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Fiserv, Inc. Signs Definitive Agreement To Acquire Assets of U.S. eLending Business from Emergis

BROOKFIELD, Wis.--May 10, 2005--Fiserv, Inc. (Nasdaq:FISV) has signed a definitive agreement to acquire the assets of the eLending U.S. operations of Emergis Inc. (TSX:EME), adding further links to Fiserv's end-to-end technology chain that electronically serves the mortgage lending industry. The transaction is expected to close by the end of May.

The eLending solution provides mortgage lenders with the tools that enable them to more easily obtain an array of third-party services needed to process, close and fund mortgage loans via the Internet and provides the capability to manage, electronically sign, and store mortgage documents in a secure electronic environment.

"The Emergis technology enables us to keep pace with the growing demand for electronic mortgage loan transactions," said Leslie M. Muma, president and chief executive officer of Fiserv. "Enhanced eLending capabilities will help Fiserv maintain its competitive edge and better serve new and existing clients."

Emergis, which is included on the S&P/TSX Composite Index, is headquartered in Montreal, Quebec. The eLending U.S. operation is supported by employees at its McLean, Va., office. All current Emergis eLending U.S. employees are expected to become employees of Fiserv.

The eLending U.S. technology includes the Vendor Services Exchange component on which Fiserv's Electronic Partner Connection operates as a private-labeled solution. The Electronic Partner Connection is an electronic network that provides mortgage originators with a single online point of entry for the order and delivery of any mortgage-related products or services. The addition of Emergis' capabilities to Fiserv Lending Solutions' lending platforms will help lenders further reduce their loan costs while allowing consumers to reduce the amount of time it takes to close their mortgage loans, said James Puzniak, group president of Fiserv Lending Solutions. The new technology also will help to reduce the amount of paper associated with typical mortgage loan closings.

"Our previous experience with Emergis' eLending technology convinced us this suite of services would help broaden our existing system capabilities to better address the needs of the market," said Puzniak. "We can electronically service mortgage loans through all steps in the process, helping clients process loans even more efficiently and cost effectively."

Emergis' eLending U.S. platform puts Fiserv Lending Solutions at the forefront of the mortgage lending technology market, according to Puzniak.

"Electronic mortgage loan processing is still relatively new in the marketplace. Few lenders are doing it today, but it's just a matter of time before complete electronic processing and closing becomes the industry standard," said Puzniak. "We believe this addition to our suite of lending solutions is one more example of Fiserv's commitment to bring extra value to our client relationships."

Emergis Inc. (TSX: EME) powers business interactions, developing and managing solutions that automate transactions and the secure exchange of information. With expertise in electronic health-related claims processing and management systems, payment enablement, and loan processing, Emergis delivers solutions in Canada to the leading health insurance companies, the top financial institutions, government agencies and about 2,400 pharmacies, and to large enterprises in North America.

Fiserv Lending Solutions, a business unit of Fiserv, Inc., is a leading provider of lending software and services. The comprehensive suite of products and services from Fiserv Lending Solutions includes mortgage and auto lead generation management and customer loyalty programs, industry-leading automated valuation model (AVM) products, auto leasing solutions, mortgage banking software and services, appraisals, broker price opinions, credit reporting, closing services, and default management.

Fiserv, Inc. (Nasdaq: FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners and investment advisers, insurance companies and agents, self-funded employers, lenders and savings institutions. Headquartered in

Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004.

Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.

The disclosure set forth above contains a forward-looking statement, specifically regarding the expected closing of the acquisition of the U.S. e-lending operations of Emergis Inc. This statement is covered by the safe harbor included in the Private Securities Litigation Reform Act of 1995. Such a statement is subject to inherent assumptions, risks and uncertainties that may cause the actual date of the acquisition to differ from that contemplated. One factor that may cause the actual date to differ from that contemplated by the forward-looking statement is the requirement for completed vendor agreements. This factor should be considered in evaluating the forward-looking statement, and undue reliance should not be placed on the statement.