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Fiserv Simplifies the Online Banking Experience with Redesigned Corillian Online

- Redesign brings additional payment and transfer capabilities to the online banking home page, while a more selective display of information simplifies the user experience throughout
- New family banking capabilities facilitate management of multi-user accounts
- New segmentation capabilities enable financial institutions to offer different online banking features to different customer segments from a single platform

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that it has redesigned its award-winning online banking solution, Corillian Online[®], incorporating new digital money movement capabilities into a simplified, task-focused design. The latest licensed version of Corillian Online from Fiserv brings Popmoney[®] person-to-person (P2P) payments and account-to-account transfers to the home page of the service, where they join existing bill payment capabilities. Design enhancements throughout the service, including the reduction of visual clutter and the use of iconography, reflect current design principles and simplify the user experience.

The update also includes improvements to enable family banking and small business banking users to better manage their accounts, and segmentation functionality that allows financial institutions to offer customized banking features to different customer segments.

While comprehensive consumer account, transaction and historic financial information are still available to users, the information and capabilities displayed on the Financial Overview page, the home page of the service, have been edited to focus on those that consumers most often access. For example, according to the 2013 Fiserv Consumer Trends survey, paying bills is the most common online banking activity, followed by accessing account information, then transferring funds. The [updated design of Corillian Online](#) makes access to these activities easier, with prominent payment and transfer capabilities and large, easy-to-read account balances. Easier access to payment and transfer capabilities boosts convenience and encourages usage, an important consideration for financial institutions as users of these services have been shown to be both more satisfied and more valuable customers.

More detailed banking elements, such as spending charts, [are accessible through drop-down screens or fly-outs](#), in which information appears when a certain area of the screen is selected or hovered over. The focus on providing additional information through drop down

screens and fly-outs not only simplifies the online banking home page, but it also improves scalability and performance. Online banking response times are faster because it takes less time to load information onto the page.

“The appearance and usability of online banking has often lagged other online services,” said Jacob Jegher, Research Director, Celent. “Consumer online and mobile experiences are setting expectations for users. There is an awareness of this in the industry, and we are seeing examples of financial institutions and technology providers taking significant steps to rethink and redesign the banking experience.”

“Corillian Online strikes a balance between functionality and simplicity. We’ve given users ready access to the capabilities they use the most, such as making payments and transferring funds, within a very clean user interface that reflects the current best practices of digital design,” said Erich Litch, president, Digital Channels, Fiserv. “The enhancements we’ve made to the service are based on extensive research with consumers and small businesses. Fiserv has a history of consistent innovation with Corillian Online, and we will continue to offer a user-centric experience that evolves along with user demands and preferences.”

New Entitlement Capabilities Support Multi-User Accounts

The latest version of Corillian Online also includes enhancements to improve the management of online banking accounts accessed by multiple users, such as family members or small business employees. These include entitlement capabilities that allow a primary user to decide which accounts, such as checking or savings accounts, can be seen by which users. There are also capabilities enabling primary users to authorize additional users to access specified accounts and complete specified types of transactions. Each user has their own user name and password and access only to the information and capabilities that are relevant to them.

New segmentation capabilities give financial institutions the ability to provide a tailored experience for multiple customer segments using a single online banking platform. Segmentation allows a bank or credit union to make certain features available only to certain types of account holders, or to change the way information is displayed to those account holders.

Also available in an ASP version, Corillian Online is designed to encourage and grow online banking adoption and use of integrated capabilities, such as electronic bill presentment and payment, and personal financial management tools – all in an optimally integrated, rich and intuitive financial management experience.

Additional Resources:

- View select screenshots from Corillian Online – <http://fisv.co/1dJfles>

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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