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## **Sovereign Bank to Use Predictive Modeling from Fiserv to Help Protect Customers**

### **New Module of Financial Crime Manager from Fiserv reduces false positive alerts**

BROOKFIELD, Wis., Jun 10, 2009 (BUSINESS WIRE) -- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Sovereign Bank, a Fiserv client for more than two decades, demonstrated its commitment to protecting its customers from fraud by agreeing to be among the first to leverage the Predictive Modeling platform, part of Financial Crime Manager suite from Fiserv.

"Sovereign has had a long-standing relationship with Fiserv and we continue to work together to provide us with best-in-class risk and fraud management solutions," Jim Zardecki, senior vice president, director of Loss Prevention and Security, Sovereign Bank. "Fiserv understands our data structure and our operational environment, plus their suite of check fraud detection products have a proven track record."

This is one example of Fiserv's leading role in solutions that identify risk and minimize exposure to avoid losses, while providing a strategic view of risk across multiple business channels. Through its core competency of Risk and Compliance, Fiserv is delivering the tools and expertise banks and credit unions require to mitigate multiple types of risk to remain in compliance with the ever changing regulatory environment, while at the same time staying competitive.

Predictive Modeling, a platform from Fiserv, offers Sovereign Bank a progressive step toward enterprise fraud management. The platform has an infrastructure that is expansive to multiple payment types and data inputs, and uses advanced decisioning analytics, which can lead to a 30 to 40 percent reduction in false positive alerts, compared to current outputs. Sovereign's fraud alerts will now be ranked in order of likelihood of fraud, so that users of the platform can easily manage incidents in priority order. The flexibility of Predictive Modeling will allow Sovereign to adjust to emerging fraud trends, policy changes or levels of staffing support.

"Predictive Modeling from Fiserv is an advanced platform that delivers real-time, industry-leading fraud prevention," said John Filby, president, Risk Management Solutions, Fiserv. "Through the combination of rules and analytics we can identify more fraud and materially reduce false positives."

Sovereign has been a Fiserv client for more than 20 years and currently uses the company's Source One Bank Platform, Electronic Banking Services, Loan Servicing Solutions, Loan Fulfillment Solutions and Output Solutions.

### **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 25<sup>th</sup> year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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