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**fiserv.**

# Fiserv Delivers Web and Mobile Self-Service Channels for Loan Servicing

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-- LoanServ: LoanLink from Fiserv gives borrowers 24/7 access to their
   accounts via web and mobile applications
-- These high-demand channels can help improve customer satisfaction as
   borrowers can view account history, set up alerts and pay their mortgage
   from either channel
-- Using LoanLink, BancorpSouth, Inc. lowered its costs while delivering an
   enhanced customer experience
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BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ:FISV), the leading global provider of financial services technology solutions, today announced the availability of a new module that gives lenders the ability to offer borrowers two high-demand self-service channels, which can help lenders enhance customer relationships and realize efficiencies. Through the new module, LoanServ$^{TM}$: LoanLink from Fiserv, consumers are able to access and update their loan information in real-time via the Internet or an Apple$^{(R)}$ iPhone or iPad application. Today, borrowers demand the ability to access their accounts whenever and however they choose; LoanLink enables lenders to meet those expectations.

"Oftentimes, a mortgage is the anchor relationship that a customer has with their financial institution, so as consumer habits shift it is vital for lenders to provide the options that will keep those borrowers happy," said Thomas Gorman, Chief Operating Officer, Lending Solutions, Fiserv. "At Fiserv, we have made significant investments to build out our loan servicing solution so that our clients can create the best possible customer experience for their borrowers. No matter how the borrower chooses to interact with their institution, we are driving a common experience that gives borrowers real-time access to their accounts."

Providing borrowers with self-service channels gives lenders the ability to cater to customer expectation, while managing costs, as the self-service portal can help reduce the volume on other, more expensive channels. Additionally, with LoanLink, lenders can customize the module to address the specific needs of their borrowers choosing from services such as:

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-- Account cross referencing
-- Loan payments
-- Payoff requests
-- Payment histories
-- Address and contact information updates
-- Customer financial information
-- Information about loan modification and alternate options.
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One of the most compelling components of the LoanLink module is the application, which gives borrowers a way to view their lending life from an iPhone or iPad. Consumer demand

for banking services on a mobile device has grown rapidly over the past few years as the prevalence of smart phones has steadily increased. According to a study conducted by Fiserv in 2010, the number of mobile phone users who conducted one or more banking services via their mobile phone increased from 23 percent in 2008 to 30 percent in 2010. In the same study, Fiserv found that 43 percent of all consumers were interested in conducting a financial transaction on their mobile phone; and interest was greatest (60 percent) among Gen Y consumers. The LoanLink iPhone/iPad application from Fiserv enables lenders to take advantage of this new high-demand channel that can help improve customer acquisition and retention rates.

"Consumers want to manage their financial lives using the same technologies they use to manage the other aspects of their lives, and this application is giving them that option," said Gorman.

LoanLink allows lenders to offer customers 24/7 access to their loan records and pulls information directly from the LoanServ platform in real time, avoiding the typical data-sync issues associated with batch processing.

BancorpSouth, Inc., a financial holding company headquartered in Tupelo, Miss., with approximately $13.6 billion in assets, has seen high adoption rates since implementing the LoanLink online channel in September 2010.

"Implementing LoanLink within the LoanServ solution that BancorpSouth uses was one more way we were able to provide our clients with the kind of world-class service they expect from us," said Bill Edwards, president, BancorpSouth Mortgage. "By providing all of the valuable information our clients need in one, intuitive location we have been able to lower costs while providing an enhanced customer experience, a true win-win."

LoanLink is just one module of the LoanServ platform from Fiserv. LoanServ is a single-platform loan servicing solution designed to support any size or type of institution, from entrepreneurial loan servicing operations to the largest financial institutions. By reducing disparate technology systems and redundant interfaces, and integrating online, real-time transaction processing and workflow automation into a single software system, LoanServ allows banks, credit unions, specialty lenders and investors to add loans to their portfolios while reducing costs, increasing productivity and creating opportunity.

Additional Resources:

    -- LoanServ -
       http://www.loanservicing.fiserv.com/fiserv-loan-servicing-platform.aspx
    -- 2010 Billing Household Survey -
       http://www.fiserv.com/research-papers_2010-billing-household-survey.htm
    -- BancorpSouth - https://www.bancorpsouthonline.com/home/home
    -- Screenshots of the LoanLink iPhone/iPad Application -
       http://bit.ly/hKaT8U

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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Source: Fiserv, Inc.