

Headland National Bank Expands Fiserv Relationship, Selects Common Origination Platform

BROOKFIELD, Wis.--(BUSINESS WIRE)-- <u>Fiserv</u>, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that Headland National Bank, a community bank located in Headland, Ala., has selected Common Origination PlatformTM for consumer and commercial lending. Common Origination Platform from Fiserv is a single-platform solution that can provide lenders with a view of borrowers across all lending channels and products, with data in one place regardless of the point of origination or loan type.

Headland National Bank, a Fiserv client since 1984, runs on the Premier[®] bank platform from Fiserv. When the search for a new origination solution began, Headland National Bank knew that it wanted a system that could be easily integrated into its account processing solution to make the loan application and closing process more efficient. Additionally, the bank felt it would be beneficial to expand the relationship it had built with Fiserv.

"Lending is an important piece of the community bank puzzle, so choosing a new loan origination system is something we did with much consideration. We have built a strong, positive relationship with Fiserv and see them as an important partner in our success," said Scott Burton, AVP of Lending and Chief IT Officer, Headland National Bank. "Headland will benefit from both the system's innovative architecture and the expertise that Fiserv has in the lending industry. Compared to what we had been using, Common Origination Platform will help make things so much better and more efficient for the bank."

Common Origination Platform is an enterprise lending solution designed to originate consumer, business and real estate-backed loans. With data about lending customers all in one place, regardless of the point of origination or loan type, financial institutions can reduce risk, gain processing efficiencies and use information more effectively across the enterprise. Additionally, lenders can establish their own business standards including operating procedures, conditions and limits to automate virtually every origination transaction, an important feature for a community bank where employees have a wide array of responsibilities. Common Origination Platform from Fiserv also offers best-practices workflow and integration with third-party services.

"Community banks, like Headland National, run efficient operations and employees often wear many hats. By implementing Common Origination Platform from Fiserv the bank will be able to streamline many of its processes by cutting out a number of manual steps, and employees will save time by using just one origination system to support multiple loan types," said Kevin Collins, president, Lending Solutions, Fiserv.

About Fisery

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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