



October 3, 2012

Intracoastal Bank Enhances Digital Services with Fiserv Solutions

- | Community bank excels in a competitive marketplace by offering real-time technology
- | Mobile banking, ATM check capture, instant messaging and online account opening among enhanced capabilities

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Intracoastal Bank, a \$167-million community bank headquartered in Palm Coast, Fla., has enhanced the bank's digital services with several Fiserv solutions. The bank is committed to providing its customers with access to the latest technologies, enabling the bank to compete favorably with much larger regional and national banks.

Intracoastal Bank has utilized the Premier[®] bank platform from Fiserv since the bank opened its doors in 2008. The bank's most recent enhancements to its digital channel include Mobiliti[™] for mobile banking, ATM Source Capture[™] for check deposits at ATMs, LinkLive Banking for instant messaging and AccountCreateSM for online account opening. The bank has in place a host of digital products and services from Fiserv, including Retail Online[™] and Business Online[™] for online banking, CheckFree[®] RXP[®] for bill payment, Popmoney[®] for person-to-person payments and Merchant Source Capture[™] for check capture.

"Fiserv solutions enable our bank to offer integrated, easy-to-use services, whether a customer is in a banking center, online, at a remote location or on their smartphone," said Cheryl Tanenbaum, Chief Financial Officer for Intracoastal Bank. "We strive to offer the innovations our customers expect, including the 'next big thing' they may see advertised by large, national banks. Intracoastal Bank embraces technology as a way to provide exceptional service and remain competitive."

Key to Intracoastal Bank's digital strategy is Mobiliti from Fiserv, which offers robust mobile banking and payments functionality across a range of devices. Using Mobiliti, the bank rolled out upgraded functionality, enabling customers to not only view balances, make transfers and pay bills, but also sign up for alerts and notifications so they can proactively monitor and manage their accounts. The bank sees substantial potential for growth in mobile banking adoption among its customer base.

Intracoastal Bank believes adoption rates for technology are related to how thoroughly the bank demonstrates the value of newly implemented solutions to its staff and customers. As part of this process, Intracoastal Bank utilizes social media, traditional media and video product demonstrations on its website.

One of the bank's newest offerings is ATM Source Capture. The solution works with image-enabled Diebold ATMs to capture a customer's check image, determine the check amount, assess image quality and transfer deposit images and related transaction data. To introduce ATM Source Capture, Intracoastal Bank staff members were positioned outside to encourage customers to leave the commercial drive-thru lane and instead make their deposits at the ATM.

Intracoastal Bank is seeing growing usage of LinkLive Banking — a solution that offers secure e-mail, e-folders, instant messaging and desktop sharing capabilities — since it implemented the solution in June 2012. Intracoastal Bank expects similar results when the bank deploys AccountCreate for online account opening and funding.

"Intracoastal Bank is a perfect example of a community bank that is using technology to level the playing field by delivering advanced digital capabilities to its customers," said Erich Litch, division president, Digital Channels, Fiserv. "The bank continues to make the most up-to-date technology available to its retail and commercial customers, challenging the notion that small banks can't be competitive in this arena."

Fiserv is the U.S. market leader in account processing services, electronic bill payment and presentment for financial institutions. More than 55 million consumers use Fiserv-powered online banking services, and one in three U.S. financial institutions relies on Fiserv for account processing solutions and expertise.

About Intracoastal Bank

Intracoastal Bank, headquartered in Palm Coast, is Flagler County's only locally owned and operated financial institution. The bank serves the Northeast and East Central Florida area, and offers a full range of deposit and loan products tailored to meet the needs of customers and the community. Intracoastal Bank is a state chartered commercial bank, member FDIC. For more information, visit www.intracoastalbank.net.

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.

FISV-G

Media Relations:

Julie Smith
Public Relations Manager
Fiserv, Inc.
412-577-3341
julie.smith@fiserv.com

or

Additional Fiserv Contact:

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

Source: Fiserv, Inc.

News Provided by Acquire Media