



April 22, 2010

## **Fiserv Thought Leaders to Present Seven Conference Sessions at 2010 NACHA Payments Conference**

**Brookfield, Wis., April 22, 2010 - NACHA Payments Booth #400 -** (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Fiserv thought leaders will present multiple sessions during the [NACHA Payments Conference](#), in Seattle, Wash., April 25-28, 2010. Fiserv is a sponsor of the annual event and a founding member of NACHA's PayItGreen coalition to promote the environmental benefits of electronic bills, payments and statements over paper-based processes. Fiserv presentations at NACHA Payments include, in chronological order:

### **Maximizing Return on RDC at Every Point of Contact**

Monday, April 26, 8:00 a.m. - 9:00 a.m. in room 606

In this session, Gary Brand, director of Source Capture Optimization at Fiserv, and Taylor Adkins, director, IT, American Bank of Texas, will discuss how to optimize the organizational benefits of Remote Deposit Capture (RDC) through analysis of activity at every potential point of transaction capture. Modeling the mixed array of capture technologies employed at central sites, hubs and spokes, branches, ATM and lockbox, enable financial institutions to pinpoint the most profitable RDC deployment modes. This session will highlight the key components that must be included in RDC profitability modeling, and explore RDC techniques that reduce expense while growing deposits and revenue.

### **Be Careful What You Wish For: Managing the Challenges Related to Electronic Bill Payment Adoption** Monday, April 26, 4:30 p.m. - 5:30 p.m. in room 612

Consumer adoption of electronic payment channels and methods - Internet, IVR, e-mail, e-bill, mobile, ACH, debit card, ATM card, credit card - has hit critical mass and surpassed other traditional bill payment channels. In this session, Robert E. Wilson, general manager of Electronic Payment Services, Fiserv; Angeline DePauw, director, Electronic Remittance, Verizon Communications; and Carol C. Horn, supervisor, Credit Policy & Payment Adm, American Electric Power, will discuss how to effectively manage all electronic payment channels to maximize ROI. Attendees will learn best practices for improving electronic payment adoption, how to successfully address the challenges associated with electronic payments and how to provide the right electronic options to best meet the needs of diverse consumer populations.

### **Social Media - The New Face of Payments**

Tuesday, April 27, 10:00 - 11:15 a.m. in room 611

In this session, George Warfel, consulting director for Payments Performance Management at Fiserv, and Terri Bradford, payment system research specialist for the Federal Reserve Bank of Kansas City, will examine what's new in payments convergence, cell phone image capture, cell phone payments, marketing, and the youth, unbanked, and immigrant segments. Attendees will discover connections between these trends by exploring common themes.

### **Now That 50 is the New 30, is Same-Day ACH the "New" Next-Day ACH?**

Tuesday, April 27, 3:15 -4:15 p.m., in room 618-620

For many years, financial institutions have relied on efficient processing and settlement of ACH payments for one and two-day forward payments. In this session, Laura Magazu, product manager, Fiserv; Steven Cordray, retail payments project manager, Federal Reserve Bank of Atlanta; Peter Davey, senior manager, Enterprise Payment Strategy, Capital One; and Nitin Kulshrestha, director, Product Management, PayPal, Inc., will discuss the impact of same-day ACH processing. Panelists will review the impact on originating and receiving banks, implications and expectations of originators, receivers and vendors, as well as how same-day ACH can add value to financial institutions business strategies.

### **The Impact of Billing & Payment on Retention, Customer Satisfaction, Product Usage & Profitability** Tuesday, April 27, 4:30 - 5:30 p.m., in room 608

Countless businesses offer their customers the option to receive and pay bills thru multiple channels and mediums. While cost reductions are often cited as reason enough for offering online billing and payment options, the question of whether

these services can provide more tangible value has lingered. Qwest Communications recently conducted an in-depth quantitative study with Fiserv and Aspen Analytics that evaluated the relative value of all bill payment and bill presentment channels, including paper checks, recurring credit card payments, payments made through the biller direct site, and online bill pay via the bank's website. In this session, Eric Leiserson, senior market analyst for Fiserv, and Kirk Gripenstraw, vice president, Advanced Analytics, Aspen Marketing Services, will explain how the results of this and other studies have influenced the development of companies like Qwest's payment and billing strategies and the value different online payment types and channels bring to corporations. The findings offer the first-of-a-kind view into how billing and payment drive not only cost savings but loyalty, likeliness to pay on time, and overall profitability to billing organizations. Attendees learn what factors impact the choice of payment options and channels, as well as differences in ROI between biller direct and consolidated payment channels.

### **A Decade of Insight: Online Payment Trends 2000-2010**

Tuesday, April 27, 4:30 - 5:30 p.m., in room 613/614

During the past ten years, online bill payment has moved from rarity to routine with each year bringing new challenges and opportunities to increase adoption and drive payment volume. In this session, Geoff Knapp, vice president of Online Banking & Consumer Insights at Fiserv, and Patricia Hewitt, director, Debit Advisory Services, Mercator Advisory Group, share the results of the newly released 2010 Consumer Billing and Payment Trends survey. Discussion will cover online payment trends during the last year and the last decade; growth in adoption; how online bill payment volume compares to other channels; and what consumers like and don't like about receiving and paying bills online. Insights into how to address slowing adoption; suggestions for marketing online bill payment services; and new functionalities, such as payment widgets and person-to-person payments will also be explored.

### **On the Phone & At Home: Consumer Deposit Capture**

Wednesday, April 28, 9:45 - 10:45 a.m., in room 609

The consumer deposit capture stories, like so many in retail payments, pivot on the question of consumer acceptance of the technology. In this session, Rod Springhetti, vice president, Business Planning, Global Payment Solutions, Fiserv; Jim DeBello, Chief Executive Officer, Mitek Systems, Inc.; and John Leekley, founder and Chief Executive Officer, RemoteDepositCapture.com, will provide a case study on the consumer capture experience. Attendees will learn how to succeed in rolling out winning consumer deposit capture program and the opportunities this creates for financial institutions.

### **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. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrated its 25th year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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