

NBT Bank Empowers Employees to Deliver Tailored Digital Services

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Bank will leverage digital banking and payments technology from Fiserv to align with how people prefer to manage and move money

BROOKFIELD, Wis.--(BUSINESS WIRE)--Apr. 16, 2019-- Fiserv. Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that New York-based NBT Bancorp Inc. (NASDAQ: NBTB), the parent company of NBT Bank, is empowering employees to deliver digital banking services tailored to the needs of customers using technology from Fiserv.

NBT Bank selected the single-platform Architect™ fromFiserv to enable a consistent digital banking experience across online, mobile and tablet devices. Architect also supports the bank's branch of the future initiative, as customers will be able to try out new digital services in-person via the platform.

"A lot of companies today talk about mobile first, but we prefer to focus on the user," said James Terry, senior vice president and director of systems development at NBT Bank. "We want to deliver the experience the customer is looking for—whether that is on their own digital device or in person at one of our branches. The goal is to give customers the freedom to bank how they want and create a deeper connection with them as a result."

Architect features a software development kit (SDK) that allows financial institutions to differentiate by creating tailored offerings that cater to their target customers. The SDK was an important factor in the bank's selection of Architect because it will enable NBT Bank employees to develop and implement new capabilities, fulfilling the bank's commitment to continuing to expand digital service options.

"To meet the needs of our customers, we have to deliver new capabilities faster. We are at a point where we can no longer rely on an out-of-the-box solution," said Michael Longo, assistant vice president and systems development manager at NBT Bank. "Moving to Architect is a catalyst in our transition from a project management focus to a development focus, because it will empower our team to deliver the best-in-class user experience and functionality our customers have come to expect."

In addition to enabling the customer experience through digital banking and in branches, NBT Bank views technology as a key aspect of the employee experience. The bank believes the move to Architect will help attract and retain skilled employees. Employees will have the tools they need to act on customer feedback, and more in-house development work will lead to new career paths. Architect will also facilitate operational efficiency through increased automation of the bank's current processes.

"NBT Bank recognizes that we need to evolve with our partners to meet the needs of customers," continued Terry. "Fiserv is listening to us and is delivering the technology we need to make that possible. When we invest in technology, it's with the customer at heart."

In a world moving faster than ever before, Fiserv helps clients deliver solutions in step with the way people live and work today – financial services at the speed of life. Learn more at <u>fiserv.com</u>.

About NBT Bank

NBT Bank offers personal banking, business banking and wealth management services from locations in six states (including New York, Pennsylvania, Vermont, Massachusetts, New Hampshire and Maine) and through its mobile and online channels. The bank and its parent company, NBT Bancorp Inc. (NASDAQ: NBTB), are headquartered in Norwich, NY. NBT Bancorp had assets of \$9.6 billion as of December 31, 2018 and is traded on the Nasdaq Global Select Market under the symbol NBTB. More information about NBT is available online at www.nbtbank.com. Member FDIC.

About Fisery

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences in step with the way people live and work today. For 35 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for six consecutive years, recognized for strength of business model, people management, social responsibility and innovation leadership. Visit fiserv.com and follow on social media for more information and the latest company news.

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Source: Fiserv, Inc.

Media Relations:

Ann Cave Director, Public Relations Fisery, Inc. 678-325-9435 ann.cave@fiserv.com

Additional Contact: Florence R. Doller, CFMP SVP & Director of Corporate Communications NBT Bank 607-337-6118 dfoller@nbtbank.com