

Fiserv Clients Recognized for Mobile Banking and Biometric Innovations at Retail Banker International Awards

BROOKFIELD, WI - Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced that its clients Bangkok Bank and Gesa Credit Union were recognized for their innovative use of technology by *Retail Banker International (RBI)* at the Retail Banking Conference and Awards 2017. Thailand's Bangkok Bank won Best Mobile Banking Strategy for delivering 'everyday, everywhere' banking to its customers with Mobiliti Edge™ from Fiserv. Gesa Credit Union, located in Richland, Washington, won Retail Banking Security Innovation of the Year for pioneering the use of biometrics in their branches with Verifast™: Palm Authentication from Fiserv.

The Retail Banking Awards by *RBI* highlight the achievements of retail banking organizations throughout the past year. Award winners are highly regarded within the industry as top performers representing an exceptional level of achievement.

"These awards are a testament to the vision of Bangkok Bank and Gesa Credit Union, both of which are powerful examples of financial institutions that are using technology innovation to deliver experiences that fit seamlessly into people's everyday lives," said Andrew Steadman, vice president, Product Management and Marketing, International Group, Fiserv.

Further details of the winning entries include:

Best Mobile Banking Strategy Award - Winner, Bangkok Bank

With fast-growing smartphone adoption in Thailand and the rising demand from customers for on-the-go banking tools to complement their mobile lifestyles, Bangkok Bank has been continually adding new functionality to its mobile banking proposition, Bualuang mBanking. With Bualuang mBanking, which is built on the Mobiliti Edge mobile banking and payments platform from Fiserv, Bangkok Bank customers have the ability to access financial services via a mobile phone, tablet or the Apple Watch. Additionally, the bank added mobile peer-to-peer (P2P) payments and advanced push notifications and alerts that can be received directly through the app.

Almost one year after launching the P2P service and other enhancements of the user experience, the average payment transaction volume per month increased by 350 percent and revenue increased by 300 percent.

Retail Banking Security Innovation of the Year - Winner, Gesa Credit Union

Gesa Credit Union piloted the use of Verifast: Palm Authentication, a fast, secure and convenient biometric authentication solution based on near-infrared scanning of an

individual's palm vein patterns. Gesa reduced the time to authenticate a member in the branch by 93 percent, speeding up the teller line while enhancing security and improving the customer experience. On a 1-to-5-point scale with 5 being the best, about 99.9 percent of Gesa members using the solution rated the palm vein technology a 5 on both the registration process and use.

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.

About Bangkok Bank

Bangkok Bank, established in 1944, is one of Southeast Asia's leading regional banks and Thailand's market leader in international, corporate and business banking. It has the country's largest customer base, more than 1200 branches, and a modern self-service network that includes its award-winning mobile banking service. The bank's ongoing market leadership is due to its philosophy of developing long-term supportive partnerships with customers. The bank's scope of operations and complementary synergies means it offers an impressive breadth and depth of services to both local and international clients.

About Gesa Credit Union

Gesa Credit Union has served Washington State's Tri-Cities community since 1953, and is one of the state's largest credit unions with \$1.8 billion in assets and 150,000 members. Gesa is a full service financial institution that offers a complete array of consumer, mortgage and business products and services. Headquartered in Richland, Washington, Gesa operates 18 branch offices in the Kennewick, Richland, Pasco, West Richland, Walla Walla, Wenatchee, East Wenatchee, Spokane, Spokane Valley, Yakima and Moses Lake communities. Gesa also supports ten student-operated high school branches - the most in the state. Gesa's commitment to local communities includes support for Junior Achievement, Habitat for Humanity, annual youth scholarships, and free financial seminars open to members and the general public. For more information visit www.gesa.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.