![KIVA GROUP, INC.]

**KIVA Group's Respect™ Software Named Branch Sales and Service Systems
"Best-in-Class" for Branch Operations and Sales Enablement**

CEB TowerGroup Technology Assessment Ranked Providers on Critical Product Attributes

BEDFORD, NH, July 9, 2012 – KIVA Group, Inc. (www.kivagroup.com) announced today that its Respect™ software has been recognized as a Branch Sales and Service Systems "Best-in-Class" for branch operations and sales enablement in the recent CEB TowerGroup report. The KIVA Respect unified Sales & Service Management (uSSM) solutions set unifies technology, applications and processes to help financial institutions establish a single, uniform approach to sales, service and customer relationship management (CRM).

As defined by CEB TowerGroup analysts, branch sales and services software analyzes customer transaction data to assess the potential for new services or products and provides the ability to open new accounts, service customer requests and generate documentation. The selection process for this evaluation centered around the vendors with mature products, globally recognized innovation and multiple large-scale installations with major financial services institutions.

The KIVA Respect uSSM software was named a "Best-in-Class" in the *Branch Operations* technology category, which includes the attributes that streamline workflow and enhance the productivity of branch staff. The firm rated Respect based on its ability to address sales processes from account aggregation and error reduction, to external data capture and operational reporting, all through a user-friendly interface that requires minimal staff training.

Respect uSSM also received "Best-in-Class" ranking in the *Sales Enablement* category, which includes those attributes that improve sales performance and marketing ROI. KIVA's Respect software provides the complete spectrum of capabilities deemed by CEB TowerGroup to be either mission-critical and/or strong priorities for financial institutions, such as cross-selling, marketing campaign management, mobile applications and sales fulfillment.

"The branch sales and service applications offered by KIVA Group and other leading companies today are scalable and leverage the latest technology to improve user experience and productivity," said CEB TowerGroup Research Director Nicole Sturgill. "To help users better manage workflow and deliver on sales goals, these solutions equip institutions with a broad range of productivity tools as well as give them the ability to create flexible and targeted marketing campaigns. Having built-in functionality for automatic routing and sales fulfillment is crucial."

"The branch remains the primary point of personalized customer and member interaction. However, to consistently serve customers well and capture new sales opportunities across the institution, all other delivery channels must be in harmony with branch systems and processes," said Michael Baker, founder and president of KIVA Group, Inc. "Our Respect software provides a highly adaptable, multi-channel platform for enterprise-wide sales and service. Unlike many sales products, Respect engages tellers and back-office specialists in sales and CRM through capabilities like automated referral process flows with integrated real-time routing to the point of fulfillment."

About KIVA Group
KIVA Group is a global provider of customer interaction and experience management software for financial institutions. The Company's CRM/CEM, unified sales and service, and unified delivery channel solutions help institutions create a consistent, personalized experience for customers—with every interaction. The KIVA Respect open technology platform and multi-channel applications connect customer, product, sales and service information to give institutions an unprecedented ability to manage the whole customer relationship. With KIVA's software, organizations gain access to the current and historical interaction information they need – across multiple data sources – to provide exceptional service as well as identify and capture new sales opportunities. For more information, visit www.kivagroup.com or contact us at +1.603.641.5482.

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