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Marketing Mobile Banking Can Double Average Adoption Rates, Shows Fiserv Analysis

- ┆ Banks and credit unions that have actively promoted mobile banking are "seeing double" compared to those without focused campaigns
- ┆ Mobile Adoption Services from Fiserv can help establish mobile banking relationships and increase adoption of mobile financial services

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that an analysis of data from the Mobiliti™ mobile banking and payments solution revealed that marketing can significantly impact consumer adoption of mobile financial services. According to the analysis, which looked at data across hundreds of financial institutions, banks and credit unions, financial institutions that have actively marketed mobile banking have experienced an average adoption rate that is twice as high as financial institutions that have not promoted the service.

Within 12 to 18 months of launching Mobiliti from Fiserv, financial institutions that did not market the service saw average adoption of around 10 percent among eligible users, whereas financial institutions that have marketed the service have seen adoption rates over 20 percent, and in many cases exceeding 30 percent. Eligible user bases vary by financial institution, with some enabling mobile banking for all customers and others focusing on online banking users.

Banks and credit unions using Mobiliti have access to Mobile Adoption Services from Fiserv to increase customer adoption and use of mobile banking, leading to a higher return on their mobile banking investment. These adoption services include consultation from mobile adoption experts who share best practices, access to an online database of customizable marketing materials such as emails, banner ads and counter cards and exclusive research and benchmarking data. Additionally, a Mobile Channel Value Calculator is provided exclusively to Mobiliti clients to help them understand quantified value of their mobile channel offering and assess their return on investment.

Dickinson Financial Corporation (retail bank brands include: Armed Forces Bank, Armed Forces Bank of California, Academy Bank [Colorado], Academy Bank, a division of Armed Forces Bank, Southern Commerce Bank and Sun Bank) is among the Fiserv financial institution clients that have recently launched Mobiliti for their mobile banking platform.

"The commitment from Fiserv to not only deliver an innovative mobile solution, but also provide the expertise to help us promote it to our customers was one of the reasons we chose them as our mobile solutions provider," said Scott Jashinski, senior vice president and retail products manager, Dickinson Financial Corporation. "The guidance and marketing materials they provided were the foundation from which we built our successful adoption campaign. To date, we have exceeded our initial adoption estimates for mobile check capture and bill payment services."

"The focus of marketing mobile banking should be on educating customers — if customers understand how they can benefit from the service and how to get started, the convenience will compel them to extend the relationship with their financial institution to their favorite devices," said Steve Shaw, vice president, Strategic Marketing, Digital Channels and Electronic Payments, Fiserv. "Mobile Adoption Services from Fiserv provide our clients with the insights and tools to grow usage of mobile banking across all customer segments."

Mobiliti supports mobile banking and payments for hundreds of financial institutions and millions of consumers. It is available in multiple, distinct versions tailored for use by financial institutions of varying sizes. Mobiliti supports all three major mobile access modes: SMS (text messaging), mobile browser and downloadable applications for Android™ and iPhone®.

Financial institutions offering Mobiliti can learn more about Mobile Adoption Services by contacting Fiserv at mobileadoption@fiserv.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, 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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