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Fiserv's FraudGuard Check Fraud Detection Suite Now Delivers Enterprise-wide Exception Review and Decisioning Interface; System Also Includes Browser-based User Access and IRD Fraud Interrogation

ORLANDO, Fla.--Nov. 10, 2005--Fiserv, Inc. (Nasdaq:FISV) announced the availability of an enhanced version of its FraudGuard check fraud detection suite. With the launch of FraudGuard Version 8.3.5, the solution now delivers a comprehensive Decision Support application, fraud protection for image replacement documents (IRDs), increased throughput speeds and efficiencies, and complete browser-based user access.

With its new Decision Support solution, FraudGuard enables the review of all identified fraud exceptions for each item, regardless of whether the exceptions are related to altered payees, forged signatures or counterfeit check stock. Users also have the option to integrate exceptions from selected third-party fraud applications to FraudGuard Decision Support, creating a single, enterprise-wide user interface for exception review and decisioning. Once decisions have been made in FraudGuard, they are exported to downstream processing applications and passed back to their originating legacy systems. With a single point of decisioning, exception handling is more timely and efficient and helps to eliminate silos of information.

Another new enhancement to the system is its ability to perform comprehensive fraud detection on the growing volumes of IRDs. In this potential fraud scenario, the FraudGuard system determines which items are IRDs based on code line indicators that are provided in the image file. Then, in a single pass and based on account rules, FraudGuard enhanced digital interrogation services interrogate the IRD check image for potential fraud due to altered payee and amount, counterfeit check stock and counterfeit signatures. The FraudGuard system also supports the verification of optional Secure Seals that can be printed on IRDs to provide IRD security. These image-survivable security features can contain encrypted information related to both the truncating institution and the IRD creator and can be used by the FraudGuard system to validate the authenticity of an IRD.

The system's new browser-based accessibility enables expanded customer configuration parameters, simplified customer account setup and secure access to users across multiple locations with familiar Web navigation tools. Browser-based access provides a common user interface for system maintenance, item and account setup, process monitoring and management console. Also, the system has inherent audit capabilities, automatically tracking all activities and modifications and generating specialized reports as desired.

Designed using proprietary Fiserv Imagesoft processing utilities, Oracle and Microsoft .NET development environments, the system delivers exceptional image loading speed and multithreaded processing capabilities. The new multithreaded architecture, along with database enhancements, delivers optimal efficiency in the areas of file read and write, import, export and database insert operations.

Since its launch in May 2003, the FraudGuard suite has been selected by many of the world's largest financial institutions to address their check fraud detection needs. The suite is made up of four applications - Positive PayPLUS, Positive PayPLUS with Secure Seal, Digital Signature Verification and Check Stock Validation - that share a common database and Decision Support solution. FraudGuard is part of Fiserv Imagesoft's Guardian Series, a shared platform that enables multiple processes to be performed on a check image during a single pass through the system. Because all Guardian Series applications share a common platform, adding further functionality is simple and highly cost effective. Fiserv Imagesoft's leading check image exchange application suite, ExchangeGuard, is also part of the Guardian Series.

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) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured 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 2005 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.