



March 15, 2010

American Bank of Texas Now Using ReserveLink, a Deposit Reclassification Solution from Fiserv

Fast implementation allows ABT to fully automate its deposit reclassification processes and generate additional investment income

Brookfield, Wis., March 15, 2010 - Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Sherman, Texas-based American Bank of Texas (ABT), has implemented ReserveLink® from Fiserv to generate additional investment income by enhancing the management of reserve requirements and non-earning assets.

ABT, with \$1.1 billion in assets, was previously utilizing a different deposit reclassification solution which had stopped working and was no longer being supported by its vendor. "We needed a replacement and needed it implemented quickly," said Rich Bateman, core systems administrator, American Bank of Texas. "Within one week, Fiserv was able to implement the ReserveLink solution and allow us to immediately optimize our reserves and automate our deposit reclassification processes. Plus, Fiserv was able to integrate with our AS/400 platform---fully automating the process, creating a true 'lights out' solution."

An example of the Fiserv core competency in payments, ReserveLink is a multi-platform software application that enables reserve reduction through deposit reclassification. By sweeping transaction account balances into non-transaction accounts, ReserveLink transforms idle funds (non-interest bearing Fed account balances) into investment dollars. A scalable, easy to implement solution, ReserveLink provides the highest sustained sweep efficiency on the market today and is fully compliant with the Federal Reserve's recent guidance on deposit reclassification. ReserveLink is core agnostic and is the only deposit reclassification to be endorsed by the American Banking Association.

"Like American Bank of Texas, many community banks are re-evaluating their deposit reclassification systems due to recent changes to Federal Reserve guidelines. During this due diligence process, banks discover the efficiency benefits of ReserveLink compared to traditional PC based solutions that require daily interaction from staff," said Brian Jorgenson, director of Cash and Logistics Product Management, Fiserv. "ReserveLink from Fiserv is fully compliant with these new guidelines and typically achieves sustained sweep efficiency in excess of 90 percent, outperforming other deposit reclassification systems."

American Bank of Texas also uses Merchant Source Capture™ and Consumer Source Capture solutions from Fiserv.

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.

For more information contact:

Media Relations:

Julie Nixon
Public Relations Manager
Financial Institution Services
Fiserv, Inc.
678-375-3744
julie.nixon@fiserv.com

Additional Fiserv Contact:

Wade Coleman
Director

Fiserv, Inc.
678-375-1210
wade.coleman@fiserv.com