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Fiserv Enhances Chip Card Production Capabilities to Support Migration to EMV Chip Cards

- The addition of milling and embedding capabilities enables Fiserv to complete the entire EMV^{TM} card production process in house
- Clients will benefit from Fiserv serving as a "one-stop-shop" for EMV chip card needs
- Fiserv offers a comprehensive EMV solution set, including card production and personalization, transaction processing, Accel® debit payments network and fraud mitigation

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, has expanded its card production capabilities to include milling and embedding, enabling the company to complete the entire EMV™ chip card production process in house and streamline the migration to EMV chip cards for clients.

With state-of-the-art milling and embedding technology, Fiserv adds to its extensive EMV capabilities, including card personalization, transaction processing, real-time payments and funds access through the Accel® debit payments network, risk management, staff and consumer education support, and strategic guidance.

Card milling and embedding is a crucial part of the EMV chip card production process. In order to embed the EMV chip into a plastic card, the card must first have a cavity milled into its body to house the chip. This process involves several steps including plastic manufacturing, embedding, testing and initialization. An efficient, repeatable EMV chip card milling and embedding process is essential to ensure superior quality.

"As a leader in payments, fraud mitigation and card production, Fiserv is committed to supporting financial institutions as they migrate to EMV," said Jorge Diaz, president, Output Solutions, Fiserv. "Adding milling and embedding capabilities to our already sophisticated facilities is a strategic move that enables Fiserv to deliver a one-stop-shop EMV solution. This is an important consideration for our clients as they prepare for the October 2015 liability shift deadline."

By bringing the milling and embedding process in house, Fiserv clients will benefit from a faster and more responsive solution for procuring chip cards that are fully certified by Visa®, MasterCard®, Discover® and American Express®. Direct alignment between the card manufacturing and card personalization solutions will lead to a smoother EMV implementation process for Fiserv clients.

With the experience that comes from relationships with thousands of financial institutions, Fiserv is prepared to support the migration from magnetic stripe to chip cards. Fiserv delivers a cost-effective, comprehensive and integrated EMV solution through a team of experts who understand the payments landscape and technology transformations. Fiserv can support clients through every step of the migration process, starting with an in-depth discovery session, including investments required, followed by decisions regarding the chip card, the processes to obtain EMV certification from associations, and how to educate staff and customers. Visit www.fiserv.com/emv, for more information.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a leader in financial services technology, and today is among FORTUNE® magazine's World's Most Admired Companies and Forbes magazine's America's Best Employers. For more information, visit www.fiserv.com.

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