



Press Release

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For Immediate Release

VyStar Credit Union Selects ACCEL/Exchange from Fiserv as Its Exclusive PIN Debit Network

Brookfield, Wis., December 8, 2010 – [Fiserv, Inc.](http://www.fiserv.com) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that VyStar Credit Union has signed an agreement with its ACCEL/Exchange[®] debit payments network to be the credit union's exclusive PIN debit provider.

The \$4.1 billion, Jacksonville, Fla.-based credit union has been an ACCEL/Exchange member for 20 years. Nearly three years ago, VyStar streamlined the number of its PIN debit providers down to two and found that by doing so it was able to increase its payments program revenues and profitability substantially. To further reduce costs, eliminate redundancies that included the management of multiple networks and simplify back-office processes, VyStar has now chosen the ACCEL/Exchange network as its single payments provider.

“With PIN debit as a key component of our overall payments strategy, ACCEL/Exchange from Fiserv provides us with exceptional transactional revenue opportunities and a diverse mix of innovative and secure debit payment solutions,” said Richard G. Alfirevic, Executive Vice President and Chief Operating Officer of VyStar “Based upon our past experience with ACCEL/Exchange, we are extremely confident that the Network will provide us with all of the access, performance and value that we need, and high quality services our members have come to expect.”

The unique governance structure of ACCEL/Exchange gives clients the opportunity to participate in the ACCEL/Exchange Network Advisory Council to set the strategic and tactical goals for the Network. This partner engagement philosophy contributed to VyStar's decision to make ACCEL/Exchange its exclusive network. By participating on the Council, which is comprised of financial institutions that represent a cross-section of ACCEL/Exchange Network membership, VyStar can have a real influence on the Network's pricing, rules and strategic direction, including product innovation.



Press Release

“The financial industry is in the midst of unprecedented change, which also creates opportunity,” said Michael Kelly, general manager ACCEL/Exchange, Fiserv. “Institutions like VyStar that focus on planning strategically now will be well positioned to win in the long term.”

Michael Kelly discusses business strategies for financial institutions to consider in light of new regulations in a free video from the [Fiserv Boardroom Series](#), a unique thought leadership community, designed exclusively for Fiserv clients. Fiserv clients may sign up for a complimentary membership in the Boardroom Series at <http://communities.fiserv.com>. For more information about ACCEL/Exchange, please visit www.accelexchange.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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