



Frost Experiences 95 Percent Reduction in Pending Adjustment Cases Using Case Management and Resolution Solution from Fiserv

July 28, 2009

Frost Experiences 95 Percent Reduction in Pending Adjustment Cases Using Case Management and Resolution Solution from Fiserv

Brookfield, Wis., July 28, 2009 - Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Texas-based Frost (NYSE: CFR), with assets of \$14 billion, has significantly reduced operational costs and improved back-office efficiency through the use of Case Management and Resolution Solutions from Fiserv, among other things.

Case Management and Resolution Solutions from Fiserv include Adjustments/Express™ working in conjunction with All Transactions File (ATF)™ and Web Express™. Together, these products are designed to provide increased productivity, improved risk management and the ability to provide customer service. Frost has used Adjustments/Express and ATF for two years and plans to begin using Web Express by year's end.

"We have seen excellent results using the Case Management and Resolution solutions from Fiserv," said Vicki Ball, senior vice president, Central Adjustments and Micrographics, Frost. "We have almost completely eliminated losses because we are now proactive and stay on top of cases to close them quickly. We have virtually done away with overtime and paper expenses, including print supplies. Researching a case used to take 25 minutes and can now be accomplished in two minutes. Because of those efficiencies, we were able to eliminate manual processes resulting in significant cost savings for Frost."

Frost has been so pleased with the results of the Case Management and Resolution Solutions that it has expanded its use to other departments, including returns, reclamation and collections.

"At Fiserv we're committed to advancing payment solutions and addressing market needs," said Pat Korb, senior vice president, Global Payment Solutions, Fiserv. "In this time of economic pressure, banks are looking for ways to reduce or eliminate expenses and our Case Management and Resolution Solutions offer a way to assist in achieving expense reductions. Whether they are called adjustments in the check silo or disputes in the debit or credit silo, there is an opportunity to merge them and eliminate redundant expense."

The Case Management and Resolution Solutions are an example of Fiserv's core competency in payments, and offer features that help Frost increase productivity and speed resolution. Those features include automated research; rules-based decisioning; point-of-first-contact case input to minimize or eliminate manual data entry; electronic support document storage; case- and customer-specific correspondence creation; passive and active special instructions; and an interface with FedWeb and Viewpointe for upload and download of case data.

Frost can also help manage risk through application tools such as work prioritization controls, management monitoring through online reports and graphs; and operator and case monitoring through a robust case inquiry feature. Customer service has been enhanced through point-of-first contact case entry as well as inquiry; customer-specific special instructions; and management tools to enable achievement of service level agreements.

About Frost

Cullen/Frost Bankers, Inc. (NYSE: CFR) is a financial holding company, headquartered in San Antonio, with assets of \$14.1 billion at September 30, 2008. The corporation provides a full range of commercial and consumer banking products, investment and brokerage services, insurance products and investment banking services. Its subsidiary, Frost Bank, now operates more than 100 financial centers across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost is the largest Texas-based banking organization that operates only in Texas, with a legacy of helping clients with their financial needs during three centuries.

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.

For more information contact:

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