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Black Hills Federal Credit Union Updates Digital Banking Experience with Corillian Online and Mobiliti from Fiserv

- Credit union cites the ability to provide a personalized digital banking experience to members as a key reason for the enhancements

- Campaign Manager from Fiserv enables Black Hills to customize communications to each member

- In first 90 days after launch, more than 1,600 new users enrolled in online banking

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that Black Hills Federal Credit Union (Black Hills), a nearly $1 billion credit union based in South Dakota, has significantly enhanced its digital banking services for its 58,000 members. As part of an overhaul of its digital brand, including its website and online and mobile banking capabilities, Black Hills deployed Corillian Online® and Mobiliti™ from Fiserv, along with several complementary solutions.

Black Hills improved the online banking experience for members with Corillian Online, adding integrated capabilities including bill presentment and payment through CheckFree® RXP® and person-to-person payments through Popmoney® from Fiserv. According to the credit union, the new online capabilities have already been well received. In the first 90 days following the launch, more than 1,600 new users enrolled in online banking, and more than half of those also began using online bill pay.

Black Hills also deployed new mobile banking and payments services through Mobiliti. Members can now access financial information, transfer funds and pay bills at their convenience via three secure modes: SMS (text) messaging, mobile browser and, for the first time and in response to member requests, smartphone apps. The credit union also plans to add Mobile Source Capture™ from Fiserv, enabling members to deposit checks remotely by snapping a picture with their mobile phones, which will deliver significant value to members in areas far from branch locations.

Black Hills has been promoting the new online and mobile banking capabilities in a variety of ways, including statement inserts, in-product banners and through a marketing campaign that includes billboard, print, radio and television placements. The credit union has also utilized the complimentary Adoption Services consulting program available to Fiserv clients to maximize adoption and success of the enhanced banking services.

"Credit unions are known for service, and for providing a personal touch," said John Madsen, vice president of IT, Black Hills Federal Credit Union. "Our previous online and mobile banking service was 'one-size-fits all,' and it didn't reflect the personalized service we provide in our other channels. With Corillian Online and Mobiliti from Fiserv we have been able to turn the digital banking experience into a customized one and set ourselves apart with new member service offerings."

To better communicate with members, Black Hills deployed Campaign Manager from Fiserv to build and execute online marketing campaigns specifically tailored to each individual's financial needs. Sending customized messages through the digital channel helps Black Hills target members for special promotions or other value-added services that are suited to their needs.

"Black Hills Federal Credit Union has made major strides in offering its members the most innovative and intuitive digital banking solutions," said Erich Litch, division president, Digital Channels, Fiserv. "Investment to support a cohesive, comprehensive experience across digital channels enables Black Hills to better engage members and deliver the services they need to efficiently manage their financial lives."

By deploying the ASP models of Corillian Online and Mobiliti, Black Hills can more quickly bring to market digital banking services that benefit their members. Product enhancements and new capabilities are made available through regular Feature Packs. One example is the latest Corillian Online ASP Feature Pack, deployed in August 2013.

Corillian Online ASP Feature Pack

The latest Corillian Online ASP Feature Pack included notable security enhancements:

- **Out-of-band authentication** – An optional add-on service, financial institutions can offer two options for multi-factor authentication: out-of-band phone/SMS authentication or challenge questions.

- **Re-authentication for high risk transactions** – Enables financial institutions to trigger re-authentication when transactions exceed a pre-defined threshold. For instance, high-value transfers could be set to require access to personally-identifiable and sensitive information such as login ID, password, phone numbers, email address and/or mailing address.

Black Hills has been a Fiserv client since 1994, and uses XP2$^{®}$ for account processing.

About Black Hills Federal Credit Union

Black Hills Federal Credit Union was founded in 1941, and has grown to become the largest credit union in South Dakota. Today, BHFCU has 11 locations throughout Western South Dakota and offers a full line of financial products and services, including insurance and investments, for people and businesses.

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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