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Virtual Branch from Fiserv Expands Features and Integration

- | **Virtual Branch is an online banking suite used by more than 1,000 credit unions**
- | **Features built-in integration to solutions that enhance member convenience and loyalty, such as bill payment, mobile banking and home deposits**
- | **Supports robust online channel strategies and cross-sell capabilities for credit unions**

BROOKFIELD, Wis., Oct 12, 2010 (BUSINESS WIRE) -- [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions and the largest provider of business-driven technology [solutions for credit unions](#), announced today enhancements to Virtual Branch^(R), the Fiserv online banking suite designed specifically for credit unions. Virtual Branch features an enhanced user interface and integrated capabilities that maximize the online delivery channel through account origination, bill payment, lending, mobile banking, and other convenience tools for members.

"With Virtual Branch, we have been able to capture new opportunities and offer more to our members as the online channel has evolved and become more prominent. It's great to have a partner like Fiserv, who we can rely on to invest in the tools and technologies our business needs most," said Gary Hinrichs, chief executive officer for West Community Credit Union.

Deployed at more than 1,000 credit unions, Virtual Branch provides a seamless user experience and integration to most Fiserv credit union account processing solutions. As a result of the company's unified market approach, recent enhancements to Virtual Branch include integration with complementary Fiserv solutions that provide added capabilities for credit unions and their members.

New and expanded integration between Virtual Branch and member-friendly capabilities that support credit unions' online channel include:

Bill Payment - Electronic bill payment services strengthen member loyalty and enable profitable, long-term relationships. Virtual Branch features integration to leading Fiserv bill payment solutions, including CheckFree^(R) RXP^(R).

Check Image Archives - Credit unions can also offer members the convenience of viewing their checks online through Virtual Branch, which offers established interfaces to several check imaging providers, including integration with the National Image Archive from Fiserv.

Cross-Sell - The online channel is ideal for implementing cross-sell strategies and new integration between Virtual Branch and Next Multi-Channel Marketing from Fiserv, as well as other cross-sell tools. The solution enables credit unions to target online members with the right products and services to drive wallet share.

Home Deposits - Consumer Source Capture(TM) from Fiserv improves funds availability for the credit union, while providing convenience for members by enabling the capture of check deposits from any home or small business with a PC, a desktop scanner and an Internet connection. Deposit scans can now be processed through Virtual Branch.

Lending Platforms - Online lending can support growth strategies, and Virtual Branch now features integration with LoanciergeTM from Fiserv as well as other Fiserv lending platforms. The seamless interface between the Virtual Branch application and the loan origination tools expedites response times and reduces manual entry requirements.

Mobile Banking - Virtual Branch offers integration with the hosted version of Mobile MoneyTM from Fiserv, which enables credit unions to enter the growing and profitable mobile banking channel without the high cost of in-house software implementation, maintenance and support.

"With Fiserv, our clients have the opportunity to choose from among the broadest, most diverse portfolio of technologies to

suit their business needs and budget. The Virtual Branch suite enables credit unions of all sizes the ability to implement the latest online banking services and keep pace with consumer demand," said Dave Selina, segment executive for Value-Add Services, Credit Union Solutions at Fiserv. "The Virtual Branch online banking suite delivers a seamless experience for the user thanks to integration with the tools members want most. Now we can offer an even greater variety of services with integration to many best-in-class Fiserv solutions."

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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