

XML Gateway

THE Advanced Communication Engine (ACE) is Fidelity's XML Gateway, which:

- Connects front-end applications to Fidelity core applications
- Connects Fidelity or non-Fidelity back-end data source to existing channels
- Is a proven method to acquire data and integrate that data into new product offerings with reasonable investment
- Provides operational and budget risk mitigation in an ASP environment
- Provides rapid time-to-market data integration

ACE provides proven "plug and play" integration to data from Fidelity's core applications including Advanced Lending Solutions (ALS), Integrated Monetary Processing and Control System (IMPACS), Savings/Time (S/T), Relationship Management (RM), and other related core systems through an XML interface. ACE's highly dependable, message-based interface provides faster data integration and better insulation against system changes than other solutions. ACE connects Fidelity front-end applications such as Service Delivery to Fidelity core applications, as well as connecting third-party front and/or back-end systems.

When integration fails, bank customers are impacted, leading to higher customer turnover and diminished customer satisfaction. ACE is a proven integration solution that can mitigate such risks. ACE's real-time transactional data access, allows financial institutions to,

- Eliminate inconsistency and/or poor response times in channels
- Reducing the cost of infrastructure and interface maintenance
- Automate many tasks thereby providing operational improvements
- End reliance on 'stale' batch extract data

ACE provides a consistent, comprehensive solution that allows rapid access to their financial information through XML-based technology regardless of channel.

ACE, an XML-enabling message broker, provides proven 'plug & play' integration to customer data in all core applications. ACE's highly dependable, message-based interface provides faster data integration and better insulation against system changes than other solutions.

Fidelity values our ongoing relationship with financial service providers and appreciates this opportunity to work with the institution's executives to help fulfill the bank's vision. Our continued partnership will enable institutions to coordinate and integrate its system by means of a strong data access solution, enhance its customer services and strengthen the bank's ability to offer a seamless experience via the Call Center, Internet Bank, Branch and other channels.

WHY Fidelity ?

Because we build lasting partnerships!



Contact Information...

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ADVANCED COMMUNICATION ENGINE



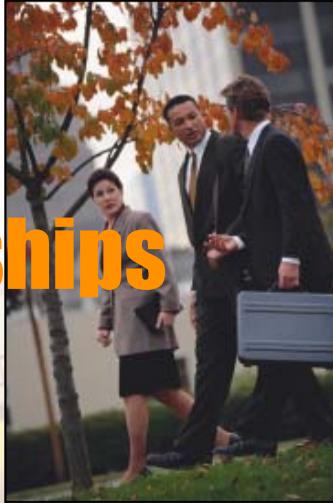
Data Access

PROVEN POWERFUL



*Proven Solutions.
Powerful Vision*

Building Lasting Partnerships



FINANCIAL Institutions have a strong desire to enhance consumer services by providing a seamless experience through systems integration. Fidelity is committed to assisting these organizations as they continue to develop long-term strategies incorporating systems to support CRM-related initiatives.

Fidelity understands the nature of a bank's desire to provide a consistent technology platform and to share data and common business processes across its organization. The ability, to 'merge' applications with the customer data from its core accounting systems, allows banks to present a common face to its consumers and its employees. This sharing of technology, data and business practices is paramount to the success of an institution's business plan.

With Advanced Communication Engine (ACE), financial institutions will have the ability to connect Fidelity and non-Fidelity back ends with minimal impact to any XML-enabled front-end applications.

The improved data integration within existing technology infrastructure and delivery channels will provide an organization an opportunity to promote its brand as a premier financial services institution. This enhancement of customer service can be accomplished by the following.

- Introduction of important new functions, features and services
- Increased loyalty and retention through the addition of new service relationships to existing customers
- Enhanced branch customer service and cross-sell opportunities
- Competitive differentiation from other financial services providers

ACE Solution: The Added Value

Less Expensive Development

Licensing and maintaining ACE costs significantly less than alternative solutions. Creating and maintaining custom-built solutions or integrating Fidelity core application data into a competitor's toolkit requires significant time and resources. There is also the ongoing cost to stay abreast of changes to maintain the level of expected integration. With ACE, clients benefit from proven integration to Fidelity core accounting applications as well as future product enhancements to maintain integration and improve usability.

Channel Data Integration

ACE is a mature, scalable data access solution, which is easily deployed across any XML-enabled channel (i.e. Internet, Branch Teller, Platform, Call Centers, ATMs, etc.). Information can be displayed to any application integrated to ACE allowing transactions to be executed from multiple channels ensuring consistent information and consistent execution.

Real-time Transactional XML Data Access to Fidelity Data

ACE provides more than 600 XML-enabled message-based transactions to Fidelity host applications returning information from thousands of fields to users. ACE provides real-time data access to core accounting fields, including memo-posted fields, updated throughout the day in core systems such as ALS, IMPACS, RM, and S/T.

Faster Time-to-Market

Using ACE's non-intrusive, high-performance data access adapter to integrate Fidelity core system data can reduce data integration development time by 70 percent or more. ACE can be quickly installed and deployed providing rapid integration for Fidelity and non-Fidelity transactions. Various tools within ACE deliver faster integration to Fidelity and non-Fidelity applications.

Lower Deployment Risk

A mature product created with established development methodologies is less complicated to implement than custom, one-off interfaces or third-party solutions, many of which only provide single channel solutions. Implementing ACE's production-tested interfaces reduces project complexity and risk.

Insulation from Changes

ACE's dual definition concept allows insulation from application transactions by maintaining separate data structures for transactions sent to or from the ACE server. ACE handles the data transformation, parsing and reformatting of these messages to the appropriate data structure. This insulates front-end applications from changes made to back-end application interfaces because only the message from the back-end application to ACE requires an update.



Ongoing Maintenance and Support

ACE is deployed as the primary data access method for Fidelity's Service Delivery, ALS-AF

and UI Hub. In addition, ACE provides clients with data integration for non-Fidelity front and back-end applications. This product-based approach includes long-term support, ongoing maintenance, continuing development and product commitment.

ACE is a low risk, low cost solution that can be deployed quickly, in relation to competitors' solutions. The development and ongoing maintenance of the product is backed by Fidelity's 40 years of experience in financial services and leverages previous development efforts, representing multi-million dollar investments. It is the strategic data access solution for Service Delivery and other Fidelity front-end applications. Current development efforts are continuing to add additional protocol support, enhanced security features, improved tools and utilities.