



November 18, 2009

Fiserv Unveils Relationship Advance

Full-service processing solution provides a safer, more cost-effective alternative to courtesy overdraft programs

Brookfield, Wis., November 18, 2009 -Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced a new software solution to support its Relationship Advance™ service that will allow financial institutions to offer their retail customers an alternative to courtesy overdraft programs and high-cost loan products. Available via licensed or ASP models, Relationship Advance from Fiserv is designed to enable financial institutions to manage a short-term, open-end line of credit that is easily linked to a retail customer's checking account. It is intended for customers who need cash quickly, conveniently, on a short-term basis and who would not typically qualify for traditional credit products offered by the bank. The software solution augments years of consulting experience Fiserv has provided around the Relationship Advance product, thereby creating a complete end-to-end solution.

In response to changing market conditions, Fiserv created Relationship Advance to help financial institutions provide a short-term line of credit with fair and transparent pricing that is significantly less expensive than the current alternatives in the marketplace. As courtesy overdraft programs have come under scrutiny by consumer advocates and lawmakers, Fiserv has leveraged technology designed to enable banks to offer another option quickly and efficiently, and at the same time personalize service based upon the household's financial needs resulting in a more positive experience.

"Relationship Advance is a welcome solution. Consumers can be offered a product that meets their liquidity needs and their budget constraints, while banks are able to provide a valuable service that generates a new and diverse revenue stream to partially offset government proposed overdraft and credit card changes," said Jeff Burton, vice president and managing director, Revenue Enhancement, Fiserv. "In turn, consumers can be offered a low-dollar, short-term line of credit that meets their liquidity needs and their budget constraints. "

By using Relationship Advance, banks can provide their customers the ability to opt-in and make transactions via multiple channels including the online banking portal, branches and call centers. Customers qualify based upon their historical relationship with the bank, while usage controls are put into place to manage charge-off risks to the bank and to ensure responsible use by customers. Customer opt-in, advance and repayment mechanisms are systematic, thereby eliminating or reducing manual handling of any program aspects.

"With a client base that spans more than 16,000 financial institutions around the world, Fiserv is uniquely qualified to help banks deal with sweeping regulatory changes that will dramatically reduce access to courtesy overdraft products," said Burton.

Relationship Advance is an example of the Fiserv core competency in Insights & Optimization in which data analytics can lead to actionable insights with Fiserv providing the expertise and tools banks require to achieve rapid, sustainable, revenue growth while improving the customer experience.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

Media Relations:

Julie Nixon
Public Relations Manager
Financial Institution Services
Fiserv, Inc.
678-375-3744
julie.nixon@fiserv.com

Additional Fiserv Contact:

Lori Stafford-Thomas
Assistant Vice President
Corporate Communications
Fiserv, Inc.
262-879-5130
lori.stafford@fiserv.com