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Fiserv Imagesoft's FraudGuard to Support Check Interoperability; System Enhancements to Deliver Image-Enabled Fraud Detection For All Transit and On-Us Items

ORLANDO, Fla., May 23, 2006 (BUSINESS WIRE) -- Fiserv Imagesoft, a unit of Fiserv, Inc. (Nasdaq:FISV), today announced plans to extend its FraudGuard suite to deliver check fraud protection for all transit and "on-us" items for any financial institution. Already licensed by more than 60 percent of the top 30 U.S. banks, the extensions to the FraudGuard system will deliver fraud detection interoperability between banks when verifying checks secured by image-survivable security marks. This functionality will provide multi-institution interoperability for check fraud detection that is similar in nature to credit and debit cards. Key FraudGuard functionality planned to support this check interoperability includes secure messaging interfaces, new infrastructure modules for verification authorities and validation, enhanced duplicate item detection and counterfeit check validation. Currently, the solution is entering a proof-of-concept beta test.

With the expansion of its fraud mitigation capabilities, FraudGuard will now be able to decode a broader array of image-survivable security marks on checks, in addition to Fiserv's own SecureSeal. Used in conjunction with a secure messaging infrastructure, the enhanced system also will provide a standardized application protocol interface to allow remote, teller and merchant capture solutions to interface with the system on a real-time basis for check fraud detection at the point of presentment.

"The industry's continual move toward increased image exchange is making traditional, paper-based check security features more and more ineffective," said James "Skip" Smith, SVP of Product and Technology at Fiserv Imagesoft. "By including image-survivable security marks on checks that are truly interoperable between banks, and a secure means of delivering access to decode the marks and the image data, the industry can stay one step ahead of the fraudsters, combating counterfeits, forgeries and alterations at the earliest point of presentment."

An active participant in a variety of projects with the Financial Services Technology Consortium (FSTC), Fiserv Imagesoft, with its FraudGuard check fraud detection suite, was most recently involved in the FSTC's project on Interoperable Image-Survivable Check Security Features. This FSTC project developed proposed standards that define the roles, messages and infrastructure necessary for interoperability. These proposed standards are currently under review with the ASC X9 and will be supported by the Fiserv Imagesoft solution once they are approved.

Interoperability enhancements to the system are committed for beta testing with several leading financial institutions in 2006 and will become available in early 2007.

Fiserv Imagesoft, a unit of Fiserv, Inc., has been providing imaging solutions to the financial services industry since 1989. The organization has maintained industry leadership by building dynamic, real-world, image-based solutions for financial services organizations of all sizes, including banks, thrifts, credit unions, brokerage and mutual fund companies and service bureaus. Fiserv Imagesoft software is currently used by hundreds of financial institutions and other businesses in the U.S. and abroad. Fiserv Imagesoft is on the Web at www.imagesoft.fiserv.com.

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 (BPO), 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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