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Capital Bank Selects Premier from Fiserv

- ┆ Maryland-based bank chooses the Premier bank platform and outsourced processing from Fiserv
- ┆ Bank selects additional Fiserv solutions to take advantage of the benefits of integration and to enhance the digital channel
- ┆ New solutions include functionality for credit card management, online banking, mobile banking, electronic bill pay, and person-to-person payments

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ:FISV), a leading global provider of financial services technology solutions, today announced that Capital Bank has selected the Premier[®] bank platform and outsourced processing services, plus a wide array of additional solutions from Fiserv. Founded in 1999, Capital Bank has assets of \$420 million and is headquartered in Rockville, Md.

Capital Bank's accounts were processed by an independent vendor that licensed Premier from Fiserv, but the bank has now chosen to deepen its relationship with Fiserv by outsourcing its account processing through a Fiserv service center. This decision will enable the bank to benefit from a direct relationship with Fiserv, and take full advantage of the features available in Premier and related Fiserv solutions. As additional factors in its decision, the bank cited usability, integration and the Premier system's scalability, which will be used to keep pace with Capital Bank's growing footprint.

In addition to Premier, the bank chose a comprehensive suite of Fiserv solutions that includes Consumer and Commercial Credit Full Service for credit card management, Retail Online™ and Business Online™ for online banking, Mobiliti™ for mobile banking, AccountCreateSM for online account opening, CheckFree[®] RXP[®] for retail and small business bill payment and Popmoney[®] for person-to-person payments.

"As our definition of community evolves with the use of digital channels, Capital Bank sought a technology provider that recognized how our world is changing, and could provide us with the tools to help expand our customer base beyond our geographic location," said Filip Feller, chief financial officer, Capital Bank. "Fiserv thinks strategically about what's next in the financial services industry and what banks and our customers will need and want going forward."

Capital Bank's plans for future growth include the use of Consumer and Commercial Credit Full Service from Fiserv, which will enable the bank to provide competitive, feature-rich credit products for its cardholders. According to Feller, the new credit card management system will integrate with the Premier core, leading to new efficiencies and improvement of the bank's information base and internal controls.

Several Fiserv solutions will reduce or eliminate the need for customers to come into a branch, helping Capital Bank in its mission to minimize the bank's carbon footprint. AccountCreate enables consumers to open and fund accounts online, while Retail Online and Business Online provide consumer and corporate customers with real-time account information, financial management tools and anytime, anywhere online banking. Solutions for bill payment and person-to-person payments will further expand the bank's self-service banking capabilities. Capital Bank will also deploy Mobiliti for robust mobile banking and payments functionality across a range of devices and networks.

In addition to using technology to further its environmental initiatives, Capital Bank locates branches near public transportation, forgoes drive-thru lanes and offers loan initiatives for green technology. The bank, which has a primarily commercial focus, recently acquired two financial institutions. Seamless integration, including functionality that interfaces and extracts information from one Fiserv solution to another, will help Capital Bank increase efficiencies while continuing its growth strategies.

"Capital Bank has a solid track record of profitability, managed growth and smart decision-making that continues to serve it well," said Jim Cross, president, Premier Outsourcing Eastern Region, Fiserv. "The organization's choice to deploy the full Premier system through a Fiserv data center will bring their technology under one umbrella to increase efficiencies, reduce keystrokes and enhance integration."

Fiserv is the U.S. market leader in account processing services for financial institutions. One in three U.S. financial institutions relies on Fiserv for account processing solutions and expertise.

About Capital Bank

Capital Bank, a \$420-million asset community bank headquartered in Rockville, Md., was founded in 1999. In addition to its headquarters, the bank operates branch locations in North Bethesda, Md., and Washington, D.C. Respecting the environment and designing operations to minimize the bank's carbon footprint are part of the organization's core values. Visit Capital Bank online at capitalbankmd.com.

About Fiserv

Fiserv, Inc. (NASDAQ:FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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