



July 31, 2014

Fiserv Clients Recognized for Innovation, Strategy at Retail Banker International Awards

- | **Winners include ANZ, Bank of Ireland, Bank of the West, Dubai Islamic Bank and Panin Bank**
- | **Successful work encapsulates innovation, digital channels and marketing and IT strategy**
- | **Wins demonstrate Fiserv commitment to helping clients realize their vision and achieve success**

Brookfield, Wis., July 31, 2014 - [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that five of its clients have been named winners at the Retail Banker International Awards 2014 in recognition of initiatives executed in conjunction with Fiserv. Winners included ANZ for Best Digital Channels Strategy, Bank of Ireland for Best Use of Digital Marketing, Bank of the West for Innovation of the Year in IT, Product, Customer Service or Payments, Dubai Islamic Bank for Middle East Retail Bank of the Year (tie) and Panin Bank for IT Strategy of the Year.

The Retail Banker International Awards recognize and celebrate outstanding organizations within retail banking that have delivered excellence throughout the year. The awards are highly regarded within the industry as a mark of high performance and represent an exceptional level of achievement.

"The success of our clients is a reflection of our commitment to helping them achieve their goals, which encompass everything from pioneering the latest digital channel strategies to managing operational risk," said Richard Broadbent, vice president of strategy and channel development, International Group, Fiserv. "Fiserv has worked closely with each of these financial institutions to develop and deliver services that have a positive impact not just on the banks themselves, but on their customers."

Further details of the five winning entries are included below:

| **Best Digital Channels Strategy, ANZ**

In 2013 ANZ launched goMoney™, the bank's mobile financial service, in the Pacific to make banking more accessible and convenient for customers, including the unbanked. Deploying Mobiliti™ from Fiserv, ANZ was able to bring convenient branchless banking to more customers in countries such as Papua New Guinea, Samoa, Vanuatu and the Solomon Islands. This success of the strategy with digital and customers at the core has been acknowledged by local communities and adoption of the channel, with over a million transactions processed since its launch.

| **Best Use of Digital Marketing, Bank of Ireland**

Robust mobile messaging and marketing capabilities were added to Bank of Ireland's apps, which are built on the Mobiliti platform from Fiserv. Bank of Ireland can now serve dynamic messages to customers that can be modified in real-time. The mobile marketing capability also allows consumers to find out more about a product or service, click-through to call the bank and view external offers - all from within the mobile banking apps. The bank saw hundreds of thousands of click-throughs on messages, and thousands of new product and service enrollments, within six months of launch.

| **Innovation of the Year in IT, Product, Customer Service or Payments, Bank of the West**

Working with Fiserv, Bank of the West conceived, designed and launched a new mobile app, highlighted by the ground breaking feature known as Quick Balance. This instant balance capability allows customers to securely check their account balance simply by opening their mobile banking app and swiping downward on the screen. The capability was the first of its kind in North America, and its launch resulted in substantially increased use of mobile banking.

| **Middle East Retail Bank of the Year, Dubai Islamic Bank**

Mitigating operational risk is essential for Dubai Islamic Bank. The values and reputation of the bank are as important as the profit it makes, and implementing appropriate controls such as automated, accurate and prompt reconciliation of transactions, ensures that the bank is balanced and losses that could arise from fraud or incorrect processing are prevented. Accurate™ Reconciliation from Fiserv provided benefits of efficiency and improved operational risk mitigation.

1 **IT Strategy of the Year Award, Panin Bank**

In order to grow with the market and keep ahead of the competition, Panin Bank commenced a renewal of its IT systems to create a solid technology platform for sustainable business growth. One of the initiatives was a new customer engagement platform that aligned CRM functions with sales engagement capabilities to allow the service officer to be sales enabled. The implementation of Aperio™ from Fiserv allowed Panin's branch sales staff to better respond to the needs of their customers and to take advantage of new opportunities.

Additional Resources:

Retail Banker International Awards - <http://www.retailbankerinternational.com/event/retail-banker-international-awards/>

About Fiserv

This year, Fiserv Inc. (NASDAQ: FISV) celebrates 30 years of leadership in financial services technology. As one of FORTUNE® magazine's World's Most Admired Companies, Fiserv is helping clients worldwide achieve best-in-class results by driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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