



April 23, 2018

R Bank Creates an Excellent Experience for Employees and Customers With Move to Fiserv Technology

Growing community bank simplifying processes to make it easier to deliver personal service

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, has been selected by [R Bank](#) to provide an integrated and scalable technology foundation to support the bank's continued growth. Since opening as a de novo bank in 2009, R Bank has grown to eight locations and \$455 million in assets - largely due to its strong focus on providing personal service. To meet its goals for continued expansion, the bank needed to strengthen processing power, streamline internal processes and add capabilities to create a more engaging experience for customers and staff.

R Bank chose a core account processing platform from Fiserv and a range of integrated solutions to eliminate many manual processes behind the scenes and create a more seamless customer experience through any channel.

"The inefficiencies of our old system made it more difficult than necessary for our employees to provide excellent service," said Steve Stapp, president and CEO, R Bank. "With our move to Fiserv technology, processes that took five steps can be reduced to two or three. This takes a lot of pressure off our employees and makes it easier for them to focus on the customer."

According to Stapp, the bank's prior technology environment posed a particular challenge when serving customers with multiple banking relationships. If a customer called with questions about a business account, a personal account and a loan, the employee would need to enter and move between three systems to find the answers. Fiserv technology provides information for all of a customer's banking relationships in a single view.

Before choosing Fiserv and the Premier[®] core account processing platform, R Bank engaged in a six-month, in-depth vetting process of four major technology vendors. Eighteen people across the bank served on a selection committee to ensure Premier was the best option to meet the needs of every department.

"Once we narrowed the vendors to two, we visited financial institutions running each potential core account processing platform. This gave us the opportunity to speak one on one with others and really get a feel for how they use the system," said Marc Bone, chief financial officer, R Bank. "The way Fiserv technology can support our people, including helping our operations staff provide needed information to the front line, is a strength that stood out among other account processing solutions."

Bone notes an important attribute that attracted the bank to Fiserv was the ability to provide more options and tools for serving businesses of all sizes. R Bank also found Fiserv has the capabilities the bank needs to continue growing its lending portfolio in the business market.

"From making it easier for employees to deliver excellent service to better meeting the needs of commercial customers, R Bank is focused on the results technology can enable," said Todd Horvath, president, Bank Solutions, Fiserv. "This focus will serve them well as employees are able to spend more time getting to know their customers and less time executing manual processes. Effective technology will also help make managing financial tasks a quick and seamless part of each customer's day."

In a world moving faster than ever before, Fiserv helps clients deliver solutions in step with the way people live and work today - financial services at the speed of life. Learn more at fiserv.com.

About R Bank

R Bank opened its doors in 2009, as a de novo bank, by a group of experienced businessmen and bankers who want to provide the kind of personal banking relationships and service that they have found in the community banks they have been

associated with or have done business with in the past. Its strategic objective was to grow as much as possible to attain a sustainable size that would create and support a profitable franchise. The bank continued this path of growth for the next eight years. This strategic objective was achieved using both organic growth and acquisitions. The result was a bank that had grown from a beginning of \$13.5 million in capital, no loans and no deposits to a bank with \$340 million in loans, \$400 million in deposits and \$450 million in total assets by the end of 2017. The bank had achieved double-digit growth in loans and deposits on a year-over-year basis for eight straight years. As of 2017, R Bank has eight locations throughout Central Texas and over 90 employees. R Bank core values are based on the vital support of the local communities and their economies.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences in step with the way people live and work today. For more than 30 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for five consecutive years, recognized for strength of business model and innovation leadership. For more information, visit [fiserv.com](https://www.fiserv.com).

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