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Fiserv and Startup GoldBean to Help Financial Institutions Serve Beginning Investors with Tailored Digital Advice and Education

GoldBean is a graduate of INV Fintech accelerator launched by Bank Innovation and Fiserv

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, is equipping financial institutions to better serve beginning investors with the addition of tailored digital advice and education to Wealth Management Network from Fiserv. Fiserv is adding these capabilities through an agreement with the financial services startup GoldBean. The agreement resulted from GoldBean's participation in the INV Fintech accelerator launched last year by *Bank Innovation* and Fiserv to further innovation in financial services.

The GoldBean capabilities will be available to Fiserv clients on Wealth Management Network and can also be integrated with Unified Wealth Platform from Fiserv to support a single-platform strategy with a traditional managed-account program, helping financial advisors attract new customers with relevant new services.

"The GoldBean focus on advice and education for beginning investors brings a fresh approach to the wealth industry, where developing the pipeline of future wealth clients is a strategic imperative, but has not been well addressed from a product perspective," said Cheryl Nash, president, Investment Services, Fiserv. "The partnership provides our clients with a low-cost digitally enabled advisory model that opens the door to new investors by providing them with a digital channel to start investing at their own speed."

GoldBean is a graduate of the INV Fintech Accelerator designed to cultivate high-potential startups from around the globe and connect them with financial institutions that have an appetite for innovation. *Bank Innovation* and Fiserv developed the accelerator program with support from multiple participants including financial institutions and industry mentors. The program aims to drive innovation in financial services by making new capabilities available to more people.

GoldBean is an "investing for beginners" platform that was designed to promote financial literacy and empower users to be confident, self-directed investors. By analyzing people's actual spending, the GoldBean digital investment platform creates customized portfolios featuring companies and brands that end users already know and use every day. The platform's education modules and software help build strong financial habits and turn savers

into investors. GoldBean's capabilities can be leveraged by financial institutions, banks, and credit unions to provide financial education to their client base.

GoldBean utilizes an education-first approach to help financial institutions activate new investors. While Millennials are the focus, the educational content on the platform appeals to beginning investors of any age who may have never invested outside of their employers' defined contribution plans. GoldBean education content covers the entire spectrum of earning, saving, borrowing and investing money, including a "financial learning center" which can also be implemented as a standalone feature for banks and credit unions.

"Our mission is to turn savers into confident investors," said Jane Barratt, founder and CEO, GoldBean. "Our agreement with Fiserv, prompted as a result of our participation in the INV Fintech accelerator, will enable us to reach a much wider audience as we work with financial institutions to reach their customers with investment advice and education."

Fiserv is a market leader providing innovative investment services solutions with close to five million managed accounts supported on Unified Wealth Platform, representing over \$1.4 trillion in assets under management. With the industry's largest digital destination for wealth management participants, Wealth Management Network from Fiserv includes access to a robust network of 70 sponsor firms, including eight of the top ten broker-dealers in the U.S., and supports approximately 300 asset managers with easy access to hundreds of model portfolio strategies. This facilitates real-time digital connectivity among all major market participants, including asset managers, broker-dealers, custodians, banks, aggregators, market utilities, advisors, investors and third-party partners.

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today – financial services at the speed of life. Learn more at [fiserv.com](https://www.fiserv.com).

Additional Resources

- [Wealth Management from Fiserv](#)
- [Wealth Management Network](#)
- [Unified Wealth Platform](#)
- [Digital Transformation Introduces Wealth Management to a New Generation Blog](#)
- [Trends 2017: Wealth Management Blog](#)

About GoldBean

Launched in 2015, GoldBean is a digital investment platform that provides advice and education to beginning investors. By analyzing members' actual spending, the company's platform creates customized portfolios featuring companies and brands that users know and use every day. GoldBean's mission is to educate and empower clients to be confident, self-directed investors. GoldBean is an SEC registered investment advisor (RIA). For more information, visit www.hellogoldbean.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences that are in step with the way people live and work today. For more than

30 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for four consecutive years, ranking first in its category for innovation in 2016 and 2017. For more information, visit fiserv.com.

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Media Relations:

Julie Smith
Senior Public Relations Manager
Fiserv, Inc.
412-225-3182
julie.smith@fiserv.com

or

Additional Contact:

Ann Cave
Director, Public Relations
Fiserv, Inc.
678-375-4039
ann.cave@fiserv.com

Source: Fiserv, Inc.