



Fiserv and COCC Meet Tomorrow's Digital Banking Expectations

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Extended collaboration enables seamlessly connected ecosystem uniting the very best in digital fintech experiences for consumers and small businesses

MILWAUKEE--(BUSINESS WIRE)--Dec. 11, 2024-- [Fiserv, Inc.](#) (NYSE: FI), a leading global provider of payments and financial services technology, today announced an expanded relationship with [COCC](#), a client-owned fintech serving over 200 community banks and credit unions. This collaboration delivers industry-leading digital banking solutions powered by Experience Digital (XD) from Fiserv, paving the way for continuous innovation to transform the standard of financial services and empowering COCC's community of financial institutions to stand at the forefront of technology for their customers.

Together, Fiserv and COCC are setting a new standard of excellence in the digital banking landscape. XD delivers a seamless, connected digital experience powered by open banking APIs and enhanced by a suite of data-rich, intelligent tools that drive highly personalized financial experiences. Under the enhanced partnership, the platform will extend to the cloud in a microservices architecture, enabling swift adaptability to evolving market needs. Additionally, with the goal of unlocking easy access to fintech integrations, a developer studio will facilitate the creation of custom experiences made available in an app market.

Despite consumers' growing demand for digital experiences that delight them, a recent survey by Javelin Strategy & Research of more than 10,000 U.S. consumers found that 30% of dissatisfied mobile banking users said they were unsure why or how to use many of the features in their banks' apps, and 28% said it is difficult to find what they need through mobile banking.

"It's imperative for financial institutions to continue investing in digital banking and offer their clients the best possible digital banking experience," said Jacob Jegher, President at Javelin. "Digital banking is a critical driver of customer satisfaction and banks of all sizes need to differentiate in a crowded and competitive playing field."

"The bar is set by consumers and businesses' best digital experience — likely on a mobile phone. This challenges financial institutions to accelerate digital innovation, unlocking the opportunities digital banking can provide," said Whitney Russell, President of Digital and Financial Solutions at Fiserv. "Our partners at COCC maintain a commitment to enabling success through enhanced digital banking, and together we look forward to providing their clients access to a wide range of experiences that meet tomorrow's digital expectations."

"We're thrilled to further strengthen our partnership and co-development arrangement with Fiserv as COCC joins them on the journey to deliver the latest cutting-edge, cloud-native digital banking platform," said Matt L'Heureux, Senior Vice President and Chief Innovation Officer at COCC. "Their innovative approach aligns perfectly with our vision to continue to enable our clients to remain competitive with a tech-forward, seamless, secure and future-ready experience that attracts and retains consumers and businesses alike."

About Fiserv

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale and business management platform. Fiserv is a member of the S&P 500® Index and has been recognized as one of Fortune® World's Most Admired Companies™ for 9 of the last 10 years. Visit [fiserv.com](#) and [follow on social media](#) for more information and the latest company news.

About COCC

As an industry-leading fintech provider, COCC delivers innovative, comprehensive technology solutions and strategic partnerships with an unparalleled focus on service. Offering a robust, feature-rich suite of modern, standards-based core and digital banking solutions, COCC's cutting-edge systems are designed with intuitive user interfaces and are fortified by advanced APIs which seamlessly facilitate leading fintech integrations. Consistently ready to adopt and embrace emerging technologies, COCC remains agile and forward-thinking, meeting the demands of a rapidly evolving financial landscape where live real-time functionality matters. COCC is forever dedicated to assisting community banks and credit unions with remaining strong and competitive by providing the technology, support, and expertise needed to succeed. To learn more, visit [www.cocc.com](#).

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Media Relations:

Mark Jelfs

Senior Manager, Communications
Fiserv, Inc.
+1.262.737.8244
mark.jelfs@fiserv.com

Additional Contact:

Chase Wallace
Director, Communications
Fiserv, Inc.
+1.470.481.2555
Chase.wallace@fiserv.com

Source: Fiserv, Inc.