

February 11, 2013



United Community Banks, Inc. Expands Relationship with Fiserv

- United Community Banks, Inc. has renewed its account processing relationship, and will continue to leverage the Premier bank platform and an array of integrated products
- The bank added debit card services to online banking and bill payment, item processing, remote check capture, person-to-person payments, business intelligence, and customer and channel management solutions from Fiserv
- Enterprise-wide integration and the scalability of Fiserv solutions were cited as key decision factors

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that United Community Banks, Inc., a \$6.7 billion bank holding company headquartered in Blairsville, Ga., has extended and expanded its relationship with Fiserv. United will continue to operate on the Premier[®] bank platform with a host of additional Fiserv solutions, in addition to new deployments of card services solutions from Fiserv.

The innovation, integration and scalability offered by Fiserv solutions were cited by United as key factors in its decision. United is the third-largest traditional bank holding company in Georgia, operating more than 100 locations in Georgia, North Carolina and Tennessee, and holds a customer satisfaction rating of 95 percent, as reported by Customer Service Profiles, LLC.

“United relies on the market-leading innovation and integration offered by Fiserv to help our organization grow, while supporting the exceptional level of service our customers expect,” said Jim Stewart, Chief Technology Officer, United Community Banks, Inc. “We consider this technology a competitive advantage, as we, like other institutions, must maintain outstanding customer satisfaction, lower operating expenses, meaningfully increase operating efficiency and remain focused on improving overall credit measures.”

Centered on the Premier bank platform, United utilizes Business Process Manager for new account and process management, CheckFree[®] RXP[®] for bill payment, Popmoney[®] for person-to-person payments, Retail Online[™] and Business Online[™] for online banking, Merchant Source Capture[™] for remote check deposits, Director[™] for electronic content management, and several other Fiserv solutions. Fiserv will also help the bank implement EFT Processing for electronic funds transfer and deploy the ACCEL/Exchange[®] Network, to give United’s cardholders around-the-clock access to demand deposit account funds at ATMs and the point of sale.

Premier is a comprehensive, integrated and scalable community and regional bank platform available for outsourced and in-house deployment. United will continue to process in-house. According to Stewart, this model is the best fit for United, giving the bank several cost and processing benefits. United prefers the flexibility of in-house processing and operating the bank's systems internally.

"For more than 20 years, United has partnered with Fiserv to provide innovative, integrated technology as the foundation for continued growth and success," said Teri Carstensen, president, Bank Solutions, Fiserv. "Like consumers everywhere, United's customers have come to expect a high degree of flexibility and personalization from their banking experience. Fiserv will continue to provide leading-edge products and services that help United go toe-to-toe with larger banks in its market."

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 more than one in three U.S. financial institutions rely on Fiserv for account processing solutions and expertise.

About United Community Banks, Inc.

Headquartered in Blairsville, United Community Banks, Inc. is the third-largest bank holding company in Georgia. United has assets of \$6.7 billion and operates 27 community banks with 104 banking offices throughout north Georgia, the Atlanta region, coastal Georgia, western North Carolina and east Tennessee. United specializes in providing personalized community banking services to individuals and small to mid-size businesses and also offers the convenience of 24-hour access through a network of ATMs, telephone and online banking. United's common stock is listed on the Nasdaq Global Select Market under the symbol UCBI. Additional information may be found at United's website at www.ucbi.com.

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.

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