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Rabobank's Use of Corillian Online from Fiserv Leads to Celent Model Bank Recognition

U.S. arm of global bank unifies online banking and bill payment with notable results

BROOKFIELD, Wis., Jul 07, 2010 (BUSINESS WIRE) -- [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that [Rabobank, N.A.](#) has been recognized as a Celent Model Bank for their integration of online banking and bill payment through [Corillian^{\(R\)} Online](#) from Fiserv. Celent, an international research and consulting firm, names a select group of financial institutions as Model Banks each year based on the institutions' effective use of technology. Rabobank, N.A. is part of Rabobank Group, which is headquartered in the Netherlands and is one of the largest banks in the world.

"We have found that when users have a positive online banking experience, they are more likely to use the service regularly, and we're more likely to attract new online banking users," said Erwin Martinez, Chief Information Officer, Rabobank. "We chose Corillian Online to create an online banking experience that would not only meet our customers' needs but exceed them. We have now dramatically improved functionality, and have seen substantial increases in online banking and bill payment enrollment and use."

Since Rabobank implemented Corillian Online in September 2009 the average number of weekly online banking enrollments has increased by 33 percent, and the number of customers actively using online banking has increased by more than 64 percent.

In addition, the average number of weekly online bill payment enrollments has increased by 125 percent, which can be attributed to the integration of bill payment functionality into the online banking home page. First-time online bill payments by existing users are also up 33 percent. This increase in first-time payments among existing users is particularly significant, as research has shown that moving customers deeper into an online relationship is key to building customer loyalty and profitability. Rabobank also promoted adoption of the new online banking service with marketing efforts including in-branch merchandising, website promotion and a sweepstakes.

Corillian Online features a user interface that combines common online banking functionalities - account balances, statements, transfers, notifications, alerts, electronic bills and payments -- onto a single screen for easy access. Users can 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.

"Rabobank understands that the future of banking will play out online, and Corillian Online provides a flexible foundation for a wide range of financial management activities," said Erich Litch, senior vice president and general manager, Consumer Services, Fiserv. "Not only has the implementation allowed Rabobank to enhance the user experience, Rabobank now has the ability to expand their online services as new technologies emerge."

In addition to Corillian Online, Rabobank uses Personal Money ManagerTM from Fiserv, which provides customers with access to transaction reporting and analysis capabilities within the online user interface, as well as Campaign Manager, Voyager^(R) Family Banking and Mobile MoneyTM from Fiserv.

About Rabobank, N.A.

Rabobank, N.A. ([RabobankAmerica.com](#)) is a California community bank that provides personalized service and a full array of quality products to individuals, businesses, and agricultural clients. With nearly 100 locations, we serve the needs of communities from Sacramento to the Imperial Valley through local decision making and active community involvement by our employees.

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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