

Fiserv and Portrait Deliver Powerful Enhancements to Aperio



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New modules deliver intelligent outbound marketing capabilities and advanced customer analytics

Brookfield, Wis., February 10, 2009 – Fiserv, Inc. (NASDAQ: FISV), a leading provider of information technology services to the financial industry, today announced new, innovative features to drive more precise and effective multi-channel marketing campaigns through intelligent customer segmentation and targeting. Available through Aperio, Fiserv's powerful customer interaction and business process management solution, financial institutions can now quickly predict customer behavior and modify offerings accordingly, improving customer cross selling opportunities while also increasing revenue and customer retention.

"Aperio's use of sophisticated predictive analytics and intelligent prompts allows financial institutions to deepen relationships with their customers and increase efficiency," said Carol Cowan, vice president, global marketing and product management, Fiserv CBS Worldwide. "By offering relevant products at the right time banks can create a unique customer experience allowing them to win, retain and delight their most profitable customers. This offering allows our clients to increase relationship value and drive profitability while creating efficiency through integration and business process management."

For many financial institutions, integrating multi-channel marketing programs is difficult given the growing number of operational, analytical and audience related challenges they face. To meet these challenges, Fiserv Aperio now features Campaign Management, which enables marketers to easily design, develop, deploy, monitor and measure their marketing campaigns across all channels. Fiserv Aperio treats each customer as an individual "campaign" and applies focused marketing and process automation to their individual needs, allowing the bank's marketing department to focus its valuable resources where they have the greatest impact beyond sales and servicing.

Fiserv Aperio Interaction Optimizer, which already delivers Intelligent Prompts (Best Next Action) to staffed and electronic channels, is now enhanced with an additional layer of sophisticated analytics that provides real-time modeling and scoring tools. These analytics provide financial institutions with the historical data to create a 360° view of their customer and can be used to analyze customer behavior and characteristics. Aperio's Intelligent Prompts produce the most accurate targeted sales, service and retention recommendations for each individual customer at the exact moment of their interaction, delivering consistency of message across all customer interactions channels.

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Fiserv Aperio Customer Analytics provides sophisticated analytics to financial institutions which enables them to dynamically score, predict and respond to customer behavior. With predictive analytics, institutions can increase the rates of return on all inbound and outbound marketing, manage delinquencies, and address customer churn and retention.

Fiserv partnered with Portrait Software in the development of these value-added enhancements to its Aperio solution.

About Portrait Software

Portrait Software enables B2C companies to drive sales, reduce customer attrition and optimize marketing spend with a next-generation marketing suite. Portrait Software's integrated solutions empower marketers to automate engagement with targeted individuals and, strategically map delivery of the right message, at the right time, across all marketing and service channels. The Portrait suite seamlessly integrates leading-edge, easy-to-use analytics that enable powerful, event-driven-- and highly personalized customer campaigns. Customer-focused organizations benefit from being able to conduct two-way, intelligent dialogs with individual customers, and to build stronger, more profitable customer relationships while maximizing ROI from customer-focused programs. Portrait Software's 300 plus customers include industry-leading organizations in customer-intensive sectors. They include Merrill Lynch, US Bank, Lloyds TSB, Nationwide, Bank of Ireland and Bank of Tokyo. For more information on Portrait Software, please visit: www.portraitsoftware.com

About Fiserv CBS Worldwide

Fiserv CBS Worldwide is a unit of Fiserv Inc. (NASDAQ: FISV), a Fortune 500 company that serves more than 18,000 clients in 66 countries around the world. Fiserv CBS Worldwide delivers end-to-end business and technology solutions for retail financial organizations, consumer finance institutions and credit unions throughout Europe, Asia-Pacific, Latin America, the Caribbean, Canada and the United States. Through its offices in the USA, UK, Poland, Russia, Singapore, Australia, China, Indonesia, Colombia, Costa Rica and Mexico, Fiserv CBS Worldwide enables financial institutions globally to deliver integrated solutions for managing the entire customer relationship from core banking to multi-channel customer contact and business intelligence. Fiserv CBS Worldwide can be found on the Internet at www.fiservcbs.com.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial industry. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), software and systems solutions. Headquartered in Brookfield, Wis., the company is the leading provider of account processing solutions for U.S. banks, credit unions and thrifts with more than 6,000 clients worldwide. InformationWeek magazine selected Fiserv as the top ranked company in the Banking and Financial Services category, and chose Fiserv No.4 overall on the 2008 InformationWeek 500. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2008, 2006, 2005 and 2004 FinTech 100 surveys. For more information, please visit www.fiserv.com.

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