

Case Study



MidWestOne Bank

Mobiliti™ Is the Key to a Consistent Customer Experience

With a long-standing commitment to customer convenience and a track record as a market leader, MidWestOne Bank finds the best of both worlds in Mobiliti from Fiserv.



For more than 80 years, MidWestOne's mission has been "To Take Care of Our Customers... and Those Who Should Be." MidWestOne Bank combines associates with a passion for service and a commitment to local communities with large-scale capabilities to develop trusted relationships, create positive experiences and build better solutions for its customers.

When the leaders of MidWestOne Bank began looking at mobile banking solutions, their criteria included a list of the usual suspects—the best combination of features, ease of implementation, security, compliance and, of course, price. But according to Jack Courtney, e-commerce officer, there was one more attribute crucial to their decision: "Reliable integration to the core was the critical piece we were looking at."

That's what they got in their Fiserv solution.

All About Integration

With Mobiliti, integration doesn't stop with the core. MidWestOne gained access to a wide range of Fiserv solutions, including Mobiliti: Tablet, mobile deposit, bill pay and Popmoney®.

"Mobiliti has the best set of features, and it's integrated with the products we wanted to make available to our customers," said John Henk, senior vice president and chief information officer. "The solution helped us offer some features sooner than our competitors could."



Client Profile

MidWestOne Financial Group, Inc. is a financial holding company headquartered in Iowa City, IA. MidWestOne Financial is the parent company of MidWestOne Bank, which operates 43 banking offices in Iowa, Minnesota, Wisconsin and Florida. Its diverse footprint encompasses small rural communities, midsized cities and large metropolitan areas.

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When it came time for implementation, the bank first offered Mobiliti to its employees, which proved to be a wise decision. Melissa Payne, the bank's service center managing officer, said, "By the time we released Mobiliti to our customers, our service center staff was familiar with it and, having had personal experience, better equipped to answer their questions."

A Boost From the Branded App

As one of the first in its market to roll out the solution, MidWestOne experienced a steady rise in adoption early on, but that all changed when it installed the branded app. According to Payne, "We really began to see things take off once we started using the branded app in the fall of 2013. We had been averaging 800 mobile banking logins per day. That quickly grew to an average of 3,000 daily logins."

The staff of MidWestOne Bank takes the commitment to its customers seriously. As Courtney explained, "Customer convenience is No. 1. When it comes to electronic banking, that means providing the technology they need to make banking with us convenient. Considering how connected customers are to their phones, having our brand on that device is valuable."

A Natural Fit

MidWestOne's ever-present focus on the customer underscores the importance of providing a consistent experience across all delivery channels, including the bank's messaging and the look and feel of its solutions.

"It's really difficult to do that if you don't have an integrated solution," Henk said. "We look at it as a win-win. Mobiliti offers an efficient delivery channel for the bank. It's convenient for our customers. It meets them where they're at, and it fits in with our brand promise of making the customer the center of everything we do. From that standpoint, it's been a natural fit."

Challenge

The leaders of MidWestOne Bank wanted a mobile banking solution that not only offered the features their customers wanted but also integrated with their core banking platform.

Solution

MidWestOne Bank chose Mobiliti for its breadth of features, strong security, ease of implementation, reliable integration and, most importantly, customer convenience.

Proof Points

With Mobiliti, MidWestOne Bank has realized these benefits:

- Mobiliti is an efficient delivery channel for the bank's services and has quickly grown into a primary customer contact channel
- With the branded app, daily logins to Mobiliti quickly increased from an average of 800 to more than 3,000
- Mobiliti integration with other Fiserv solutions has accelerated availability for its customers, giving the bank a competitive edge
- The bank has experienced year-over-year double-digit growth in mobile banking adoption

Connect With Us

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



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

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