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Fiserv's IPS-Sendero Unit Announces New DecisionServ Release; Matrix Bancorp Inc. Selects IPS-Sendero for DecisionServ Version 1.30

ATLANTA--Aug. 17, 2005--Fiserv, Inc. (Nasdaq:FISV) said its IPS-Sendero unit, a provider of technology solutions and education for strategic balance sheet, profitability and corporate performance management, has introduced DecisionServ Version 1.30 for financial services companies and also announced that Matrix Bancorp Inc. (Nasdaq:MTXC) has selected the new release for its use.

DecisionServ Version 1.30 allows users to calculate the Option Adjusted Spread (OAS) given the value of any segment of their mortgage assets. The OAS model in DecisionServ is generated from the LIBOR (London Inter Bank Offering Rate) Market model. DecisionServ also provides risk measures such as Duration/Convexity and option cost of mortgage assets, as well as extensive reporting of model variables for each path of the simulation.

DecisionServ's flexible aggregation process allows users to pool loan level records by user selected fields, and can be run at the pool or loan level based on user preference. DecisionServ can also value derivative instruments used to hedge mortgage assets.

"We are really excited about the option pricing version of the IPS-Sendero model," said Mark Garland, senior vice president of Matrix Bancorp. "While it includes an excellent yield curve model and adopts the big commercial prepayment models, the real advantage is a very easy aggregation function. This feature will allow users to better document and monitor risk and take advantage of inefficiencies in the market."

Danny Baker, chief technology officer of IPS-Sendero, said, "DecisionServ also supports a variety of non-standard loan types that include payment cap products, interest only and negative amortization loans. Version 1.30 is a value-add for our clients such as Matrix Bancorp."

IPS-Sendero is a business unit of Fiserv, Inc. and a provider of technology solutions and education for asset liability management, profitability measurement, mortgage analytics, and financial management and planning. Financial institutions of all types use IPS-Sendero products and services to help manage balance sheet risk, measure and manage profitability, develop budgets and forecasts, and produce information needed for sound decision-making. More than 3,400 organizations in 56 countries have licensed 7,800 IPS-Sendero products through the company's headquarters in Atlanta and its global offices. More information about IPS-Sendero is available at www.ips-sendero.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.