



March 22, 2012

## **Fiserv Expands Relationship with Carleton, Integrates SmartCalcs into Common Origination Platform**

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that [Carleton, Inc.'s SmartCalcs](#) financial compliance software is now available within its [Common Origination Platform](#)<sup>™</sup>. SmartCalcs is a suite of lending calculation software components designed to provide enterprise-wide computational compliance. By integrating this functionality into Common Origination Platform from Fiserv, lenders across all verticals — mortgage, business and consumer — can access consistent, compliant calculations at an enterprise level, to support its clients' ability to better manage business risk.

Fiserv has teamed with Carleton since 2007 when it integrated the SmartCalcs functionality into its Automotive Loan Origination System. By extending this relationship, the SmartCalcs functionality will also be integrated into the Common Origination Platform. Carleton will provide SmartCalcs calculation files configured to support federal and state regulations, as well as lending products and underwriting guidelines, related to the Truth in Lending Act and contract computations. Additionally, when regulatory changes occur, Carleton will maintain the calculation changes and deploy them regularly, helping to maintain calculations compliance in all 50 states.

"We are excited to be part of this new origination solution from Fiserv, which will take advantage of our 40 plus years of compliance support experience," said Pat Ruskowski, President, Carleton, Inc.

"Having consistent, compliant calculations at an enterprise level is critical to managing business risk. By extending our relationship with Carleton we are able to give our clients access to one of the best calculation tools through our Common Origination Platform," said Kevin Collins, president, Lending Solutions, Fiserv.

Common Origination Platform from Fiserv is a single-platform solution that can provide lenders a view of its borrowers across all lending channels and products, with data in one place regardless of the point of origination or loan type. By incorporating SmartCalcs functionality within Common Origination Platform, Fiserv will further enhance the value of its flagship origination solution.

### **Additional Resources:**

- | Carleton, Inc. SmartCalcs - <http://www.carletoninc.com/products/SmartCalcs.asp>
- | Common Origination Platform - <http://bit.ly/f328gj>

### **About Carleton**

Carleton is the leading provider of compliant lending and leasing calculation software and document preparation software serving the financial and auto industry. Founded on compliance expertise at a federal and state level, their client list has grown to include most of the major lenders, credit insurance companies and loan origination software providers in the United States. For more information, visit at [www.carletoninc.com](http://www.carletoninc.com).

### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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Source: Fiserv, Inc.

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