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Fiserv Introduces Innovative eMessagingSM Service to Extend Value of Paperless Communications

E-mail communication tool helps billing organizations cut costs and support compliance

BROOKFIELD, Wis., Aug 19, 2009 (BUSINESS WIRE) -- [Fiserv](#), Inc. (NASDAQ:FISV), the leading global provider of financial services technology solutions, today introduced its innovative eMessagingSM Service. [The eMessaging Service](#) enables billing organizations to communicate legal disclosures, regulatory updates and service-related information via e-mail directly to customers who have elected to go [paperless](#) and receive bills electronically. This gives the online consumer a truly paper-free experience and can deliver substantial cost savings to billing organizations. As a complement to eBill Distribution from Fiserv or Biller DirectTM HV from Fiserv, messages sent with the eMessaging Service allow the biller to add branding and personalization with individual names, hyperlinks, logos and graphics, and thus extend their brand to the e-bill experience as they maintain consistent communication with their consumers.

"An e-messaging service provides a value-added capability for billing organizations who want to cut costs and streamline delivery of required service notices, and makes sense for billing organizations," said Bruce Cundiff, director of payments research and consulting, Javelin Strategy and Research. "Using a customizable electronic service and account notification tool ensures billers they are extending the full value of the paperless relationship with their customer to maximize their cost savings."

Depending upon the industry, billing organizations may need to communicate service-related information, or may be required by government regulations or statutes to provide customers with certain account information, such as annual statements, rate changes, disclosures, updates to terms and conditions or privacy policies, account status, collection or disconnection notices, or service advisories.

"More than sixty-four million U.S. households have chosen to pay bills online - and many are converting to paperless billing. Because billing organizations typically send service or regulatory messages to their customers through traditional postal mail, they may not be achieving their paperless cost saving goals," said Michelle Flint, vice president and general manager, Biller Solutions, Fiserv. "The eMessaging Service from Fiserv enables cost savings as we provide a secure way to deliver electronic messages and connect with customers at their preferred touch point - online. This also minimizes dependence on a consumer's physical address and personalizes the communication process."

The eMessaging Service benefits a broad spectrum of billing organizations, specifically credit card companies, utility and energy providers, telecommunication services, mortgage and lending companies, and insurance providers. The eMessaging Service uses the cost effective and efficient e-mail channel in which delivery can be easily tracked, unlike paper mail. As an example, one of Fiserv's current eMessaging Service customers is sending thousands of messages per month on average using the new service, and is realizing an email delivery rate of greater than 99 percent while projecting an annualized cost savings of \$1 million.

For more than 25 years, Fiserv has delivered products that have defined the electronic payment marketplace and have enabled billers to achieve some of the highest e-bill adoption rates in the industry. With the eMessaging Service, billing organizations benefit from Fiserv's market knowledge, operational expertise, commitment to industry-leading quality standards, and ongoing investments to drive innovation and industry transformation.

Biller Solutions from Fiserv is an example of Fiserv's Customer & Channel Management core competency. Fiserv offers a complete portfolio for optimizing bill pay touch points to maximize profitability - including electronic and paper bill production and distribution, on-demand and recurring bill payment (via agent, web, IVR and walk-in channels) as well as e-lockbox and remittance processing. For more information on solutions for billing organizations, please visit www.fiserv.com/billers.

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 celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

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