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Umpqua Bank Selects Mobile Money from Fiserv to Enable On-the-Go Banking

Service will allow customers to securely access their accounts anywhere, anytime

BROOKFIELD, Wis., Aug 24, 2009 (BUSINESS WIRE) -- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Umpqua Bank, a pioneering \$8.8 billion community bank headquartered in Roseburg, Ore. and a subsidiary of Umpqua Holdings Corporation (NASDAQ: UMPQ), has selected Mobile Money from Fiserv to enable customers to manage their finances using their mobile device.

Mobile Money is tightly integrated into the Fiserv online banking and bill pay services already used by Umpqua, which will allow the bank to easily extend these applications to the mobile channel. Functionalities available to customers will include: balance inquiries, transaction history, account transfers, bill payments, a variety of account alerts and an ATM and branch locator. Mobile Money is a secure application that utilizes security best practices such as data encryption, along with additional risk management safeguards.

"Umpqua has a reputation for innovative customer interaction, and it is important that our mobile banking service provide a technologically sophisticated yet user-friendly experience," said Colin Eccles, executive vice president and chief information officer, Umpqua Bank. "We anticipate a growing demand for reliable and secure mobile financial services and are confident that this is the right time to introduce mobile banking to our customers."

Mobile Money features "triple play" technology that will allow Umpqua customers to access accounts using SMS (text messaging), a mobile browser or an application downloaded to a BlackBerry^(R) smartphone or Apple^(R) iPhone(TM). Additionally, the exclusive RenderRight(TM) technology utilized by Mobile Money will automatically customize the user interface for the consumer's mobile device, allowing Umpqua to deliver a personalized mobile banking experience to each customer regardless of their mobile device or carrier.

"An appealing feature of Mobile Money is the flexible platform that will allow us to adapt to changing customer demand and an evolving marketplace," said Eccles. "We could extend the service to our small business banking customers, or even expand into a variety of mobile payments like person-to-person or merchant payments in the future, if we choose to do so."

"Umpqua and Fiserv have been working together for nearly twenty years, delivering secure, reliable services that allow customers to better manage their financial lives," said Todd Leshner, division president, Electronic Banking Services, Fiserv. "We look forward to helping the bank continue to deliver a distinctively unique customer experience, this time through the mobile channel."

In addition to Mobile Money, Umpqua relies on Fiserv for a host of services, including online banking and bill payment, personal money management, debit card and ATM services. The bank's relationship with Fiserv began in 1990, when they first licensed the Premier^(R) Bank Platform for core account processing. Umpqua, which has been using CheckFree Web RXPSM for billing and bill payment services for eight years, expanded its partnership with Fiserv last year by adding Voyager^(R) Consumer Banking, Voyager^(R) Family Banking and Personal Money ManagerTM solutions as part of a strategic initiative to enhance its overall online user experience.

Mobile Money from Fiserv incorporates technology from Atlanta-based M-Com. M-Com and Fiserv announced their technology partnership in September 2008 under the label Mobile Money from Fiserv. Mobile Money reinforces Fiserv's core competency in customer and channel management and is the industry's most complete mobile banking and payments solution, supporting consumers on all three mobile access modes, offering online and offline enrollment capabilities and integrating with core banking, online banking and electronic payments systems. By leveraging the combination of M-Com's BankAnywhere solution and Fiserv's technology assets such as online banking, electronic billing and payment, and fraud management tools, Fiserv delivers to financial institutions a complete end-to-end suite of multi-channel financial services.

About Umpqua Bank

Umpqua Bank, headquartered in Roseburg, Ore., is a subsidiary of Umpqua Holdings Corporation (NASDAQ: UMPQ) and has 150 locations between Napa, Calif., and Bellevue, Wash., along the Oregon and Northern California Coast and in both Central California and Central Oregon. Umpqua Bank has been recognized for its innovative customer experience and banking strategy by national publications including the Wall Street Journal, New York Times, BusinessWeek, Fast Company and CNBC. The company has been recognized for the past three years in a row on FORTUNE magazine's list of the country's "100 Best Companies To Work For." Umpqua Holdings also owns retail brokerage subsidiary Umpqua Investments Inc., which has locations in Umpqua Bank stores and in dedicated offices throughout Oregon. Umpqua's Private Bank Division provides tailored financial services and products to individual customers. Umpqua Holdings Corporation is headquartered in Portland, Ore. For more information, visit <http://www.umpquabank.com/>.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

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