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## **Move over Selfies, Bank of the West Customers Use Their Smartphone Cameras to Pay Bills with Snap-to-Pay from Fiserv**

- | Capturing bill information via camera enables users to add a bill in about 30 seconds
- | Bill detail is captured by taking a picture of the paper bill, then used to automatically populate the appropriate fields on the smartphone screen
- | Bills added through this process can also be paid via online banking

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ:FISV), a leading global provider of financial services technology solutions, today announced that Bank of the West, a \$71.7 billion asset bank with locations in 22 states, has added the Snap-to-Pay™ capability to its mobile banking app. Snap-to-Pay enables customers to pay bills with a snap of their smartphone cameras and is currently offered through the Mobiliti Enterprise™ mobile banking and payments solution from Fiserv. Bank of the West is the first to launch Snap-to-Pay, branded for their customers as Scan to Pay.

Snap-to-Pay allows consumers to set up and pay a new bill. Essential bill information, such as the company to be paid and the account number, is captured by taking a picture of a paper bill, and then used to automatically populate the appropriate fields on the smartphone screen. Users save time and can avoid frustrating input errors because they don't need to tap in large amounts of information on their phone.

"Our customers can now use their smartphone cameras to add a new bill for payment in about 30 seconds. Because the process is so quick and simple, we envision customers using this method to add new bills into bill pay regardless of if they plan to pay those bills online or on their phone," said Jamie Armistead, executive vice president of Digital Channels, Bank of the West. "With Fiserv, we were able to focus on the big picture and leverage the unique camera capabilities of the mobile device to deliver an overall excellent digital banking experience."

Prior to the launch of the new capability, Bank of the West identified speed and accuracy as critical factors impacting the user experience. According to a usability analysis conducted by the bank, the process of setting up a new bill for payment takes less than 30 seconds when using the smartphone camera to capture bill information.

Bank of the West uses on-device image quality analysis and image processing, which helps increase image accuracy, reduce rejections and ensure the fastest experience possible. Based on an analysis of on-device imaging quality and image processing, accuracy rates for the Bank of the West service are more than 30 percent higher than current industry benchmarks.

Snap-to-Pay leverages mobile imaging technology from Top Image Systems™ (TIS™), which enables mobile devices such as smartphones and tablets to accurately capture information from documents of all types and sizes.

According to Fiserv research, the Snap-to-Pay functionality has the potential to drive greater usage of mobile bill payment. The Seventh Annual Fiserv Billing Household Survey showed that 65 million U.S. online households own a smartphone, and that 27 million have paid a bill using their phone. The top feature that would motivate consumers to pay bills or pay more bills using their smartphone is the use of an app and the phone camera to take a picture of the bill, cited by 37 percent of respondents.

"Mobile banking at Bank of the West has been a vehicle for innovation, including the industry-first launch of Quick Balance in 2013 and the launch of Snap-to-Pay today," said Marc West, president, Digital Channels, Fiserv. "Consumers want access to the powerful services their banks offer with the convenience, speed and ease of using their mobile phone. Snap-to-Pay is another innovative way to bring more value to Bank of the West customers."

In addition to Mobiliti, Bank of the West, a Fiserv client since 2002, utilizes Corillian Online®, CheckFree® RXP®, Popmoney® and TransferNow® from Fiserv. The bank is also leveraging Fiserv mobile adoption services to increase mobile adoption and utilization.

## **About Bank of the West**

Bank of the West is a regional financial services company chartered in California and headquartered in San Francisco with \$71.7 billion in assets. Founded in 1874, Bank of the West provides a wide range of personal, commercial, wealth management and international banking services through more than 650 offices in 22 states and digital channels. Bank of the West is a subsidiary of BNP Paribas, which has a presence in 80 countries with 190,000 employees.

## **About Fiserv**

Fiserv, Inc. (NASDAQ:FISV) is a leader in financial services technology and one of FORTUNE<sup>®</sup> magazine's World's Most Admired Companies. Fiserv enables clients to achieve best-in-class results by driving quality and 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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