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America First Credit Union adds Location-Based Offers, Loans to Mobile Banking App Built on Mobiliti from Fiserv

- America First expands its ABC Deals program to the mobile channel, becoming the first credit union to leverage location-based functionality to deliver local merchant offers
- Members can now apply for five types of loans, including auto loans, from the app, and use the phone's camera to scan a VIN to get vehicle value estimates
- The new capabilities are featured prominently in the app to drive adoption and usage

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#) Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that America First Credit Union has enhanced its mobile app to enable clients to receive location-based offers for retail purchases, or apply for a loan from their smartphone. These new capabilities were added to the credit union's existing mobile banking platform, Mobiliti Enterprise™ from Fiserv, which has been used by America First since 2011.

"Our strategy for our mobile app is to add as much functionality to it as we can, so that the mobile channel becomes both a competitive differentiator and a member delighter," said Brice Mindrum, mobile services manager, America First Credit Union. "These updates were driven by a desire to better serve members and deliver convenience along with a bit of a 'wow' factor."

Mobile banking is foundational to many of America First's member relationships, with about 30 percent of its more than 600,000 members enrolled in the service.

The credit union has employed a simple approach to delivering sophisticated mobile functionality, as evidenced by the way the new features are accessed within the app. The [new features are front and center in the app's navigation](#), to drive visibility and usage. A navigation bar across the bottom of the home screen allows users to tap icons to access ABC Deals or Loans, alongside other prominent categories such as Accounts and Transactions.

Location-Based Offers

America First already offers deals to members through online banking via a partnership with Cardlytics, the leader in card-linked marketing. Members can redeem deals at designated merchants, typically receiving "cash back", by clicking on an offer within their online

transaction history and then spending at the merchant using their America First-issued debit, credit or prepaid card.

Due to the popularity of this program, branded by the credit union as ABC Deals, the decision was made to expand to the mobile channel. Accessing location-based mobile functionality means that offers can be made even more relevant for users. Members who prefer not to use the location feature on their phone due to privacy considerations can type in a zip code from which to locate offers. The app then shows users a map with deals around them.

America First is the first credit union to leverage location-based functionality to deliver merchant offers through mobile banking via Cardlytics.

Loans from the Phone

America First members can select from five different loan types within the app – auto, RV, personal loans, line of credit, and Visa credit – each of which links through to a brief application. The credit union has paid particular attention to capabilities associated with applying for an auto loan via the app. Members can use the camera on the phone to scan a vehicle's VIN to see its retail and trade-in value. Members can also use the app to search for a vehicle using the built-in location tool, viewing pictures of vehicles for sale in the area, and then tapping through to receive directions to the dealer where the vehicle can be purchased.

"We love our close collaboration with America First. They've made digital banking a true strategic priority, and are leveraging the Mobiliti platform as a foundation for innovation," said Jim Tobin, senior vice president and general manager, Digital Channels, Fiserv. "These new features take advantage of some of the unique attributes of mobile devices – location capabilities and built-in cameras – to deliver a more valuable experience for America First members."

About Fiserv

This year, Fiserv, Inc. (NASDAQ: FISV) celebrates 30 years of leadership in financial services technology. As one of FORTUNE[®] magazine's World's Most Admired Companies, Fiserv is helping clients worldwide achieve best-in-class results by 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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