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## **Fiserv Says Principal Bank Maximizes Data and Efficiency Through Service-Oriented Architecture**

### **CBS Worldwide's Communicator Uses XML IFX Standards for Data Interoperability**

LAKE MARY, Fla.--July 25, 2005--Fiserv, Inc. (Nasdaq: FISV) announced today that Principal Bank, a client of its Fiserv CBS Worldwide unit, is using its CBS Communicator service-oriented architecture product to create an integrated technology environment.

According to Dean Brown, chief information officer of Principal Bank, the CBS Communicator solution was a key factor in Principal Bank's decision to select CBS Worldwide.

"Communicator has facilitated integration of our core banking platform with internal systems and best-of-breed products," Brown said. "In essence, we've used Communicator as a tool set to integrate front-end channels into our core CBS application."

Principal Bank wanted to integrate and maximize the use of its client data throughout the organization. Internally developed applications implemented over the last several months leveraging Communicator have taken highly manual business processes and automated them, Brown said. "This has taken costs out of our business and increased our efficiency," he said.

Principal Bank has used Communicator to help its business development efforts through new account origination. With Communicator's service-oriented architecture, the account origination system is interfaced with the CBS core data as well as various credit service providers. Therefore credit decisions and account activation happen more quickly, providing benefits from a customer and operations perspective.

Communicator also helps Principal Bank to automate the flow of data to support integrated product offerings with other Principal business units. "Product co-development efforts with our Pension and Health groups have led to automated account opening and customer enrollment through the use of Communicator for Small Amount Rollover IRA and Health Savings Accounts," Brown said.

The middleware application CBS Communicator.NET is an IFX XML-based software solution providing a common interface to integrate potentially dissimilar functions, such as core back office systems, Internet banking, credit bureau information, credit card processing, call center automation and more.

Communicator has supported the IFX standard since 2001 and Fiserv CBS Worldwide is a member of the IFX standards committee. The result is an interwoven solution that seamlessly shares information, leveraging data connection and storage while allowing institutions to take advantage of evolving technology and maintain consistency.

Communicator is one solution in a broad-ranging effort within Fiserv, called the Fiserv Integration Initiative, to integrate significant portions of the company's products, as well as to provide integration with those of outside vendors.

Established in 1998, Principal Bank was one of the first direct banks approved and chartered by the Office of Thrift Supervision as a federal savings bank and has experienced rapid growth to \$1.2 billion in assets as of December 31, 2004. Principal Bank is a member of the Principal Financial Group.

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CBS Worldwide, a unit of Fiserv, Inc., provides financial information systems that serve the global marketplace. More than

200 commercial banks, private banks, finance houses, building societies, credit unions, thrifts and diversified financial companies use Fiserv CBS technology. Fiserv CBS Worldwide is on the Internet at [www.fiservcbs.com](http://www.fiservcbs.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 2004 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](http://www.fiserv.com).

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(2) As of March 31, 2005