



October 5, 2005

## **Fiserv ExchangeGuard Software to be used by FSTC to Perform Image Quality and Usability Assessments**

### **Millions of Check Images to be Tested in Phase II Study**

ORLANDO, Fla.--Oct. 5, 2005--Fiserv Imagesoft, a unit of Fiserv, Inc. (Nasdaq:FISV), said the Financial Services Technology Consortium (FSTC) will use its ExchangeGuard Image Quality and Usability Assessment (IQA/U) software to detect image defects on the millions of check images it will test during Phase II of its Image Quality and Usability Assurance Initiative.

The objective of this phase of the FSTC study is to develop a minimum standard for acceptable check image quality for the U.S. financial services industry. In Phase II, a real-world environment will be used to test the quality and usability metrics and levels that were developed in Phase I of the project and to determine whether these standards can be practically applied throughout the industry. Additionally, the project will aggressively analyze more than 5 million check images in order to provide actionable specifications and direction to the industry. It will allow financial institutions, technology providers, standards organizations and other key partners to collectively implement these standards to achieve the project goals of maximized efficiency, cost savings and the strong adoption of image exchange. The FSTC expects to complete Phase II of its study by the end of 2005.

Specifically, ExchangeGuard IQA/U will be used to measure the volume and severity of image defects found among the set of test images prepared by the FSTC. Additionally, the software will be used to determine if defective images would still be usable in an automated processing environment. The test images have been designed with multiple image defects, such as too light/too dark, oversized/undersized, out of focus, piggy-backed, folded or torn.

Unlike capture-dependent image quality products, ExchangeGuard IQA delivers enterprise-wide image quality and usability assessments. Because the system accepts image files from anywhere within a banking environment, including central processing facilities, branches or other remote operations, financial institutions can consistently deploy, monitor and manage their image quality and usability metrics across their enterprises.

ExchangeGuard meets all industry requirements and standards for image exchange. Since its launch in March 2004, the ExchangeGuard suite has been selected by many of the world's largest financial institutions to address their check image exchange, image quality and usability assessment, and IRD creation needs. ExchangeGuard is part of Fiserv Imagesoft's Guardian Series, which enables multiple processes to be performed on a check image during a single pass through the system. Fiserv Imagesoft's check fraud detection application suite, FraudGuard, also is 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](http://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 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).