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## Fiserv White Paper Outlines Five Factors to Drive Consumer Adoption of Mobile Banking

- | Paper focuses on how to drive mobile banking use beyond early adopters
- | Fiserv will also host a panel session on best practices for mobile adoption at the Sixth Annual Mobile Banking & Commerce Summit

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ:FISV), a leading global provider of financial services technology solutions, today announced the release of a white paper discussing how financial institutions can boost mobile banking adoption among consumers. The complimentary whitepaper, "Breaking the Mobile Banking Glass Ceiling: Five Factors Will Drive Consumer Adoption," can be downloaded at [www.fiserv.com/mobile-adoption](http://www.fiserv.com/mobile-adoption).

As more financial institutions have begun to offer mobile financial services, the question of how to encourage consumer adoption and usage has come to the forefront. When a new technology such as mobile banking is introduced, there is typically a group of early adopters who are eager to begin using the service. According to actual adoption figures from Fiserv, a financial institution can expect about 20 percent of eligible users to begin using mobile banking within 18 months of launching the service. After the 20 percent milestone is reached, adoption typically slows. The challenge lies in breaking this glass ceiling and gaining wider adoption across the entire customer base.

The Fiserv white paper outlines five factors that can help move mobile banking into the mainstream. Readers will be walked through strategies behind each of these factors:

- | Establishing mobile banking as useful;
- | Providing access to mobile banking through all devices;
- | Helping consumers overcome security concerns;
- | Fostering familiarity for a natural transition across channels;
- | Making mobile banking easy to use.

Fiserv will also host a [panel session](#), which will feature clients U.S. Bank, FirstMerit Bank and Delta Community Credit Union sharing best practices for mobile banking adoption at the Sixth Annual Mobile Banking & Commerce Summit taking place in San Francisco, June 10 - 12.

"Financial institutions have rushed to offer mobile banking during the last few years, and many now realize that driving adoption is not just a 'build it and they will come' proposition," said Kelly Rodriguez, vice president, Strategy and Business Development, Digital Channels, Fiserv. "In order to maximize return on investment, financial institutions need to engage both their staff and customers. This requires a proactive strategy for delivering mobile financial services and educating potential users on the benefits."

### Additional Resources:

- | Breaking the Mobile Banking Glass Ceiling White Paper — [www.fiserv.com/mobile-adoption](http://www.fiserv.com/mobile-adoption)
- | Sixth Annual Mobile Banking & Commerce Summit - <http://bit.ly/wGttSb>

### 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](http://www.fiserv.com).

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