As a regional financial institution in a competitive market, Alerus knows that offering online and mobile banking services to customers is no longer an option, but a requirement to ensure customer satisfaction and loyalty.

Alerus has its eyes on the future. “We believe that our customers will eventually do most or all of their banking on a smartphone,” said Jon Hendry, chief information officer. “They want the convenience of making financial transactions online and on mobile devices, so we need to deliver the technologies that meet those expectations.”

That’s where Fiserv comes in. Since the 1980s, the bank has outsourced its account processing to Fiserv, which has allowed it to compete with larger institutions and ensure great customer service while reducing operational and training costs. When looking for a provider for online and mobile banking solutions, choosing Corillian Online® and Mobiliti™ from Fiserv was an easy decision.

“There seems to be continuing investment in the Fiserv products,” said Hendry. Continued innovation is important to Alerus because they have noticed a higher retention rate for customers who use their digital solutions.

**ASP Solutions Provide a Seamless Experience**

Alerus previously used Corillian Online as an in-house solution and a mobile banking solution from another provider. When it was time to renew the mobile banking product, the bank switched to the Fiserv-hosted versions of Corillian Online and Mobiliti.

“The ASP models offered the most cost effective way to acquire the latest technology and ensure quick upgrades going forward,” Hendry commented. Added benefits included a smooth, hassle-free transition and seamless integration with our account processing system. “Our staff liked the
As a regional bank competing with larger institutions, Alerus was challenged to deliver innovative digital banking technologies in a cost effective manner.

**Solution**

Corillian Online and Mobiliti deliver seamless online and mobile banking experiences for Alerus customers. With more transactions being handled online, the bank’s branches can focus on building deeper customer relationships.

**Proof Points**

- Rapid adoption by customers
- Higher customer retention rates
- Reduced operational costs
- Streamlined maintenance and immediate product updates
- Branches are less focused on transactions, more focused on relationship banking

Mobile Deposits Increase Transactions

After implementing Mobile Source Capture™ from Fiserv, which offers customers the convenience of mobile check deposits within the Mobiliti app, Alerus has seen an overall increase in transaction volumes for the bank.

Initial concerns about security and fraud were quickly put to rest. Mobile Source Capture includes duplicate detection and codeline validation to prevent fraud, as well as image quality assurance features. “Our customers need to know that their checks will be securely deposited, and we want to prevent fraud and duplicate deposits,” Hendry explained. “However, since Fiserv runs every check image through the same system, regardless of how it is deposited, mobile deposits are as secure as any other transaction.”

Digital Technologies Elevate Branches’ Role

Forrester projects that by 2017, 72 percent of U.S. adults will be using online banking and 43 percent will be using mobile devices to access financial information. As more consumers handle their routine transactions online and on mobile devices, the role of bank branches is evolving.

“Activity in our branches has become more focused on providing personal financial advice,” said Hendry. “We have hired more relationship bankers to work in our branches and expect this trend to help us build deeper, more profitable customer relationships.”

While Alerus customers save time and money by handling their finances wherever and whenever they choose, Fiserv is hard at work behind the scenes – delivering both cost savings for the bank and superior online and mobile experiences for the bank’s customers.

**Challenge**

As a regional bank competing with larger institutions, Alerus was challenged to deliver innovative digital banking technologies in a cost effective manner.