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Deposit Manager from Fiserv Allows Banks to Streamline Cash Operations for Retailing Clients

Brookfield, Wis., January 12, 2010 - Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today launched Deposit Manager, an integrated cash deposit solution that is designed to allow financial institutions to offer their retailing clients an improved way to handle end-to-end cash operations.

According to a recent report from Mercator Advisory Group, 62 percent of consumer retail transactions consist of physical cash. Deposit Manager from Fiserv allows banks to offer a solution to corporate banking customers in the retailer segment that is designed to streamline cash operations, improve security, increase cash availability, provide fingertip balance and reconciliation reporting, reduce transportation spend and help facilitate a single banking relationship.

"Retailers have traditionally had to move cash to and from the banks daily to get credit for deposits and maintain the necessary mix of currency denominations. And they have either had to pay costly armored carrier fees or risk the safety of employees carrying large amounts of cash between the stores and the banks," said Nicole Sturgill, research director, Delivery Channels, TowerGroup. "Using an integrated cash deposit solution or retail currency management provides retailers with cost savings in cash recycling, reduced float and improved employee safety. Banks benefit from the opportunity for long-term servicing contracts."

"Deposit Manager from Fiserv brings great efficiencies our bank clients can offer to their retailer customers, and is a device- and transportation- agnostic solution, which means banks and retailers have the freedom to choose devices and service vendors based on the needs of each retail location, regardless of geographical footprint," said Brian Jorgenson, director of Cash and Logistics Product Management, Fiserv.

By using networked hardware deposit devices installed in each retail location, encrypted electronic deposit information is sent to the Deposit Manager solution, which in turn sends the encrypted electronic deposit posting information to the bank's core banking system. The financial institution then has the option to provide provisional credit on cash deposits, giving the retailer faster access to funds. Depending on other factors, retailers may also potentially experience simplified in-store cash operations, reduced transportation services, easier reconciliation at both the cashier and deposit level, and greater recycling of cash in the store.

Deposit Manager is an example of the Fiserv core competency in payments, and is a solution that is designed to integrate well with a variety of devices as well as core banking systems.

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.

¹ "Is Cash King Again? Retail Currency Management Takes Off"; Nicole Sturgill, TowerGroup

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