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## **Corillian Online from Fiserv Integrates Online Banking, Payments and Personal Financial Management Tools**

### **Full, functional integration and advanced Web 2.0 technologies enable consumers to conduct transactions and monitor finances from a single online financial destination**

BROOKFIELD, Wis., Jan 26, 2010 (BUSINESS WIRE) -- [Fiserv, Inc.](#) (NASDAQ:FISV), the leading global provider of financial services technology solutions, today announced the launch of a licensed version of Corillian<sup>(R)</sup> Online featuring an enhanced user interface and integrated personal financial management tools. The new user interface combines 90 percent of the most commonly used online banking functionalities -- account balances, transfers, electronic bills and payments -- onto a single screen for easy access. Consumers will also see a graphical display of recent spending behavior on the same screen. This consolidation of relevant, actionable information makes management of day-to-day financial tasks easier for consumers.

Corillian Online from Fiserv takes advantage of the latest Web 2.0 and Rich Internet Application (RIA) technology to provide a personalized and highly functional online banking experience within a simple and intuitive display.

"Corillian Online brings a new level of sophistication and usability to the consumer online banking experience," said Erich Litch, senior vice president and general manager of Consumer Services, Electronic Banking Services, Fiserv. "During development, we conducted focus groups to find out what consumers wanted from their online banking service, then we went one step further and conducted usability testing to make sure consumers could easily access the new features. Using Web 2.0 technologies allowed us to pack a lot of functionality into the service while maintaining ease of use."

A demonstration of Corillian Online, as well as a podcast interview on how experience-based design influenced the development of the service, can be accessed at [www.corillianonline.fiserv.com](http://www.corillianonline.fiserv.com). First Bank, a family-owned bank with \$10.3 billion in assets headquartered in Clayton, Mo., recently agreed to use the new Corillian Online solution.

"First Bank offers our customers services that help them better manage their day-to-day financial lives, and delivering easy-to-use online banking and financial management tools is a key part of the support we provide," said Timothy Cook, vice president, Internet Banking, First Bank, which has more than 200 locations in Illinois, Missouri, California, Florida and Texas. "The integrated online banking and payment functions in Corillian Online from Fiserv will allow us to provide our customers a one-on-one online user experience that mirrors the convenient and friendly interactions we emphasize in our branches."

The heart of Corillian Online is the Financial Overview page, a home page separated into distinct functional modules. From account balances to individual transaction details, Corillian Online provides a 360 degree financial management experience. The modules include:

**Account Balances** - The Account Balances section allows consumers to quickly glance at their balances and most recent transactions without combing through pages of information.

**"Quick Payment" and "Quick Transfer" Buttons** - These clickable buttons allow consumers to initiate, complete and confirm a bill payment or funds transfer without ever leaving the home page, eliminating the need to navigate multiple screens. Consumers have peace of mind that the transaction was handled correctly without spending extra time on the task.

**My Spending** - Upon login to online banking, a pie graph in the My Spending section automatically generates a breakdown of spending over a pre-designated timeframe, such as the previous 30 days. Hovering the cursor over a pie piece reveals a breakdown of that information to a sub-category level. The ability to graphically analyze transactions down to a sub-category level provides true insight into spending patterns. Additionally, clicking on the pie piece reveals the individual transactions composing a specific spending category.

**Future Transactions** - The Future Transactions section includes thumbnail images of bills waiting to be paid, in the order they are due, as well as pending payments and transfers. Consumers can click on a bill thumbnail to view details, in the

same way they would review a physical bill to make sure charges are correct. Consumers can then click a button to pay the bill, and the scheduled payment will immediately appear in the scheduled payments section.

Corillian Online also includes screen space dedicated to displaying targeted marketing messages, allowing financial institutions to market products and services to specific consumers based on their online activity.

Also available in an ASP version, Corillian Online from Fiserv is designed to encourage online adoption and enhance user retention by providing a rich, intuitive financial management experience. The service is updated regularly through Feature Packs. These centrally-managed updates eliminate time-consuming upgrades for individual financial institutions while ensuring consumers always have access to the latest functionalities.

### **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. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrated its 25<sup>th</sup> year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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