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## **Fiserv Offers Risk Management Features That Provide Fast, Consistent Credit Decisions to Auto Lenders**

**Brookfield, Wis., April 1, 2010** - Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced enhanced risk management capabilities in its next-generation Automotive Loan Origination System that empowers automotive lenders to provide fast, consistent customer credit decisions.

"We have incorporated business rules management technology into the software to reduce operational risk for automotive loan and lease originations," said Kevin Collins, president, Originations and Automotive Solutions, Fiserv. "Using rules-managed workflow streamlines tasks, assures credit policy enforcement, and tracks exceptions throughout the life cycle of the credit application. This enables lenders to make more informed credit decisions."

The risk management component of the Automotive Loan Origination System from Fiserv rapidly processes electronic dealer ePortal credit requests through its integration to a number of application networks. This capability minimizes credit portfolio risk exposure for both dealers and lending organizations. In addition, the system provides:

- | Optimized risk-to-price applicant profiles
- | Application acceptance, routing and queuing
- | Automated credit policy and process compliance
- | Comprehensive exception processing and audit controls
- | Normalized credit bureau views, reducing analyst interpretations and decision errors
- | Dynamic debt-to-income risk exposure assessment
- | High-risk assessment and workflow management
- | Total loan and lease exposure analysis

Part of the Fiserv core competency in Processing Services, the Automotive Loan Origination System includes credit and funding components that fully automate the process, from capturing credit applications and decisioning credit requests, through booking contracts on the account servicing system.

### **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. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrated its 25th year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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