



October 28, 2012

## **ACLEDA Bank Plc. Extends Mobile Financial Services to New Segments with Mobiliti Reach from Fiserv**

- l The largest bank in Cambodia now provides mobile banking and payments to consumers without existing banking relationships
- l Mobile banking and payments capabilities are provided via the ACLEDA Unity service using the Mobiliti Reach platform from Fiserv

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Sibos Booth Hall 1, Stand # 1C11 — [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that ACLEDA Bank Plc. (ACLEDA), the largest bank in Cambodia, has extended its ACLEDA Unity mobile banking and payments service to new, untapped consumer segments using Mobiliti Reach™ from Fiserv. The bank, which has offered Fiserv-supported mobile financial services to its customers since 2010, can now provide mobile account and payment capabilities to consumers who do not have an existing banking relationship of any kind.

"We started our mobile journey in 2010 by offering our customers a compelling set of mobile banking, alerting and payment capabilities," said Mr. In Channy, President and Chief Executive Officer, ACLEDA. "We soon realized that there was significant growth potential for mobile financial services among the many Cambodian consumers who do not have bank accounts. The extension of services to these consumers via ACLEDA Unity and Mobiliti Reach is enabling us to become the leading financial services provider amongst textile workers, farmers in remote rural areas and anyone else in Cambodia."

Mobiliti Reach enables consumers without a banking relationship to create and fund an ACLEDA Unity mobile only account (called a 'Unity Account') from which they can complete transactions. Popular transaction types include person-to-person payments, bill payments, mobile phone top ups and cash deposits and withdrawals via ACLEDA branches, ATMs and offline offices.

With the deployment of Mobiliti Reach, ACLEDA has successfully extended financial functionality to user segments that cannot be effectively or profitably serviced through traditional banking channels, such as the branch and contact centers. This helps ACLEDA fulfill their commitment to be a leader in the development of the Cambodian economy by providing secure, technologically advanced banking services.

"The mobile channel offers financial institutions a practical way to reach consumers who have never had the opportunity to access financial services, and to do so profitably," said Adam Clark, senior vice president and general manager of mobile solutions, Digital Channels, Fiserv. "The success of the ACLEDA Unity service among both existing customers and consumers without a banking relationship demonstrates the potential of the mobile channel to create new revenue sources and reach new customer segments. Mobiliti Reach is a quick and cost-effective way for banks to reach un-tapped markets, and it is built on the same industry-leading Mobiliti platform, resulting in lower operational costs for the mobile channel."

Mobiliti from Fiserv supports mobile banking and payments for hundreds of financial institutions and millions of consumers worldwide. It is available in multiple distinct versions, including Mobiliti Reach, which is designed to meet the specific needs of mass market consumers in emerging markets. Mobiliti supports all three major mobile access modes: messaging (SMS and USSD), mobile browser and downloadable applications, as well as support for tablet applications.

### **About ACLEDA Bank Plc.:**

ACLEDA Bank Plc. is a public limited company based in Phnom Penh, Cambodia. As of August 2012, ACLEDA has 237 branch offices network nationwide, the largest one in Cambodia, and 7,436 staff members serving more than 1.2 million customers. For more information, visit [www.acledabank.com](http://www.acledabank.com).

Recently, ACLEDA Bank Plc. has 03 subsidiaries, in which 02 of them, ACLEDA Bank Plc. holds 100%, ACLEDA Securities Plc. and ACLEDA Training Center, and 39.95% of ACLEDA Bank Lao Ltd.

ACLEDA Bank Plc., currently, received preliminary license named "**ACLEDA MFI Myanmar Co, Ltd.**" for operation in Myanmar holding capital 100% in amount of USD10 million. ACLEDA Bank is looking to open branches across the ASEAN and in other countries in the Greater Mekong Sub-region. The Bank's long-term plan is to transform ACLEDA Bank into a regional bank. As Planned, the Bank will continue to expand branches in China and Vietnam as soon as possible.

### **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](http://www.fiserv.com).

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Source: Fiserv, Inc.

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