

## Fiserv's ACCEL/Exchange(R) Helps Canadian Financial Institutions Fight PIN Debit and ATM Fraud

## Leading ATM/POS Network Offers Real-Time Detection of Fraudulent Card Transactions

BROOKFIELD, Wis., Oct 02, 2006 (BUSINESS WIRE) -- The ACCEL/Exchange Network, owned and operated by Fiserv Inc. (Nasdaq:FISV), today announced that it will begin delivering Fair Isaac's CardAlert(TM) Fraud Manager Service to Canadian financial institutions for cardholder transactions conducted in the United States through ACCEL/Exchange. CardAlert provides card issuers with an improved ability to minimize fraud losses through real-time detection of fraudulent card transactions. The service combines powerful predictive analytic software with investigative techniques to help organizations spot counterfeit cards and skimming fraud in the earliest stages.

All U.S. card-issuing ACCEL/Exchange Members currently participate in CardAlert. The 250 Canadian financial institutions that will be participating through ACCEL/Exchange are part of FICANEX(R), the exclusive licensor in Canada of all intellectual property associated with the operation of the ACCEL/Exchange Network.

"Exposure to fraud and the losses associated with counterfeit card crime plagues almost all financial institutions today," said Mike Williams, senior vice president of the ACCEL/Exchange Network. "That's why we are so pleased to be offering CardAlert as part of the superior value of ACCEL/Exchange to the financial institution Members of FICANEX, with whom we have enjoyed a successful partnership dating back two decades. We strongly believe in the powerful fraud detection capabilities of Fair Isaac's CardAlert service and its value in keeping consumer trust in the integrity and security of our services high."

"ACCEL/Exchange and CardAlert will help take the control of at-risk cards away from the fraudsters and put it back into the hands of our clients where it belongs," said Barbara Ciarniello, board chair of FICANEX. "We are confident that this participation will be very effective in preventing FICANEX clients from experiencing long-term, sustained losses due to fraud. This is more important now than ever, with skimming fraud on the rise."

CardAlert's patented process analyzes daily transaction activity across an EFT network or group of card issuers. The service identifies potentially fraudulent patterns that involve multiple cards from one or more financial institutions represented through CardAlert's EFT network clients. The CardAlert team then works with the card issuer to validate fraudulent or suspicious transactions that are used to identify common points-of-compromise at an ATM or POS location where skimming is likely to have occurred.

## About ACCEL/Exchange and Fiserv EFT

ACCEL/Exchange is one of the nation's premier ATM/POS networks, providing financial institutions with the infrastructure for cardholder access to their funds anytime, anywhere. The network is owned and operated by Fiserv Inc. (Nasdaq:FISV) through its Fiserv EFT business unit. In addition to managing ACCEL/Exchange, Fiserv EFT provides ATM and debit services to more than 2,800 financial institutions across the United States. Fiserv EFT operates more than 17,000 ATMs and currently processes approximately 435 million ATM and debit transactions per month, making it one of the largest electronic funds transfer (EFT) processors in the nation.

## About Fiserv Inc.

Fiserv Inc. (Nasdaq:FISV), a Fortune 500 company, provides information management systems and services to the financial and health benefits industries. Leading services include transaction processing, outsourcing, business process outsourcing, software and systems solutions. The company serves more than 17,000 clients worldwide and is the leading provider of core processing solutions for U.S. banks, credit unions and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2005 and 2004 FinTech 100 surveys. Fiserv Health provides health plan management, pharmacy benefits management and BPO services to the managed care market and self-funded commercial and government employers and health plans. Headquartered in Brookfield, Wis., Fiserv reported more than \$4 billion in total revenue for 2005. For more information, please visit <a href="https://www.fiserv.com">www.fiserv.com</a>.

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