requirements. The FIS document design services team helps you design highly customized print or electronic forms, legal documents, or system-generated documents that enable you to meet your objectives and increase the return on your customer communication investment.

3. Experts who have passed the test

There are experts and then there are CSF Designer experts. Our experts have just one goal: getting your system up and running right the first time. They undergo intensive training and then must pass a rigorous examination that tests their skills in general product knowledge, in-depth technical capabilities, implementation methods, and hands-on application of best practices to earn the title "Certified CSF Consultant."

4. Easy to learn, easy to use, easy to work together

When your marketing and technical professionals work together, the results can be pure profit – if they have the right customer document composition system to support their efforts. Superior system design means that CSF

Designer's graphical design toolkit is easy for non-technical people to learn and use, and the central content repository creates a collaborative environment so everyone's skills are put to good use.

5. The skills you need to do the job

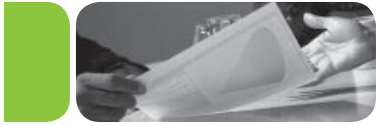
You've got the best technology – now learn the best way to use it. FIS provides training classes for beginning to advanced users so you can get optimum results from CSF Designer. Some sessions are structured for marketing professionals, others for technical staff. But all will give you the edge you need to put CSF Designer to work for you and your organization.

6. Testing, 1, 2, 3

Testing is the double-edged sword of document composition: You can spend up to 50% of your project time doing it, but any less and you may not be doing it right. Until now.

With CSF FasTest™ software, you can conduct the thorough, "catch everything" testing that ensures a perfect customer communication – and spend half the usual time doing it. CSF FasTest saves you significant document testing time and dramatically improves your time to market by automating what is today a very manual process – and the largest portion of your document creation project.





CSF Designer Complete Customer Communication

7. Solid support when you need it

When you have a question, you want it answered now. FIS offers support 24 hours a day, seven days a week, either online or through our dedicated toll-free CSF Support Line. We work hard to give you the right answer and the quick resolution you need so you can get back to business.

8. Reliability

No matter how good your support services may be, if they're not reliable, who cares? We've created the template for top-of-the-line disaster recovery and put our own best practices to work, with backup plans for any possible interruption of customer service.

9. FIS – setting the standard for customer communication

More than a decade ago, FIS pioneered the customer communication industry with document composition technology that was second to none. Since then, that technology has evolved to meet the changing needs of our clients, creating time and cost efficiencies that ensure a solid return on their investment.

We'll give you more than 400 reasons to feel confident in FIS' customer communication capabilities: our licensed document composition software clients worldwide, among them many of the largest and most prestigious utility companies, telecommunications firms, financial services providers, service bureaus, and investment and life insurance companies. These 400-plus clients use our technology to create more than 1 billion documents each month, demonstrating why FIS remains the standard by which all other solutions are measured.

Marketing – control the message and the results

For marketing professionals, it's all about the message – and the results.

You know that optimizing every opportunity to communicate with your customer is the heart of successful customer relationship management,

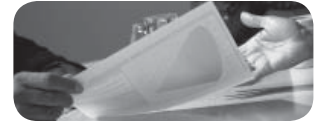
so you want to personalize the message, target it, brand it, build it into the design process, get it out fast using your customer's preferred delivery channel, and then track and manage the positive responses as they roll in. And you need to be able to collaborate with your technical team to make that happen quickly and cost-effectively.

As a marketer, you use CSF Designer to:

- Create statements, bills, notices, brochures, direct marketing campaigns, letters, and myriad other marketing communications to reach the right customer with the right message.
- Quickly and easily learn to use the system. With minimal training, you will fully participate in the document design and creation process, combining forces with your technical staff to produce customer communications that meet your business objectives.
- Optimize the unused space on your customer documents with marketing messages that increase cross-selling and your ROI.
- Instantly create personalized communications in response to the needs of each individual customer, using CSF Re@ltime™ functionality. Whatever your clients want to know – and whatever you want them to hear – can be generated on the spot and in their hands in minutes.
- Utilize our design services to optimize every inch of your document "real estate." Tell us what you need your document to do, and our professionals will design a piece to make it happen.



CSF Designer Complete Customer Communication



- Design once and deliver anywhere, using one template to deliver your message in the form the customer prefers – paper or electronic.
- Easily track your marketing campaigns, giving you better insight into the effectiveness of your marketing efforts.
- Reduce the clutter factor by tracking your mailings and ensuring that customers receive only messages and marketing campaigns targeted to them.

Information Technology – stretch your abilities, not your resources

IT professionals know the frustration of being short on resources and long on requests for new customer communications.

Wouldn't you welcome a document composition system that allows you to get more done in less time without exhausting your human and financial resources?

As a technical professional, you use CSF Designer to:

- Create intuitive customer communications using functionality such as graphs and charts, logos, color, and transactional tables.
- Significantly reduce your testing time. CSF FasTest provides efficiencies in all facets of document testing and moves you through the document creation and deployment process quickly and cost-effectively.
- Use intuitive document design tools, so you can save as much as 80% of the time required to create targeted communications, as compared to using other, less sophisticated customer communication technologies.
- Create one template, then deliver those customer communications via traditional print or newer digital delivery channels.
- Decrease your training, development, and maintenance costs by supporting a wide variety of skill sets with a single customer communication tool.
- Lower your outsourced printing costs by formatting and printing more short-run marketing communications in-house. CSF Designer makes it cost-effective to produce quick, targeted, small-volume print pieces in your own shop.

- Support both mainframe and open systems computing platforms. CSF Designer's open, XML-based architecture makes system portability a reality.

Create It, Display It, Pay It

"Complete" takes on new meaning with FIS' comprehensive, innovative solutions that let you create, display, and pay your bills.

Create it – with CSF Designer, the only fully integrated customer communication solution that delivers customized documents to consumers when, where, and how they want them.

Display it – with online bill publishing and bill consolidation that allow you to present your customers' documents online in a secure, private, and reliable environment.

Pay it – with a comprehensive, secure, online bill payment service that is fully integrated with online bill publishing, online bill consolidation, bill consolidation, and eBanking solutions.

With CSF Designer, paper and electronic documents converge in one simple solution, and customer billing information is distributed through FIS' distribution network, which offers a single point of integration for simplified, open e-bill distribution.

Create It, Display It, Pay It™ – just one more way FIS is redefining complete.

Delivering the comprehensive customer communication experience

You want your customers to have a consistent, high-quality, and personalized experience every time they come in contact with your business.

By optimizing the recurring opportunities presented by customer documents, CSF Designer helps you close the gap in your customer communication loop, and reinforces that experience every time you send an invoice, a statement, or a customer notice.



CSF Designer Transforming Your Customer Documents



BEFORE



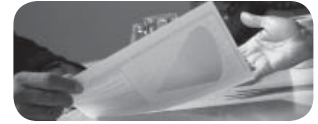
CSF Designer is a suite of software that allows you to create and deliver all your customer communications. With CSF Designer, you can generate high-volume recurring documents, or individual customer communications, while enhancing marketing capabilities, strengthening your customer relationships, and reducing development costs.

Personalized documents generate the greatest number of responses. CSF Designer lets you integrate targeted client information into the design of your document. Use the customer's name in the text, refer to specific transactions, and cross-sell based on his/her buying and usage history.

Images are essential when showing is more effective than telling. CSF Designer's visual design tool makes it easy to choose and use effective graphics where they'll generate the most interest and get you the best results.

The white-space management capabilities of CSF Designer mean every square inch of available space is used to your best marketing advantage. This client can include all the information from the old document, as well as cross-selling copy and graphics, to more effectively use this valuable real estate.

CSF Designer Transforming Your Customer Documents



Communicating clearly with your customer is at the heart of good document design. CSF Designer lets you focus on the information your customers want and need, so they can find it easily and understand it instantly.

Interesting design elements can work hand-in-hand with text when you have the right technology. CSF Designer's watermark option allows you to recreate your logo – or use another graphic element – in the background of the document. The ability to adjust the depth of color means readability will never be sacrificed for design.

Using the right font can make the difference between a document that gets read and one that doesn't. Before CSF Designer, you used the font that resided on the document printer, without options for italics, underlining, or bold type. With CSF Designer, you can use any Microsoft OpenType® font – and that includes italics, underlining, or bold.

A table-based layout means a more readable document and greater probability that your information will reach its audience. Advanced formatting capabilities and the freedom to create side-by-side data groupings allow you to present a logical – and readable – arrangement of data.

CSF Designer

Barcodes give you the confidence that documents with multiple insertions are delivered in their entirety and to the right destination. They also provide you with more output options, and help you to run your post-processing operations and your mailrooms more efficiently.

The opportunity to cross-sell presents itself every time you communicate with a customer. With CSF Designer, your customer document becomes a chance to tell your customers about products and services they may not be aware of, but will meet their needs now and in the future. Every time you send a statement, an invoice, a notice, a letter, or a direct mail piece to your customers, you have an opportunity to capture their attention – and their business.

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AFTER

your utilities bill for June 3 to July 2, 2004

Joan Smith
123 Park Avenue
Anytown, US 12345-1234
Your account number 123456789-123

here's what you owe (see details, please read page 2)

Amount of your last bill	\$237.19
Payment by check, we processed on May 16 - Thank you!	- 237.19
New charges	403.24
Electricity	156.28
Water	89.25
Garbage	202.71
Waste disposal	5.00
Less CSF Power & Water customer rebate	- 25.00
Total payment due July 20, 2004	\$438.24

YOUR ELECTRICITY USE AT A GLANCE

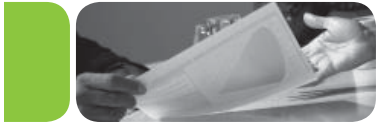
YOUR WATER USE AT A GLANCE

payment return slip

Please complete and return this slip with your payment. Make your check or money order payable to CSF POWER & WATER. For other payment options, check back soon.

Your account number	Total payment due	Payment date	Payment amount
123456789-123	\$438.24	July 25, 2004	\$

CSF POWER & WATER
P.O. BOX 3333
ANYTOWN, US 12345-1234



CSF DesignerWeb – Connecting Marketing and IT for Better Customer Communication

If all the right people were connected to all the right parts of creating, editing, approving, and producing a customer communication, how much more successful would that communication be?

You know the best results come from true collaboration. But getting a customer communication developed, approved, and out the door in a reasonable amount of time while still getting input from all the important players is an arduous task – unless you have the CSF DesignerWeb® solution from FIS.

With browser-based CSF DesignerWeb, you can involve all the necessary users – internal or external – in the development of effective customer communications without the cost and headache of providing and maintaining desktop software to let them do it. Any user can begin creating, editing, and approving document messaging with their first login, while the IT administrator controls the functionality and the messages or documents that each user can access.

No matter where they are, all the people in all the cross-functional areas of your company who have a role in creating or reviewing customer messages not only can have access to their piece of the project, but also see how it fits in the document in its entirety – without the risk of compromising the integrity of the layout and design.

CSF DesignerWeb provides browser-based, remote message management using true thin-client architecture – no browser plug-ins or downloads are required. It integrates seamlessly with CSF Designer's workflow approval and e-mail notification capabilities to create a dynamic environment that automates and streamlines the customer communication design process.

With CSF DesignerWeb, users access the CSF Designer database via an Internet browser to create content using advanced formatting, manage business rules for messaging priorities and campaign dates, and target communications for key customer segments.



CSF DesignerWeb – Connecting Marketing and IT for Better Customer Communication



When you use CSF DesignerWeb, you can:

- Increase collaboration between cross-functional teams
- Seamlessly create, approve, and produce customer communications
- Create dynamic design, testing, and approval processes
- Reduce cycle time for documents and messaging
- Enforce adherence to corporate standards across multiple delivery channels

Here's what it does:

CSF DesignerWeb is intuitive and easy to learn, enabling cross-functional, geographically dispersed teams to begin creating documents with minimal training and support. Better yet, CSF DesignerWeb does not sacrifice functionality for simplicity. Users are able to create and manage engaging content targeted toward specific customer segments via business rules, priorities, and campaign dates.

Business and IT users can use CSF DesignerWeb to:

- Create new messages or edit existing messages using multiple fonts and colors, images, variable data, and transactional tables
- Configure message parameters such as priorities, begin/end dates, and white-space management
- Apply appropriate business rules to determine message segmentation
- Preview messages and documents to verify designs
- Submit designs into the dynamic workflow process, complete with e-mail notifications, user previews, comment audit trail, and configurable approval steps

Here's how it works:

The navigation of CSF DesignerWeb is designed to ensure that non-technical users can quickly learn the tool and use it fully. The following steps illustrate the rapid development of messaging content:

1. Users navigate to the CSF DesignerWeb login screen and enter their user name and password.

Content visibility and functional permissions are controlled via user-assigned roles in the Designer database.

2. The menu-driven user interface allows users to quickly select an existing message or create new messages.

3. Message content is created using an interface modeled after common word processing tools. Familiar toolbar options allow users to rapidly format their content, apply colors, insert variable fields and images, and create flowing transactional tables.

4. Message attributes are assigned to control message placement during document production. Message segmentation is achieved through conditional business rules that are easily applied to entire messages or specific content within a message.

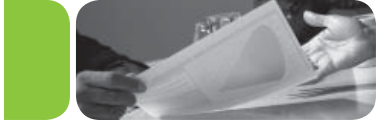
5. Users preview their message and documents to verify their designs, then select the appropriate data input file(s) to test their message segmentation and business rules.

6. Users submit their designs through the workflow approval process. Subsequent approvers preview the content and add notes as necessary. If the design requires modification, the message creator receives an e-mail notification, reviews the notes, and modifies the design.

Make the Right Connections

Connecting all the right people to all the right functions—and getting a customer communication developed, approved, and out the door quickly—can be standard operating procedure for your marketing and IT teams.

Let CSF DesignerWeb from FIS make that happen.



CSF Re@ltime – Personalized Documents When You and Your Customers Need Them

When it comes to accessing important information, people want it fast and in a format of their choosing.

This is true of both your employees and your customers. For your sales and service personnel, the ability to access customer data to quickly create personalized correspondence and documents can mean the difference between success and another missed opportunity. And when your customers interact with your organization via the Internet, they want to download relevant information in an easily understandable and readable format. With CSF Re@ltime® software both your employees and your customers get what they need.

CSF Re@ltime, the on-demand environment for CSF Designer, provides your employees and customers with instant access to account information. With CSF Re@ltime, you can:

- Improve customer service by embedding on-demand, individualized document creation into your business processes
- Instantly create communications combining customer data and user-entered content with your CSF Designer document templates
- Provide a consistent look and feel by creating a single document repository for batch and on-demand customer communications
- Link front-office document processes to back office print, mail, and archiving operations

Extend

CSF Re@ltime extends CSF Designer's personalization and document processing capabilities to new users who have traditionally relied on paper-based forms or static templates, such as those created in Microsoft Word software. This increases your ROI for CSF Designer by providing an enterprise solution for both on-demand and batch document applications. Sample solutions include:

- On-demand personalized correspondence for customer service reps
- Automated sales proposals for bankers or insurance agents

- Dynamically created online customer statements
- Automated account opening and maintenance

Respond

Can your front-line personnel instantaneously provide customers with personalized letters or reports that feature a combination of customer data, ad hoc text, and a corporate document template? Can your customers quickly get their account information from your Web site – in a format that mirrors what they are used to seeing on their statements? With CSF Re@ltime, your employees and customers have instant access to relevant information, presented in a format created by CSF Designer. The result: higher customer satisfaction and a strong business differentiator.

Integrate

CSF Re@ltime increases the functionality and ROI of your existing applications, such as Web portals or Customer Relationship Management (CRM) software, by integrating on-demand document creation into your current workflows. Using open standards such as XML and SOAP, CSF Re@ltime is designed for rapid integration with these existing applications. Also, CSF Re@ltime interfaces seamlessly with the powerful CSF Designer engine to provide instantaneous on-demand responses for large numbers of remote users in a high-volume environment.

Control

You control the content and production of your dynamic document templates with CSF Re@ltime. In combination with CSF Designer, CSF Re@ltime lets you create a single design repository for batch and on-demand documents. You design document templates with the familiar CSF Designer user interface, and you create business rules to dictate which content can be modified dynamically and which will remain static. Workflow approval processes with e-mail notifications ensure that the proper document versions are placed into the on-demand

CSF Re@ltime – Personalized Documents When You and Your Customers Need Them



production environment. This control ensures consistency across all customer communication channels and protects your brand integrity.

The following two scenarios show how both your employees and your customers can directly benefit from CSF Re@ltime:

Scenario One

A Customer Service Representative Uses CSF Re@ltime to Provide Quality Service

- Your customer service representative (CSR) is working with a customer to add a new service to the account. She uses the customer service system to view the customer's account information.
- The CSR selects the New Service confirmation letter from the system.
- The CSR is presented with the template of the letter – designed in CSF Designer – with the customer's information filled in. Based on configuration rules for that letter, the CSR adds additional information to the letter. She also adds free-form text, recapping the conversation.
- The CSR selects options to create a PDF version for local printing, as well as creating a version for the archive and retrieval system. Alternatively, she can choose to have the letter printed in the mail room that evening.

Scenario Two

A Customer Uses CSF Re@ltime to Get Critical Account Information

- A customer logs onto your eBanking site to review her accounts.
- She views her account activity and wants to create a report that mirrors the professional layout and graphics of her paper statement for a selected date range.
- The customer enters the date range and hits Enter.
- A dynamic account statement in PDF format is produced instantaneously for the customer, using the transactions and account summary information over the chosen date range.
- The dynamic statement contains the professional formatting, charts, and personalized messaging that the customer is accustomed to with her periodic statements.
- The customer saves the PDF on her computer for her electronic records and prints a copy for personal record keeping.

Watch the Benefits Add Up

CSF Re@ltime, coupled with CSF Designer, opens document personalization to new users and business processes across your enterprise. The solution delivers many benefits, such as:

- Increasing the ROI of your CSF Designer solution by extending it to new users and business processes
- Empowering your customer-facing personnel to provide a higher level of service with client-specific, on-demand documents
- Enhancing your investments in CRM and support systems with on-demand document personalization
- Protecting your brand with a centralized repository for batch and on-demand customer correspondence

Contact Us

For more information on the complete CSF suite of products and services, call 800.822.6758, or visit us at www.fisglobal.com. If you are calling from outside the United States, please call 414.357.9240.



www.fisglobal.com