

AllData® Connect

Manage External Account Aggregation with a Single Point of Access

Consumers are using a wide range of third-party applications to meet their financial needs. AllData Connect from Fiserv offers banks and credit unions the highest level of security and transparency around account aggregation processes.



Stay in Control of Consumer Data

Many of the financial services applications in use today are powered by third-party providers that use data aggregation technology to acquire consumer account details. Solutions are needed to ensure data security without limiting consumers' ability to use their data.

AllData Connect is a Fiserv-hosted, single point of access for third-party aggregation activity. Rather than allowing third parties to access information directly from your financial institution through screen scraping, AllData Connect redirects consumers to a portal where they can enter their account information on a Fiserv-hosted registration site.

Protect Accountholders

Without a solution like AllData Connect, your financial institution has no control over the timing, data scope or volume of requests by third-party applications – and no assurance of the security protocols used to protect stored information. AllData Connect enables you to:

- Control access to online banking by external third parties, including what data is being obtained
- Gain insights into where consumer data is being used

- Prevent accountholder usernames and passwords from being shared with and stored by third parties

AllData Connect provides additional security through an API-based framework that supports the open banking principles of consumer consent, transparency of use and data security.

Reporting Insights

Using industry-standard file formats modeled after the Durable Data API format sanctioned by the Financial Data Exchange (FDX), Fiserv delivers data to third-party applications for a specific application or transaction.

We create a weekly or monthly report for each subscribing bank and credit union listing:

- Consumers who are aggregating data
- Applications and platforms where they are sharing the data

This report provides significant consumer behavior insights that can be used to identify upsell and cross-sell opportunities.

In addition, AllData Connect reduces unidentified bulk traffic to your institution's website that can hinder site performance.

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.

Securing Consumer Credentials

With AllData Connect, your accountholders will no longer be required to share credentials with third-party applications to connect their accounts. Fiserv will validate their credentials and keep their information secure within our firewall. AllData Connect also logs accountholder consent, giving you the information needed to research reported issues with external applications.

How to Get Started

As an AllData Connect client, you will receive periodic reports detailing accountholder activity with third-party services. You determine how frequently to receive activity reports and how reports are delivered. No technical changes are required to utilize the platform, so getting started is easy.

Connect With Us

For more information about AllData Connect, call 800-872-7882, email getsolutions@fiserv.com or visit [fiserv.com](https://www.fiserv.com).



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com