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Fiserv Unveils "Future-Proof" Technology in its Next-Generation Automotive Loan Origination System

Brookfield, Wis., May 24, 2010 - [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced enhanced efficiency and information exchange in its [Automotive Loan Origination System](#) (LOS). The system's component-based/web-based open architecture, business rules management and integration with existing technology provide automotive lenders with the flexibility to meet variable technology and market requirements.

An example of the Fiserv core competency in processing, the Automotive LOS incorporates business rules that give automotive lenders greater control of information needed to run their businesses more effectively. All of the data required to automate decision-making, streamline workflows, and assure policy enforcement is located entirely within the system, rather than on multiple servers. This structure provides significantly enhanced configurability to support automotive lenders' unique business and system "personalization" needs.

"Because the industry is changing so rapidly, auto origination technology must reflect constant innovation, as well as rapid incorporation of automated best practices," said Pete Radike, product manager, Loan Origination Solutions, Fiserv. "Fiserv developed its 'next-generation' auto origination platform so that our customers could not only compete, but thrive, in a substantially different automotive market. We have created our Auto LOS with powerful tools to mitigate credit portfolio risk and to respond dynamically to changes in the lending landscape."

The system facilitates efficient processing of LOS data both within the Automotive LOS and in transactions to external business systems and services. By utilizing a service-oriented architecture, function-specific components can be created and implemented without impact to other areas of the system. This approach reduces business risk and simplifies development and release management.

Some of the best-practice technologies now incorporated in the new version of the Automotive LOS from Fiserv include:

- ┆ Exceptional configurability to meet automotive lenders unique business and system personalization needs
- ┆ New work-list and workflow configurability for staff efficiency allows auto lenders to grow and adapt their operations to market changes
- ┆ Easy integration with best-in-class solutions from Fiserv business partners offers enhanced compliance tools and eContracting.

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. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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