

Case Study



North Shore Bank

Within a Month of Rolling Out Mobiliti™ to Its Customers, This Bank Surpassed Its Entire First Year Mobile Adoption Goals

As its website states, North Shore Bank is about *helping families thrive, businesses grow and communities flourish*. When its customers started asking about mobile banking in early 2012, North Shore implemented Mobiliti from Fiserv to spearhead its mobile delivery. In just three years, nearly half of North Shore's online customers are now dedicated Mobiliti users as well.



"Ultimately, it was the voice of the customer that drove our decision to implement mobile," said Tim Gluth, Digital Solutions and Emerging Media Manager for North Shore Bank. "They had these new smartphones and started asking us when they would be able to manage their finances on their devices – when, where and how they wanted." In addition to customer inquiries, Gluth said the bank's website had a significant increase in mobile traffic, prompting North Shore to take the next logical step and offer a mobile application.

Thanks to a 40+ year history of strong partnership with Fiserv, North Shore made the decision to implement Mobiliti as its mobile platform.

Growing Customer Desire Leads to Incredible Adoption

After a smooth implementation, Mobiliti was introduced to North Shore customers. "To say the adoption of Mobiliti by our customers was a success would be a huge understatement," said Gluth. "Within a month of rolling Mobiliti out, we easily exceeded the adoption goals that we had initially set for the entire year. We had no idea that customer desire for mobile would drive up the adoption numbers so quickly." Three years later, mobile app downloads continue to be steady month over month for the bank.



NORTH SHORE BANK

The Bank of You

Client Profile

North Shore Bank started in 1923 as North Shore Building & Loan Association in Shorewood, Wisconsin with just \$22,000 in assets. The bank began building a network of branches in the seventies, which now spans Eastern Wisconsin to Northern Illinois. Today North Shore Bank has over \$1.7 billion in assets, 46 offices, and is a multiple-year recipient of *American Banker's* "Best Banks to Work For" Award and the *Milwaukee Journal Sentinel's* "Top Workplaces" Award.

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According to Gluth, one of the biggest impacts of implementing Mobiliti has been the bank's ability to empower its customers. "We've seen increases in mobile deposits, transactions and just overall mobile use. Mobiliti has given our customers the ability to do what they want, whenever they want. They now have the opportunity to bank in the way that is best and most convenient for them. That's what we are about at North Shore."

Keeping Customers Engaged in Mobile

North Shore does a number of things to keep its current mobile customers engaged while attracting new customers to the Mobiliti platform. There is typically an ad on the bank's homepage and a rotating carousel image promoting either mobile signup or mobile deposit – which has more recently become a high priority focus for both the bank and its customers. "We also mention mobile in our social media posts, customer email communications, and the bank's newsletter," added Gluth. "The service and the app really sell themselves. Our frontline staff also does a tremendous job promoting both online and mobile banking. Just by getting the word out, our customers have discovered the Mobiliti app on their own and quickly taken to it very easily."

The Numbers Speak for Themselves

Since the implementation of Mobiliti, mobile banking adoption has increased dramatically, and now stands at 43.6 percent of all online banking customers. "Mobile adoption and Mobiliti have far exceeded our expectations. We are still seeing high numbers in the Mobiliti app downloads, so our customers are definitely using it. The Mobiliti platform has allowed us to meet our customers' mobile expectations and quickly surpass our own mobile adoption goals," stated Gluth.

Mobiliti Powers North Shore's Mobile Offering

Since the initial implementation of Mobiliti, North Shore added the tablet version of Mobiliti

Challenge

Listening to the "voice of its customers," North Shore Bank decided in February 2012 to implement mobile banking in an effort to meet the growing interest and need for full-service mobile capabilities.

Solution

The bank researched other mobile offerings but ultimately chose Mobiliti as its new mobile banking platform thanks to a strong 40+ year partnership between the bank and Fiserv.

Proof Points

North Shore customers immediately took to the new Mobiliti platform, and adoption has been tremendous. To date, 43.6 percent of the bank's online banking customers are now Mobiliti users, and new downloads of the Mobiliti app continue to show a high customer interest in the mobile platform.

in April 2014. "We know that mobile device usage will only get more sophisticated. It's the present and it's what customers will continue to look for as we move into the future," said Gluth. "The Mobiliti service and platform are put together very well. It's very robust and impressive as to what you can do on your phone within the Mobiliti app, including the text option."

North Shore will continue to strive to meet the needs of its diverse customer base. "We have a wide variety of customers, young and old, in a variety of communities, which are all unique. We pride ourselves on being able to serve those unique needs and in giving our customers the tools to enrich their financial experiences. Mobiliti is helping us make that happen," said Gluth.

Connect With Us

For more information about Mobiliti, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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