



April 22, 2014

Heritage Bank of Nevada Selects Deposit Reclassification Solution from Fiserv to Convert Idle Funds into Interest Earning Assets

- | ReserveLink from Fiserv automatically sweeps transaction account balances into non-transaction accounts
- | Solution to enable higher and more stable reserve sweep percentages for Heritage Bank
- | ReserveLink to help establish a process for Heritage Bank that eliminates the need to maintain balances in accounts at the Federal Reserve

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that [Heritage Bank of Nevada](#) will implement [ReserveLink™](#), its deposit reclassification solution that transforms idle funds into interest earning assets.

ReserveLink from Fiserv sweeps transaction account balances into non-transaction accounts, transforming otherwise idle funds into an earning asset for a financial institution. ReserveLink provides a financial institution with more investable funds at lower operational costs by automatically analyzing accounts, sweeping funds and reporting.

Using the fully automated ReserveLink from Fiserv, Heritage Bank of Nevada will be able to eliminate daily manual intervention by bank staff providing the bank higher and more stable reserve sweep percentages. In addition, Heritage Bank can export reports directly to its enterprise content management (ECM) solution for easy retrieval and analysis.

"We chose ReserveLink because of its automation, the integration with our ECM system and the security of the solution," said Susann Boley, vice president and controller, Heritage Bank of Nevada. "Also, once we have the system up and running, we hope to have a clearer view of our true transaction accounts, which is something that we really haven't had with the manual system we were previously using. That will be valuable information for making business decisions."

"In today's market, financial institutions are looking for ways to be more competitive. ReserveLink allows financial institutions to reduce their reserve requirements and expand investment income," said Brian Jorgenson, president, Cash & Logistics, Fiserv. "It helps establish a process that eliminates the need to maintain balances in accounts at the Federal Reserve."

ReserveLink is compliant with Federal Reserve rulings and letters and tracks daily, weekly and monthly movements to and from accounts automatically, with a limit of six sweeps per month in compliance with Federal Reserve Regulation D. It is hosted in a secure Fiserv data center providing increased security and disaster recovery protection for financial institutions.

Additional Resources:

- | Heritage Bank of Nevada - <http://www.heritagebanknevada.com/default.aspx>
- | ReserveLink from Fiserv - <http://fisv.co/ReserveLink>

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

FISV-G

Media Relations:

Julie Nixon
Senior Public Relations Manager

Fiserv, Inc.
678-375-3744
julie.nixon@fiserv.com

or

Additional Contact:

Wade Coleman
Director, Public Relations
Fiserv, Inc.
678-375-1210
wade.coleman@fiserv.com

Source: Fiserv, Inc.

News Provided by Acquire Media