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Fiserv Inc.

Future Financial Technology Solutions Today

A five-year-old recently asked his mother, "How does the ATM know whose money to give you?" Good question. For that matter, how does the swipe of a little plastic card in San Francisco result in money being deducted from a checking account in Cleveland? When you pay bills via the Internet, how does your money go from your account to theirs? The technology required for these things to happen is complicated and ever changing, but Fiserv, Inc., based in Brookfield, Wisconsin and one of the leading providers of technology

for financial institutions worldwide, is leading the way to a new generation of banking.

"The electronification of payments has been a huge driver of growth and benefits to the consumer," says Jeff Yabuki, Fiserv President and CEO. "Our job is to make sure our financial institution clients are able to provide their customers with whatever level of electronic banking their customers are comfortable with."



Jeff Yabuki

For some banking customers, it's the use of a debit card. For others, it's online bill pay. And for a new generation of customers, it's mobile payments from an iPhone or BlackBerry. "Technology is very important in this new world," Yabuki continues. "Banking customers are adding more remote banking relationships. So our clients are demanding more and better technology to accommodate those preferences."



Creating More Confident Consumers

In addition to ATM processing, online bill pay and mobile banking, Fiserv is the U.S. leader in core account processing for banks, thrifts and credit unions, with solutions at more than 6,000 financial institutions. According to Yabuki, a big part of Fiserv's customer commitment is to help its clients differentiate themselves in this time of economic uncertainty. "People are looking for signs of stability from their financial institutions. And for one third of all the banks in the U.S., Fiserv serves as their technology backbone, holding up their end of the process. We quietly make sure our clients are able to fund ATM withdrawals,

clear checks and process debit card transactions. When these functions happen seamlessly and effortlessly, it creates more confidence in the system. Our technology creates efficient and effective banks, and today's consumers appreciate that more than ever."

CheckFree Acquisition Increases Product Capabilities

Last year, Fiserv took a major strategic step by acquiring CheckFree Corp., its largest acquisition to date. The combination of two industry leaders with a broad range of market-leading capabilities — CheckFree as the leader in online banking and electronic bill payment; Fiserv as the leader in information management services for financial and insurance companies — creates a significant opportunity for clients. Not only can Fiserv now offer its customers a new suite of industry-leading payment products, it also has a larger presence in the risk management arena. "Today's online environment has generated the need for an entirely new category of fraud and security risks solutions," says Yabuki. "When we acquired CheckFree, we also acquired additional products to manage risk, which complement our own solutions. Without a doubt, the combination makes us one of the leading financial technology providers in the United States."



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