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Mobile Banking is Taking Off at Delta Community Credit Union

More than five percent of members have adopted since launch of Mobile Money from Fiserv

BROOKFIELD, Wis., Oct 20, 2010 (BUSINESS WIRE) -- **BAI RDC Booth #727 - [Fiserv, Inc.](#)** (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that [Delta Community Credit Union](#), one of the nation's largest credit unions, has seen strong adoption of Mobile Money™ from Fiserv. The service was made available to members in early June. To date, more than 10,000 members, representing more than five percent of the credit union's total member base, have enrolled in Delta Community Mobile Banking.

"Our members have embraced the opportunity to manage their finances on-the-go, and feedback so far has been overwhelmingly positive," said Bill Mesplay, chief information officer and senior vice president of Information Technology of Delta Community. "We did our homework before launching the service and felt confident that we were delivering the right capabilities at the right time. Clearly our members were ready for mobile banking."

Delta Community Mobile Banking is available to the credit union's entire member base, providing the flexibility to complete a variety of financial transactions anytime and anywhere. The free mobile service provides both consumer and business services members with convenient and secure access to real-time account information through their cell phone, smart phone or other mobile device. Delta Community Mobile Banking was designed as a customized version of the credit union's online service, optimized for any web-enabled mobile phone that supports WAP browsers, regardless of the make, model or mobile service carrier.

Through Delta Community Mobile Banking, members can carry out transactional activities such as checking account balances, scheduling bill payments, transferring funds between accounts, reviewing credit card transactions and locating Delta Community branch locations. In addition, Delta Community's Mobile Banking service features a text message component that lets members text commands to a designated short code to get a real-time account balance report or receive an update on the most recent transactions on their account(s).

The strong adoption of the service among Delta Community members reflects the growing consumer appetite for mobile banking. According to the 2010 Fiserv [Consumer Billing and Payment Trends Survey](#), the number of mobile phone users who conducted one or more banking services via their mobile phone increased from 23 percent in 2008 to 30 percent in 2010.

"With the implementation of Mobile Money, Delta Community Credit Union proves that they are not only responsive to the current needs of their diverse member base, but also committed to investments in innovative technologies enabling additional mobile services, such as enhanced mobile payments, in the future," said Todd Leshner, division president, Electronic Banking Services, Fiserv. "Offering a range of mobile banking access options helps the credit union reach new customer segments while nurturing enduring, profitable member relationships."

Available in a licensed or hosted version, Mobile Money, the industry's most complete mobile banking and payments solution, combines banking and payments capabilities and includes functions such as balance inquiries, transaction history, account transfers, bill payments, and one and two-way account notifications. Informational services such as an ATM and branch locator are also included. Mobile Money is a secure application that utilizes data encryption, along with additional risk management safeguards.

Mobile Money from Fiserv incorporates technology from Atlanta-based mobile banking and payments solution provider [M-Com](#).

About Delta Community Credit Union

Delta Community Credit Union is one of the largest financial institutions in Georgia. It was founded in 1940 and today serves the entire metro Atlanta area, including residents of the 11 surrounding counties and employees of top businesses, such as Delta Air Lines, Chick-fil-A, Yamaha Motor Manufacturing and Racetrac. Delta Community is a state-chartered credit union

organized under the Georgia Department of Banking and Finance, and its deposit accounts are federally insured through the National Credit Union Share Insurance Fund. It chooses to operate as a not-for profit credit union so it can give back earnings to its customers and their local communities. Unlike a for-profit bank, Delta Community is owned by its customers, not individual or institutional investors. Customers become member-owners when they open and maintain an account. For more information, visit www.DeltaCommunityCU.com.

About M-Com

Headquartered in Atlanta, GA, M-Com is an international mobile banking and payments solution provider with live Fortune 500 banking customers across Asia Pacific, the Middle East and North America. M-Com's core proposition is centered on helping financial institutions and payment processors deliver world class adoption and revenue metrics from the mobile channel. For more information, visit www.m-com.us.

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.

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