

U.S. Bank Tablet Banking App Built on Mobiliti from Fiserv

- iPad app allows customers to view account details, transfer funds, pay bills and people, and deposit checks using the tablet camera
- The app is built on the Mobiliti Enterprise platform, which the bank also uses to support mobile banking, enabling integrated channel management and analytics

BROOKFIELD, Wis.--(BUSINESS WIRE)-- <u>Fiserv</u>, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that U.S. Bank's online banking customers now have access to an iPad[®] banking application (app) built on the Mobiliti Enterprise™ mobile banking and payments platform from Fiserv. The U.S. Bank app serves consumers' growing interest in tablet banking. According to the <u>2011 Fiserv Consumer Trends Survey</u>, 45 percent of current and prospective tablet owners use or would like to use them for banking.

Using the iPad app, U.S. Bank customers can check their account balances and activity, complete account to account transfers, view and pay bills, send and receive person-to-person payments and remotely deposit checks simply by snapping a picture. Customers can download the iPad app from the iTunes[®] app store via a link on the U.S. Bank site.

"Our customers are already using tablets to access their U.S. Bank accounts through the device's browser, so we know the demand for tablet banking exists and is growing," said Niti Badarinath, senior vice president and head of mobile banking, U.S. Bank. "Launching an app allows us to deliver a user experience specifically designed for the unique attributes of a tablet, such as the larger touch-screen and a more interactive interface."

The U.S. Bank iPad application is built on the Mobiliti Enterprise platform, which powers other mobile services for the bank, such as text banking and apps for the iPhone[®] and Android[™] phones. This provides U.S. Bank with integrated channel management and analytics across multiple mobile access modes, giving them a view of how consumers use each mode and how they move between them for different tasks. It also allows the bank to extend its proven mobile risk mitigation and security features to the tablet.

Consumer usability testing was employed during the app development process to ensure that the final product was intuitive and user friendly, and that it included the most sought-after capabilities. The app will continue to be refined based on user feedback.

"A significant portion of tablet owners are using them for banking activities, and as tablet ownership increases, demand for financial services delivered via tablet will increase as well," said Mike Gianoni, group president, Financial Institutions Group, Fisery

"With Mobiliti, U.S. Bank is well positioned to meet their customers' current and future desires for digital financial services through tablet and mobile devices," said Erich Litch, division president, Digital Channels, Fiserv.

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About U.S. Bank

U.S. Bancorp (NYSE: USB), with \$341 billion in assets as of March 31, 2012, is the parent company of U.S. Bank, the fifth-largest commercial bank in the United States. The company operates 3,080 banking offices in 25 states and 5,061 ATMs and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. U.S. Bancorp and its employees are dedicated to improving the communities they serve, for which the company earned the 2011 Spirit of America Award, the highest honor bestowed on a company by United Way. Visit U.S. Bancorp on the web at usbank.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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