



Fiserv Develops Fully Integrated, End-to-End Solution for Processing of Business Customer Accounts; iLINK Remote Deposit Enables Business Customers to Make Their Bank Deposits Without Ever Leaving Their Offices

BROOKFIELD, Wis.--April 12, 2005--Fiserv, Inc. (Nasdaq:FISV) has developed a fully integrated, end-to-end solution for the electronic processing of business customer deposits from the business office all the way through presentation and clearing at the payee bank.

Called iLINK Remote Deposit, the new service enables corporate customers of financial institutions to scan checks and then use digital images and image replacement documents (IRDs) to present and clear inter-bank checks. iLINK Remote Deposit is available in an outsourced environment to Fiserv check processing clients and in a software application through Fiserv's BANKLINK unit as part of its iLINK Cash Management platform.

"With iLINK Remote Deposit, financial institutions can make use of a solution built explicitly for use by business customers" said Gary Kasik, BANKLINK's president. "Unlike solutions that have tried to adapt back office or branch capture technology, iLINK is the first product on the market that has adapted a front-end business banking product to incorporate remote item capture and deposit capabilities via a browser and the Web."

The innovative nature of iLINK Remote Deposit prompted Guaranty Bank of Dallas, Texas, to offer the product to its corporate customers as part of a five-year extension of iLINK Cash Management services with BANKLINK.

"Being first to market with a browser-based business banking solution that gives the commercial banking customer the ability to improve cash flow and eliminate courier fees or physical trips to the closest branch is exciting," said Tom Mennell, managing director of Treasury Management Services for Guaranty Bank. "This product allows us to expand our banking footprint without expanding our existing branch network."

The iLINK Remote Deposit system uses Fiserv Imagesoft's widely deployed image quality and usability (IQA/IQU) technology to ensure that images captured at the end user's location will be acceptable for clearing via Check 21-enabled check image clearing options. In addition to the IQA/IQU validation, iLINK Remote Deposit also uses Fiserv Imagesoft's courtesy and legal amount recognition (CAR/LAR) software to electronically determine the dollar amount of each deposit item and reduce the amount of key entry that an end user would need to perform to complete and balance a transaction.

Since iLINK Remote Deposit is incorporated in BANKLINK's iLINK Cash Management platform, the application employs a full set of user entitlement options, optional dual approval, dollar limits, and reporting and audit tracking required to support business customer usage. The iLINK Remote Deposit system then creates industry standard X9.37 files for deposit processing. Financial institutions can choose to process the electronic deposits either by printing image replacement documents (IRDs) and processing them as substitute checks or by electronically presenting the items through an image exchange.

"Fiserv is able to leverage the iLINK platform from BANKLINK with industry-leading digital interrogation applications from Fiserv Imagesoft. This will enable our clients to quickly and easily deploy the solution to their business customers, with confidence in the security and reliability of the service, as well as the quality of the check images," Kasik said.

Additionally, iLINK Remote Deposit can be implemented in conjunction with the Fiserv Item Processing Gateway. This service offers Fiserv clients the unique advantage of both remote deposit technology and industry leading image processing technology. As a result, iLINK Remote Deposit customers are afforded access to Fiserv's full range of processing options, including IRD Direct, a nationwide network of remote IRD printing facilities, and the Fiserv Clearing Network, a nationwide image exchange network.

Guaranty Bank, with assets of more than \$16 billion, operates a network of banking centers throughout Texas and California. Guaranty Bank is a member of the FDIC and is an Equal Housing Lender.

BANKLINK, on the Web at www.BANKLINK.com, leads with customer-focused treasury management solutions through experience and vision. Established in 1977 as a full-service electronic banking company, BANKLINK provides product and service solutions to more than 130 financial institutions worldwide to meet the needs of 20,000 treasury management customers. The BANKLINK portfolio of information reporting and transaction initiation services features iLINK™, the exchangeLINK(SM) suite of account aggregation and sweep services, BANKLINK SERIES 2000™ and BANKLINK MoneyWorks™.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004.

Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.