



February 28, 2013

## **ACLEDA Bank Earns Celent Model Bank Status for its Fiserv-Powered Mobile Banking Initiative**

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that its client, ACLEDA Bank, PLC., was named a Celent Model Bank for 2013. Celent selected ACLEDA, headquartered in Phnom Penh, Cambodia, based on its successful initiative to bring mobile financial services to consumers without banking relationships, which the bank accomplished using Mobiliti Reach™ from Fiserv.

Celent Model Banks are selected through independent review and scoring by Celent analysts. The review process is based on three criteria: quantitative success measure, which is weighted most heavily; degree of innovation; and technology or integration excellence.

"When we select the Celent Model Banks each year, we focus on submissions that clearly demonstrate that the initiative had a clear and sustainable impact on the bank and its customers," said Bob Meara, Senior Analyst with Celent's Banking Group. "ACLEDA's mobile banking initiative was found to be compelling and innovative, having clearly advanced the bank's objective of making financial services universally available to the people of Cambodia, regardless of whether or not they have a banking relationship."

In October 2012, ACLEDA expanded its services with Fiserv by deploying Mobiliti Reach to enable financial services for market segments in Cambodia that have no formal banking relationships. Using Mobiliti Reach, ACLEDA is now able to reach consumers without access to banking services to create and fund an ACLEDA mobile-only account. From this account, customers can complete transactions including person-to-person payments, bill payments, mobile phone top ups and cash deposits and withdrawals via ACLEDA branches, ATMs and offline offices.

"ACLEDA has accomplished significant milestones this past year with its mobile banking initiative," said Serge van Dam, vice president, Mobile Solutions, Fiserv. "The bank was able to grow at a rapid rate by taking advantage of the unique attributes of the mobile channel to provide financial services to previously underserved customer segments."

Mobiliti Reach from Fiserv enables banks in emerging economies to deliver a complete and carrier-independent mobile banking and payments solution. Suited for major banks in rapidly evolving economies, Mobiliti Reach can enable its users to reach existing banked customers, and new unbanked and underbanked consumer segments.

### **Additional Resources:**

- | Celent Model Banks 2013 — <http://www.celent.com/reports/model-bank-2013-case-studies-effective-technology-usage-banking>
- | Mobiliti Reach from Fiserv - <http://www.fiserv.com/customer-channel-management/mobile-solutions/mobiliti-reach.htm>
- | ACLEDA Bank, PLC. — <http://www.acledabank.com.kh/>

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

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### **Media Relations:**

Julie Smith

Public Relations Manager  
Fiserv, Inc.  
412-577-3341  
[julie.smith@fiserv.com](mailto:julie.smith@fiserv.com)

or

**Additional Contact:**

Ann Cave  
Director, Public Relations  
Fiserv, Inc.  
678-375-4039  
[ann.cave@fiserv.com](mailto:ann.cave@fiserv.com)

Source: Fiserv, Inc.

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