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Aperio from Fiserv Boosts Efficiency and Enriches the Customer Experience for Financial Institutions Worldwide

- | Aperio from Fiserv is helping transform the back office and customer experience of multi-billion dollar financial institutions worldwide
- | Users cite major benefits such as increased process efficiency, improved customer service and access to a holistic view of the customer relationship

Brookfield, Wis., March 6, 2012 - Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that its Aperio™ solution is now live in most regions of the world and is helping to transform the back office and customer experience at these organizations. Large financial institutions in North America, South America, Europe and the Asia-Pacific region are using Aperio from Fiserv to increase efficiency and manage business processes and customer interactions for retention and growth.

"The adoption of Aperio at BankUnited has provided the institution with a series of benefits never available before," said Sergio Garcia, senior vice president, Chief Information Officer, BankUnited. "The configuration capabilities of Aperio have allowed us to be creative in leveraging the solution as a tool to improve productivity and provide a much better customer experience. With Aperio, our account opening process has been streamlined and our ability to record engagement notes, and share that customer intelligence with all bank personnel, has been vital in our product cross selling efforts."

Aperio enables financial institutions to manage and excel at customer interactions, deploy consistent processes and integrate applications and data throughout the enterprise. Proven at institutions with complex business requirements around the globe, Aperio is pre-integrated with the Signature bank platform from Fiserv, but is available to any financial institution regardless of core processing system.

A key differentiator of Aperio is its ability to enable unique process improvements between the front- and back-office. For many common processes, Aperio bank users reduced the need to re-enter customer information across platforms. For example, organizations were able to reduce the change of address cycle time by an average of 56 percent and decrease the time to create a new account by nearly 50 percent. Customer-facing employees report that Aperio is easy to use, allows for speedier new hire training times and provides more time to focus on the customer's needs by reducing non value-add steps.

"In our evaluation, we found that Aperio from Fiserv is the most functionally capable platform system in its class and is built on a solid .NET architecture, which brings reliability and an overall ease of deployment. While serving as a capable account opening solution, Aperio excels with substantial, native analytical and operational Customer Relationship Management (CRM) functionality," said Bob Meara, senior analyst, Celent. "Clients we spoke with who have implemented Aperio said the software enabled their organizations to strengthen customer sales and service culture by providing the tools and process guidance their staffs need to generate loyalty, increase sales and grow the business."

By providing a single view of the end-customer throughout the organization, financial institutions can deliver outstanding customer service, providing speedy, accurate responses to customer inquiries. Each interaction with a customer becomes part of the organization's intelligence, allowing staff to advance dialogs and transactions with customers based on real-time data, whether interacting in a branch, online or via mobile device. With this information easily and readily available, an organization can increase customer satisfaction and sales by delivering more personalized, relevant product offers.

"Providing a superior customer experience is a key differentiator in today's financial landscape. We see increasing momentum for Aperio across the globe as the next generation platform to aide in delivering what consumers expect," said John Macaluso, senior vice president, technology strategy, Bank Solutions, Fiserv. "It's an ideal solution to help institutions know the customer at all levels, provide accurate, efficient service and, at the same time, maintain compliance and risk mitigation practices."

Additional Resources:

- | Aperio from Fiserv - http://signature.fiserv.com/en/fiserv_aperio
- | Video: Innovative Cross Channel Banking Today - <http://youtu.be/7uxc8-6chdY>
- | Fulton Financial Corporation - <http://investors.fiserv.com/releasedetail.cfm?releaseid=601962>
- | QT Mutual Bank (formerly Queensland Teachers' Credit Union) - <http://investors.fiserv.com/releasedetail.cfm?ReleaseID=580362>
- | Hudson Valley Bank - <http://investors.fiserv.com/releasedetail.cfm?ReleaseID=579310>
- | UniBank & Trust - <http://investors.fiserv.com/releasedetail.cfm?releaseid=554337>
- | Tesco Bank - <http://investors.fiserv.com/releasedetail.cfm?releaseid=532522>
- | American Savings Bank - <http://investors.fiserv.com/releasedetail.cfm?ReleaseID=520224>

About Fiserv

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.