



Citizens Bank & Trust Embraces Real-Time Banking with Move to Fiserv

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Alabama-based commercial bank chooses modern technology to enable additional retail and continued commercial lending growth

BROOKFIELD, Wis., March 30, 2021 – [Fiserv Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that Citizens Bank & Trust, headquartered in Alabama, will enhance its digital banking experience and drive commercial and retail growth with technology from Fiserv.

Citizens Bank & Trust has over \$700 million in assets, and was growing beyond the capabilities of its previous core processing system. The community bank selected the DNA[®] core processing platform from Fiserv, and will use its real time processing capabilities, robust digital ecosystem and ability to easily integrate third party applications to drive a new phase of growth. Additionally, the bank will also implement solutions for digital banking, electronic bill payments, person-to-person payments, and [AI-driven voice banking](#).

“Previously, customers had to navigate between multiple sites and apps to access their accounts, none of which consistently display the most current transaction information,” said Sam Pate, CIO at Citizens Bank & Trust. “With DNA, we’ll be able to integrate whatever tech our strategy demands and operate in a real-time environment with consistently up-to-date account and transaction data. This type of environment is foundational to the experience we want to create for our customers moving forward.”

DNA is a modern core account processing platform with an open architecture that makes it easier for financial institutions to integrate other solutions, bring products and services online quickly, and add new capabilities easily. DNA also provides real-time performance by executing and storing account transactions as they occur.

“Citizens Bank & Trust laid out a smart, comprehensive growth plan, and we look forward to enabling their team’s strategy with Fiserv technology, particularly with real-time core processing and open APIs,” said Chris Bacon, president of Open Solutions at Fiserv. “With DNA, the bank will be in a stronger position to offer innovative products and services and a streamlined experience to retail customers, while continuing to expand their already robust commercial revenue lines.”

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today – financial services at the speed of life. Learn more at [fiserv.com](#).

Additional Resources:

- Bank Solutions from Fiserv - [fisv.co/BankSolutions](#)
- DNA from Fiserv - [fisv.co/DNA](#)

About Citizens Bank & Trust

Citizens Bank & Trust was founded in 2003 and is headquartered in Northern Alabama. With over \$700 million in assets, it is the largest community bank based in Marshall County and has eight full-service offices, a wealth management division, and a mortgage division to serve its commercial and retail customers.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover[®] cloud-based point-of-sale solution. Fiserv is a member of the S&P 500[®] Index and the FORTUNE[®] 500, and is among the FORTUNE World’s Most Admired Companies[®]. Visit [fiserv.com](#) and [follow on social media](#) for more information and the latest company news.

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