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New Lending Solutions from Fiserv Provide Single Sourcing for Technology Components

Online channel and document management solutions enable lenders to incrementally deploy best-in-class solutions

BROOKFIELD, Wis., Oct 20, 2006 (BUSINESS WIRE) -- Fiserv Lending Solutions, a business unit of Fiserv Inc. (Nasdaq:FISV), has launched a suite of online channel and electronic document management components that accelerate lending processes from application to closing. The components can be deployed independently or in tandem with Fiserv's UniFi PRO(R) enterprise loan management platform.

Until now, lenders have had to rely on multiple vendors and disparate technologies including service bureau environments, licensed software, in-house solutions and legacy systems to meet all their lending processing needs. Fiserv provides a single-source alternative through the combination of eChannel PRO, electronic document management solutions and the UniFi PRO enterprise loan management platform.

Fiserv has long been a leading supplier of end-to-end lending solutions. By now offering a modular approach to business delivery and technology, Fiserv is also a single-source provider supplying best-in-class lending technology components. Lenders looking to improve or accelerate specific aspects of loan production will choose from a full complement of Fiserv products.

Components support incremental deployment strategy.

"In this market, taking time out of lending processes preserves profitability. Market pressures are driving the need for lenders to upgrade or augment specific lending functionality instead of replacing complete systems," said Ed McWilliams, senior vice president, UniFi PRO. "To that end, lenders can quickly and affordably deploy online channel management and eMortgage components and easily generate significant returns on their technology investment."

For Web-based channel management, Fiserv's eChannel PRO offers four components:

PRO B2B - An online business-to-business portal enabling brokers to enter or upload 1003 application data, manage digital document upload, interface with third-party AUS and credit companies, register and lock loans and access real-time loan status.

PRO POS - An online point-of-sale portal for loan officers to access verification and disclosure forms, input 1003 data, automatically populate data into related forms and submit applications to the processor, with automatic version tracking and real-time loan status.

PRO Correspondent - An online portal for correspondent lenders to upload and route loan files, with the ability to handle flow loans, multiple submissions, batch pricing, bulk commitments and assignments of trade.

PRO Decision - A Web-based product and pricing engine for rule-based product and rate selection, borrower eligibility with denial and near-miss analysis and rate locks.

Fiserv also offers functional components that facilitate eMortgage transactions and hybrid electronic/paper-based workflows, including electronic delivery and signature of disclosure and application documents; electronic closing services to electronically deliver closing documents for collaborative review and signature; storage and transfer of electronic assets through a secure eVault; and electronic ordering of bundled settlement services from the desktop.

UniFi PRO helps lenders leverage the benefits of using a single provider.

With complete business process management capabilities including rule-based task management and workflows, UniFi PRO unites all the best-in-class components of eChannel PRO and electronic document delivery options into a seamless, fully

automated workflow. Loan officers, brokers and correspondents can use the front-end eChannel PRO solutions for online product selection, pricing and application processing, while lenders benefit from comprehensive reporting and enhanced network management. Additional electronic lending components enable the delivery of up-front and closing documents to a secure Web site for review and electronic or ink signature, integrated storage and transfer of electronic assets through a secure electronic vault and system-embedded access to settlement service ordering and data management.

Using UniFi PRO as the lending system of record enables lenders to incrementally deploy electronic lending components to best meet their current business needs without worrying about integration and interfaces required when using different providers. "For example, a wholesale lender may decide to offer retail loans or add an Internet presence. With our system, there's no need to add a separate solution." said McWilliams. "All components utilize UniFi PRO's intuitive technology. All screens look and function the same way, so training is a nonissue."

About UniFi PRO

UniFi PRO is a "next-generation" enterprise lending solution that blends innovative, Web-centric technology with proven business logic. With its service oriented architecture, highly configurable decision making and workflow capabilities and complete integration to a wide range of services and business systems, UniFi PRO offers lenders the tools to achieve a fully automated, "end-to-end" mortgage-processing environment. UniFi PRO belongs to a suite of products and services provided by Fiserv Lending Solutions to mortgage and consumer lenders. Fiserv's comprehensive solution set includes loan origination and servicing technology, automated valuation model products, auto leasing solutions, credit services, settlement services and default management solutions. Information about UniFi PRO and Fiserv Lending Solutions is available on the Internet at www.fiservlendingsolutions.com.

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 www.fiserv.com.

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