



Fiserv Experiences Continued New Business Momentum

Outsourcing combines in-demand banking products with freedom to focus resources on customer experience and satisfaction

BROOKFIELD, Wis., Sep 25, 2009 (BUSINESS WIRE) -- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that six more financial institutions have chosen Fiserv as their technology partner, selecting one of the company's bank platforms, delivered through Fiserv's national data center network. Demand for Fiserv solutions, and outsourced processing services in particular, remains high, confirming what the company and industry analysts see as a current market trend. The banks also selected a wide range of value-added Fiserv solutions, including Internet banking, electronic bill pay, mobile banking, remote capture, electronic funds transfer, item processing, and risk and compliance products.

"One of the strengths of Fiserv is that we offer financial institutions a wide range of delivery choices -- from outsourcing to in-house processing, along with viable options that fall somewhere in between," said Mike Young, president of Bank and Credit Union Solutions at Fiserv. "In an economy that remains a challenge, many banks see outsourced processing as a great way to efficiently deliver more customer value, as they preserve capital."

According to Robert Hunt, senior research director at TowerGroup, "The trend to outsourcing continues, as community banks and thrifts face the increasing complexity of risk and compliance requirements. The senior management at these financial institutions tends to prefer that their internal resources stay focused on business issues, as they recognize that information technology processing can be entrusted to outsourcing companies with proven expertise."

"Financial institutions are certainly not all alike, and they select the processing option that best fits their particular business model," explained Young. "The fact is we continue to see clients move from outsourcing to in-house processing, but these days in particular, more seem to be moving the other direction. Deploying innovative products managed by a dedicated, performance-oriented service partner can be an appealing option, in part because outsourced processing enables banks of all sizes to concentrate more fully on delivering popular services and an outstanding customer experience."

"We want to focus on banking," said Robin Moadus, senior vice president and chief operating officer at 1st National Community Bank of East Liverpool, Ohio. "By outsourcing our data processing, 1st Bank can concentrate its efforts on satisfying customers' needs, including new or more sophisticated products and services, and transfer to Fiserv much of the work that goes with the compliance, security and disaster recovery preparation associated with data systems." She went on to explain that outsourcing relieves management from much of the oversight that goes with an in-house system, and helps banks keep up with rapid changes in technology without making major up-front expenditures.

According to Gary Amereihn, president of Kopernik Bank of Baltimore, Md., advanced technology was the determining factor in their selection. "In Fiserv, we saw the opportunity to significantly upgrade our capabilities. As a community bank, we take pride in offering friendly and personal service to our customers, but we know we also need the technology to deliver our services effectively. Outsourcing our core account processing to Fiserv meets our technology needs while allowing us to focus on what we do best -- serve our customers."

For 25 years, Fiserv has been a trusted partner to thousands of financial institutions of all types and sizes. The company has built a reputation of having core competencies in account and item processing, payment solutions, customer and channel management, business intelligence and optimization, and risk and compliance.

Fiserv's newest outsourcing clients include:

- **CentTrust Bank** of Northbrook, Ill., with \$138 million in assets, has selected the Premier^(R) bank platform from Fiserv, as well as Fiserv's item processing and source capture services.
- **The Farmers National Bank of Canfield**, Canfield, Ohio, with assets of \$926 million, has chosen the Premier bank platform from Fiserv, as well as image archive, content management, electronic funds transfer, online banking, and more.
- **First National Bank of South Carolina**, based in Holly Hill, S.C., with assets of \$162 million, has selected the

Precision™ bank platform from Fiserv, as well as content management, online banking and electronic bill pay solutions, among others.

- **1st National Community Bank** of East Liverpool, Ohio, with \$115 million in assets, has chosen the Precision bank platform from Fiserv, as well as Internet banking, content management and item processing services, among others.
- **Kopernik Federal Bank** of Baltimore, Md., with \$33 million in assets, has selected the Cleartouch^(R) bank platform.
- **TriCentury Bank** of Simpson, Kan., with assets of \$3.3 million, has chosen the Premier bank platform, along with Internet and mobile banking, source capture, ATM driving, debit card processing, card production services, item processing, and electronic bill pay.

"It makes perfect sense that so many banks are choosing Fiserv, because no one in our space invests more in technology, has greater financial stability, or offers a wider array of solutions," said Young. "We're very proud to be able to begin serving these banks. Each is a leader in the community, and each has become successful by making smart choices. That's the real significance of partnerships like these -- they highlight the 'win-win' nature of Fiserv's relationship with so many of America's financial institutions."

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.

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