

Case Study



Five Points Bank

Attracting and Retaining Commercial Customers With Business Online™ and Mobiliti™ Business

Five Points Bank has always made it a priority to stay at the forefront of banking technology. Business Online and Mobiliti Business from Fiserv help secure this bank's position as a technology leader by helping it attract and retain satisfied business customers.



Five Points Bank places a strong emphasis on growing its business customers and technology services offerings, and according to bank EVP Ed O'Boyle, Business Online is a large part of this strategy.

"Our primary goal is to keep our current business customers and position our bank to acquire more small business and commercial customers," says O'Boyle. "Business Online plays a key role in positioning us as the technology leader in our market."

Five Points Bank serves 65 percent of the commercial banking market in one community it serves. The bank was one of the first clients to implement Business Online while consolidating its business banking services. O'Boyle says his bank had a strong relationship with Fiserv, making it an obvious choice for online and other business banking services – and the bank and its customers are pleased with the benefits and experience of using Business Online.

Time-Saving Functionality

The most popular Business Online features with Five Points Bank customers include integrated wire transfer, ACH origination, bill payment, remote deposit capture,

e-alerts and a user-friendly interface. All of these features have resulted in time savings for both customers and bank staff. O'Boyle says the staff's daily time savings have really added up, enabling team members to concentrate their time on other work:

- Automated processing of wire transfers – Minimum of two hours saved
- Remote deposit – Two hours saved
- ACH origination – One hour saved



Client Profile

Based in Grand Island, NE, Five Points Bank strives to be "The Better Bank," which has been its motto since 1981. With more than 9,000 commercial business and senior accounts, Five Points Bank team members pride themselves on providing the best banking services to their customers.

Technology has always been a focus for Five Points Bank. It was the first to offer an online banking portal and an early adopter of check imaging. The bank's holding company, Hometown Banc Corp., holds \$1.3 billion in assets and serves customers from 12 Nebraska branches.

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.

Most importantly, Business Online is helping the bank take customer convenience and satisfaction up a notch. "We have many good-sized business customers who are very happy with the products we offer them, and Business Online is a main factor in our success," O'Boyle says.

More Functionality With Mobiliti Business

Five Points Bank is expanding its business banking services as one of the first financial institutions to roll out Mobiliti Business, a solution that goes beyond basic mobile banking and integrates with Business Online. Many of the bank's commercial customers have shown interest in Mobiliti Business.

"None of our competitors currently have something like this," O'Boyle says. He appreciates that both Business Online and Mobiliti Business offer advanced security features that can be customized for bank and customer staff.

"Fiserv recognizes that security issues are really important to financial institutions. Our goal is to keep our customers safe, and Fiserv has done a good job of providing the technology solutions for us to do that," adds O'Boyle.

Challenge

Five Points Bank wanted to continue expanding commercial customer market share and maintain its status as the technology leader in the region by offering an easy-to-use and intuitive online banking solution.

Solution

The bank implemented Business Online and Mobiliti Business from Fiserv, providing attractive new capabilities to commercial customers

Proof Points

With Fiserv, Five Points Bank maintains its strong focus on technology and appeal to business customers, while staying ahead of the competition, by:

- Attracting 65 percent of the business customers in one community it serves with a complete solution to manage and process cash flow
- Delivering an innovative user interface that customers find easy to use
- Consolidating processes and standardizing bank operations, saving a minimum of five hours of staff time daily
- Integrating with Mobiliti Business to provide even greater mobile banking capability and to attract new business customers

Connect With Us

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



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