



Fiserv VISION Honored with BAI Innovation Moment for Solution Innovation

New mortgage account solution developed by listening to client needs

BROOKFIELD, Wis., Nov 20, 2007 (BUSINESS WIRE) -- Fiserv, Inc. (NASDAQ: FISV), a leading provider of technology solutions, announced today that Fiserv VISION, one of its business units, is one of only six companies to be honored with a BAI Innovation Moment award for its Transactional Mortgage Account solution. This award, showcased at the annual BAI Retail Delivery Conference & Expo, held November 13-15 in Las Vegas, spotlights the most forward-thinking ideas, products, technologies and business approaches in retail banking.

The Transactional Mortgage Account won the award for tightly integrating the features of mortgage, home equity, checking, internet banking and ACH into a single account, allowing consumers to shorten the life of their mortgage dramatically, often from 30 years down to just over ten years. Monthly statements recap how a customer's positive cash flow is used to greatly reduce the average daily balance of their loan, thereby reducing the interest payments and the life of the loan. Access to the line of credit via ATM/Debit Card or online bill payment reduces customer resistance to putting excess cash against their mortgage principle.

"We are proud of this recognition because it showcases both our emphasis on solution innovation as well as the collaborative relationships we have with our clients. This is a great example of how our focus on working with a client has resulted in a solution to support a real and immediate market opportunity," commented Tom Knapp, senior vice president and chief technology officer for Fiserv VISION.

Hans Ganz, president and CEO of Pacific Trust Bank of Chula Vista, Calif., first approached Fiserv VISION with the idea of developing a new product combining the characteristics of a traditional mortgage, an open-end line of credit and a demand deposit account into a single account. Fiserv VISION understood immediately the potential impact such a product would have, and designed the intricate infrastructure of the Transactional Mortgage Account. Now it not only benefits Pacific Trust and its customers, but other Fiserv VISION clients.

"This is central to who we are at Fiserv VISION. We have a constant commitment to invest in new ideas and find new ways to bring innovation to the market through close collaboration with our clients," added Knapp.

To see the video that BAI produced about Fiserv VISION's Transactional Mortgage Account solution go to www.FiservVISION.com.

About Fiserv VISION

Fiserv VISION provides community and commercial banks with a complete online banking solution, web hosting, and internet banking services. Fiserv VISION services more than 850 financial institutions nationwide and provides core processing services to more than 350 clients, ranging in size from De Novo organizations to those with more than \$10 billion in assets. Fiserv VISION is headquartered in Brookfield, Wis., with offices in Glastonbury, Conn., Tampa and Orlando, Fla.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, provides information management systems and services to the financial and insurance industries. Leading services include transaction processing, outsourcing, business process outsourcing (BPO), software and systems solutions. The company serves more than 18,000 clients worldwide and is the leading provider of core processing solutions for U.S. banks, credit unions and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2004, 2005 and 2006 FinTech 100 surveys. Headquartered in Brookfield, Wis., Fiserv reported more than \$4.4 billion in total revenue for 2006. For more information, please visit www.fiserv.com.

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SOURCE: Fiserv, Inc.

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