

# Fiserv Partners with Appreus to Bring Market Risk Solution to

**Brookfield, Wis., May 18, 2010 -** Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that it has entered into a partnership agreement with Appreus, LLC. Under the agreement, Appreus will provide sales and project delivery support in Russia for the KRM market risk measurement and management solution from Fiserv. "Appreus' deep local knowledge of the Russian financial services industry makes them an ideal partner as we expand our KRM footprint into the region," said Chuck Rowland, vice president and managing director of international sales and operations for Risk and Compliance Solutions, Fiserv.

Used to manage credit risk, interest-rate risk and market risk, KRM incorporates advanced risk concepts developed by Robert A. Jarrow, an originator of the Heath-Jarrow-Morton multi-factor term structure model. KRM helps financial institutions measure market exposures to determine limit compliance, develop risk mitigation strategies, allocate regulatory capital and evaluate market returns.

Part of the core competency in risk and compliance, Fiserv's market risk solutions are part of a fully integrated risk management solution. Financial institutions can combine market risk assessment with credit risk, liquidity risk, and asset/liability management capabilities to help measure market and other risks and to comply with regulatory requirements, including Basel II and IAS 39. The integration allows correlations between risk factors to be taken into consideration and the evolution of risk factors modeled through the economic cycle.

"In Russia, competition among providers of financial services technologies solutions is very serious right now," said Yuriy V. Alekseyev, managing director of Appreus, LLC. "Only the company that concentrates on more than software sales can be the market winner. Becoming a market leader means delivering software and technology as well as the full range of implementation services including change management. We don't consider our role to be a sales agent, but to be a solution delivery partner supporting unique KRM product expansion."

### **About Appreus**

Appreus LLC (Russia) is a young growing consulting company concentrated on system analysis including risk management consulting, strategy and marketing consulting, organizational change management and projects goal delivery. For more information, visit <a href="https://www.appreus.com">www.appreus.com</a>.

# **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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