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## **For New Year Credit Union Members Gain Secure Internet Banking Access Anytime, Thanks to Enhanced Security of MFA**

### **Credit unions meet Dec. 31st federal deadline with Multi-Factor Authentication provided by Fiserv**

BROOKFIELD, Wis., Jan 09, 2007 (BUSINESS WIRE) -- In order to meet the Federal Financial Institutions Examination Council's (FFIEC) year-end deadline, credit unions nationwide signed up with business units of Fiserv, Inc. (NASDAQ:FISV) for the very latest in system security technology, multi-factor authentication (MFA). The 24/7 account protection and easy setup of MFA has earned praise from credit union members, and given them a way to securely access their accounts anytime with peace of mind.

The business units in the Fiserv Credit Union Core Processing Group offering the MFA security solution are AFTECH, CUSA, GalaxyPlus, IntegraSys, Summit Information Systems, and USERS. "Our business units have incorporated a robust, yet unobtrusive MFA feature into their Internet banking solutions, because they understand the significant challenge of balancing security and convenience when transacting business online," said Joe Barry, division president of Fiserv Credit Union Core Processing. "Fiserv is committed to providing convenient online financial services, coupled with the security solutions needed to ensure that the integrity of members' accounts and financial information remains intact."

Members at credit unions using the MFA feature say they are more confident than ever about banking online thanks to the added personal security protecting them. "We appreciate what Fiserv's Summit is doing to help us keep our members more secure. The response from our members has been great, and they are impressed with how proactive we are with our Internet banking security approach," said Jerry Hammervold, vice president of marketing and technology at Schlumberger Employees Credit Union. "Our membership base is geographically dispersed in more than 70 countries and relies on our Internet Banking service." Schlumberger Employees Credit Union (\$202 million, 15,600 members) recently rolled out the new MFA component, and to date more than 60% of its Internet banking members are registered and averaging 2,000 log-ins per day.

The MFA capability offered by the Fiserv family of companies is the automated, highly secure and proven Adaptive Authentication solution from RSA, the Security Division of EMC. The selection and deployment of the RSA solution for MFA was part of a collaborative effort by six core processors in the Fiserv Credit Union Group, designed to assist their credit union clients with reducing risk and complying with FFIEC requirements.

Franklin Mint Federal Credit Union (\$378 million; 49,752 members) is using the MFA solution through Fiserv's GalaxyPlus to provide enhanced security for its electronic banking delivery systems. "The initial reaction from our membership has been very positive," John Hargrove, vice president of Franklin Mint Federal Credit Union, explains. "They understand that the changes are being implemented to provide additional security to the electronic banking process. Our members are now equipped with the tools and awareness necessary to identify a potential fraud attempt."

#### **About Multi-Factor Authentication**

The new MFA component incorporated within the Fiserv credit union core processors' Internet banking solutions uses risk-based technology to generate a profile of the member's PC and geo-location as one level of authentication. During the initial registration, the MFA feature also requires the member to choose a secure image and phrase used to confirm identity during transactions, in addition to the user name and password. The same image and phrase is then displayed to the member during log-in, confirming that he or she has accessed the credit union's authentic web site. Also during registration, the member selects three challenge questions with their own unique answers, which are used when the member accesses Internet banking from a computer other than the one used during registration, or when the system detects a questionable log-on attempt.

The MFA solution incorporates instructions that make it easy for members to complete the required registration online and can be deployed in-house or managed by the Fiserv companies.

Fiserv's Credit Union Core Processing Group includes:

- AFTECH headquartered in Malvern, Pennsylvania, located at [www.aftech.com](http://www.aftech.com)
- CUSA, Credit Union Systems for America, headquartered in Salt Lake City, Utah, located at [www.cusa.com](http://www.cusa.com)
- GalaxyPlus headquartered in Troy, Michigan, located at [www.galaxyplus.com](http://www.galaxyplus.com)
- IntegraSys headquartered in Frisco, Texas, located at [www.integrasys.fiserv.com](http://www.integrasys.fiserv.com)
- Summit Information Systems headquartered in Corvallis, Oregon, located at [www.summitsite.com](http://www.summitsite.com)
- USERS headquartered in Valley Forge, Pennsylvania, located at [www.users.com](http://www.users.com)
- XP Systems headquartered in Moorpark, California and located at [www.xpsystems.com](http://www.xpsystems.com)

#### About Fiserv, Inc.

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 2004, 2005 and 2006 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, Wisconsin, Fiserv reported more than \$4 billion in total revenue for 2005. For more information, please visit [www.fiserv.com](http://www.fiserv.com).

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