



## UniBank & Trust Inc. Chooses Universal Banking from Fiserv

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- Panama-based de novo bank live with Universal Banking and on-demand core processing at advanced Tier III network of data centers servicing the Americas
- The Universal Banking solution for UniBank provides complete retail banking and corporate treasury functions in a unique, real-time environment
- Integrated customer channel management and multi-currency branch teller solutions enable UniBank to deliver outstanding customer service and responsiveness

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that UniBank & Trust Inc. selected and implemented Universal Banking from Fiserv, centered around the Signature™ bank platform. The bank will benefit from delivery of this complete solution delivered on-demand, which allows users access via the Internet, reducing costs while delivering the business benefits of a traditional, on-site solution.

UniBank & Trust Inc. needed a provider that could quickly mobilize an end-to-end banking solution to support their market plans. Time to market and regulatory approval of the solution were also key milestones in the bank's decision to choose Fiserv. The bank will offer its customers a wide range of top value financial products that are easy to understand, convenient and accessible through multiple channels.

"Fiserv provides advanced data processing facilities, cost-effective on-demand capabilities and sees data security as a top priority. We chose them as our partner to drive growth and efficiency from day one, and believe that Universal Banking from Fiserv is the right solution to help differentiate us from our competition," said Joseph Salterio, President and Chairman of the Board, UniBank & Trust Inc. Salterio has formerly served in executive positions in large banks in Panama and Latin America.

The Universal Banking solution selected by UniBank & Trust Inc. includes the Signature bank platform with Data Warehouse, Treasury and Financial Crime Risk Management solutions, as well as Aperio™ and Teller™ from Fiserv. Aperio is a next generation customer channel management solution, and Teller is a multi-currency, full-function, branch teller and transaction processing solution.

Universal Banking is a real-time solution from Fiserv for retail banking, corporate treasury and trade finance functions that allows financial institutions to provide a range of services to corporate clients as well as diversify their income streams.

The solutions implemented by UniBank are hosted at a world class Fiserv Tier III data processing facility. According to the Uptime Institute, Tier III data centers generally demonstrate 99.98 percent availability rates. Keeping data hall equipment up and running at such high levels is accomplished through the use of redundant systems that can be enacted if the primary system fails or is being serviced. Fiserv delivers account processing for thousands of banks and credit unions through an advanced network of data centers servicing the Americas.

"Providing a single source for a range of financial service technology needs, Universal Banking offers deep functionality across banking services, which means UniBank can immediately offer sophisticated products and services to both retail and corporate customers," said Rene Salazar, vice president, sales and customer relations for Bank Solutions at Fiserv in Latin American, Caribbean and Canada.

Using Aperio to provide a single view of the end customer to bank agents, UniBank aims to deliver outstanding customer service, providing speedy, accurate responses to customer inquiries. Each agent will be served by pre-built and configurable workflows in Aperio, which means they are aware of and can react to each customer's unique position with the bank, regardless of the channel the customer has chosen to utilize. Aperio empowers each agent to proactively make decisions about how to proceed with a bank customer based on real-time data — as well as offering bank clients more personalized, relevant product offerings to increase sales.

Salterio added, "By investing in technology prior to opening our doors, we will be prepared for future growth while still managing our costs. Our vision extends beyond the borders of Panama, where we plan to optimize our experience and the technology from Fiserv to position our company to be on the cutting edge of Latin American banking."

Among other benefits to UniBank and its customers are risk mitigation and reduced training time for employees through business process management (BPM) and the loan origination component. Aperio Lending offers a powerful and easily maintainable solution for originating new, secured and unsecured loans. With consistent, rules-based business processes, financial institutions can manage toward a higher quality of lending and gain greater efficiency through automation.

"With more than 16,000 clients worldwide, Fiserv has established the knowledge and experience to give our clients a distinct competitive advantage. We are able to offer UniBank & Trust Inc. scalable and flexible solutions to support the new bank and to drive growth," said Salazar. "Fiserv and the Universal Banking solution provide a secure environment to deliver innovative financial services that define quality customer experiences. We are dedicated to partnering with UniBank & Trust Inc. to help achieve their long-term vision to be a 'second-to-none' Panamanian financial institution."

Signature from Fiserv is a complete, real-time, service-oriented architecture (SOA)-based solution that reinforces the Fiserv core competency in processing services. Proven in production to be highly scalable in mid-tier and large institutions in 45 countries and 21 languages, Signature provides

financial institutions with a complete end-to-end solution for account processing, fully integrated with other market-leading solutions from Fiserv. Signature is [positioned by Gartner, Inc. in the Leaders Quadrant](#) of the 2010 "Magic Quadrant for International Retail Core Banking."

**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. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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