Case Study

BankLiberty Less Than Three Years After Implementation, 58 Percent of This Bank's Online Banking Customers Are Now Enthusiastic Mobiliti[™] Users

BankLiberty has built a strong foundation as a high touch institution with a deliberate focus on offering the right services to attract a younger "digital savvy" customer base. The bank implemented Mobiliti from Fiserv in December 2012 to address the booming mobile banking revolution. In less than three years, the majority of BankLiberty's online banking customers are now dedicated Mobiliti users as well.

> BankLiberty management fully understands how technology is changing the financial services landscape. "Attracting customers in their 20s has always been an emphasis for us, it's just a matter of how you do it today," said Ken Honeck, chief deposit officer for BankLiberty. "We understood in 2012 that mobile banking was where we needed to be because of how important it was becoming for so many BankLiberty customers."

At that point, Honeck and Martin Weishaar, chief operating officer for BankLiberty, began the search for a mobile platform to meet the bank's growing need. "We did our research and looked at a few solutions on the market, but nothing offered what we could get with Mobiliti," said Weishaar. "We were ultimately sold on Mobiliti and decided to move forward without speaking to any other companies. There was no need to waste anyone's time after we made our decision."

A Home Run for BankLiberty and Its Customers

After a smooth implementation, Mobiliti was introduced to BankLiberty customers. "The Mobiliti adoption has been tremendous. We haven't had to push it hard," said Honeck. "Phones are staying more and more on our customers' hips, so we knew they were ready.



Client Profile

Celebrating its 60-year anniversary, BankLiberty is the largest Northlandbased community bank serving the Northland region of Kansas City, Missouri. BankLiberty offers a high-touch digital banking experience to customers through 11 branches spread across the Northland territory. Current asset size: \$453 million. www.banklibertykc.com.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now. Unlike other products we've rolled out in the past, Mobiliti has been an easy fit and obviously a hit with our customers."

Adding Mobiliti has been a positive for the bank as well. "Mobiliti allows us to provide another channel, in an efficient, economical way, with a quality product. The solution has allowed us to enhance the delivery sphere as we continue to compete with the larger banks – while keeping that community feel that BankLiberty is known for," noted Weishaar.

Mobiliti as a Gateway to More Mobile Technology

Another major reason why BankLiberty implemented Mobiliti in 2012 is because Weishaar and Honeck both saw mobile banking as a major gateway to another important technology – mobile deposit. "We were great believers at the bank that the phone was going to be the point-of-sale device for our customers. We knew that by taking advantage of mobile banking early in the game, our customers would be drawn to mobile deposit as well. Mobile banking and mobile deposit have enabled our customers to become mobile bankers," said Honeck.

The Numbers Speak for Themselves

Since the implementation of Mobiliti, mobile banking adoption has increased dramatically, and now stands at 58 percent of all online banking customers. Further, 24 percent of the bank's entire checking account customer base used Mobiliti in the last year. "Looking at these numbers, you can say that Mobiliti has been a very successful business decision for us," stated Weishaar.

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Fiserv, Inc. 255 Fiserv Drive Brookfield, WI 53045

800-872-7882 262-879-5322 getsolutions@fiserv.com www.fiserv.com

The Right Mobile Platform for BankLiberty

"Mobiliti was the perfect choice for us. It's been extremely reliable and very intuitive for our customers," said Honeck.

Challenge

In an effort to get ahead of the mobile technology explosion, BankLiberty decided in 2012 to implement mobile banking for its customers.

Solution

The bank researched other mobile offerings but ultimately chose Mobiliti from Fiserv as its new mobile banking platform thanks to the solution's ease of use and robust functionality.

Proof Points

BankLiberty customers immediately took to the new Mobiliti platform, and adoption has been tremendous. More than 58 percent of the bank's online banking customers are now Mobiliti users and more than 24 percent of the bank's entire checking account base has used Mobiliti within the last year.

"We've had very few customers calling us asking how it works. It's a great platform for us and it's at the center of our mobile offering."

Martin Weishaar feels the same way. "If we weren't happy with Mobiliti, we wouldn't be here talking to you today. Our integrity is the most important thing for us, and Mobiliti has helped us maintain that with our customers. We've since rolled out mobile deposit to great success, and we wouldn't have had the confidence to do that if we had any issues whatsoever with Mobiliti."

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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