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## **Fiserv Unveils New Common Origination Platform for Lenders to Provide Holistic Approach to Loans**

BROOKFIELD, Wis., Oct 14, 2008 (BUSINESS WIRE) -- As all lenders seek ways to make their processes more secure and cost effective in order to survive the current unprecedented market turmoil, today Fiserv, Inc. (NASDAQ: FISV), a leading provider of information technology services to the financial industry, announced the expansion of the Fiserv Common Origination Platform to include real estate lending support.

The Fiserv Common Origination Platform (COP), a next generation solution to help lenders manage every aspect of loan origination and production, allows lenders to administer all of their loans -- real estate finance, consumer and commercial -- holistically rather than in the traditional silos, which can reduce costs and improve efficiency. The platform is available in multiple deployment models including licensed versions, and Software as a Service (SaaS). The real estate module is the first of three available under the newly architected solution, with consumer and commercial modules planned to be deployed in 2009.

"To respond to market volatility, financial services institutions need faster speed-to-market for new products, reduced effort to implement policy changes and deeper customer relationships," said Bobbie Britting, research director, Consumer Lending, TowerGroup. "Loan origination systems with a single product focus are no longer adequate and can be replaced by enterprise loan origination solutions that can originate multiple products from one system which may include as core products home equity, auto, and personal lines and loans, as well as mortgage loans and deposit products."

Using a sophisticated business rules management system, Fiserv's COP empowers users to update policies, procedures and processes rather than relying on their technical support staff. By automatically applying business rules across the organization, lenders will gain more control over the origination process. Additionally, enhanced workflow features automate loan processing with a dashboard- style interface for increased productivity. The platform also offers integration capabilities providing seamless interaction with third-party service providers and other vendor partners.

"As lenders retool for future markets, they should explore how technology can assist them in leveraging common processes across all of their products," said Jon Burch, Fiserv product manager. "Having one solution for all lending verticals and channels can reduce costs and make lenders more nimble in an ever-changing market."

"As a Fortune 500 company, Fiserv has the financial power to invest in and build an end-to-end loan origination solution in even the most challenging markets," said Kevin Collins, president, Fiserv Loan Origination Products. "We are committed to our clients' evolving needs and are uniquely positioned to help them drive down costs, improve revenues and address regulatory challenges across the loan origination process."

To view a demonstration of Fiserv's Common Origination Platform, visit booth # 709 at the Mortgage Bankers Association Annual Conference and Expo in San Francisco, October 19-21.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial and insurance industries. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), software and systems solutions. Headquartered in Brookfield, Wis., the company 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 2004, 2005 and 2006 FinTech 100 surveys. In 2007, the company completed the acquisition of CheckFree, a leading provider of electronic commerce services. Fiserv reported nearly \$4 billion in total revenue from continuing operations for 2007. For more information, please visit [www.fiserv.com](http://www.fiserv.com).

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