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Fiserv Integrates Credit Processing Services into MortgageServ HELOC Servicing Support

PHOENIX--Sept. 20, 2005--Fiserv Lending Solutions, a business unit of Fiserv, Inc. (Nasdaq:FISV), has announced that it will add credit card transaction management for home equity lines of credit (HELOCs) to the MortgageServ loan servicing system. Credit card support within MortgageServ will enable lenders to leverage the point of purchase habits of today's consumers.

Development of MortgageServ's credit card transaction enhancement is a result of collaboration between Fiserv Lending Solutions and Fiserv Credit Processing Services. Fiserv is presenting this single solution from a single provider to eliminate the need for lenders to engage multiple partners to create and manage a successful home equity lending operation.

"As a single-source provider, Fiserv simplifies the option of adding credit card access to home equity accounts. By integrating our bankcard issuing solutions with the MortgageServ core system, lenders will efficiently offer a more feature-rich product to their market base. For Fiserv clients, it completes the home equity support value chain, as globally accepted bankcards are the most appealing way for consumers to access credit lines," said Max Narro, president of Fiserv Credit Processing Services.

According to John Tenuta, Fiserv Lending Solutions Division president, unused and under-utilized lines of credit are not profitable for financial institutions. Lenders need ways to encourage use of lines of credit. Credit card draws are an effective way to solve the problem, since access to HELOC funds resides right in the wallets of consumers. This enables use of credit lines to pay for purchases at merchants accepting major credit cards. And, for savvy consumers, credit cards tied to lines of credit have the potential to replace traditional credit card accounts because the interest may be tax-deductible.

"The addition of credit processing to the MortgageServ system provides a turn-key solution for companies not currently offering credit card access for their home equity products," Tenuta said. "Because the integration eliminates the need to maintain both a servicing and authorization system, lenders are able to focus on their customers rather than managing disparate systems and multiple provider relationships."

MortgageServ's real-time operating environment adjusts available balances and line limits as soon as payment transactions occur. This immediate exchange of accurate data prevents fraudulent activity. It also eliminates the need for consumers to wait for overnight batch system updating to reflect increases or decreases to their available credit.

The Fiserv product integration strategy includes the adoption of standardized data exchange methodologies across all its lines of business. "Fiserv will continue to build financial solutions by bringing together the best our company has to offer," said Mike Gantt, president of the Fiserv Bank Systems Group and chairman of the Fiserv Product & Technology Committee. "An enhanced home equity lending product is the latest example of the continued success of our efforts."

MortgageServ is an offering of Fiserv Lending Solutions, a suite of products and services provided by Fiserv to mortgage and consumer lenders. Fiserv's comprehensive lending solution set includes mortgage and auto lead generation management, loan origination technology, customer loyalty programs, industry-leading automated valuation model (AVM) products, auto leasing solutions, settlement services and default management.

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-funded 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.