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Fiserv Expands Solutions for HSAs, HRAs and FSAs; Acquisition of Innovative Technology Developer CareGain Will Lead Efforts

BROOKFIELD, Wis.--Jan. 9, 2006--Fiserv, Inc. (Nasdaq:FISV) announced today the acquisition of CareGain, Inc., which will serve as a key element of Fiserv's solution set for health plans and financial institutions to help them manage consumer-directed health plans and related healthcare spending accounts. Financial terms of the transaction were not disclosed.

CareGain offers an effective, fully integrated approach to administering consumer-directed healthcare accounts such as health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement accounts (HRAs). The power of these consumer-directed healthcare tools can have a positive effect on controlling healthcare costs by providing plan design flexibility for employers and insurers and better empowering consumers to deal with the rising cost and complexity of managing their healthcare expenses. The CareGain technology provides health plan administrators a fully integrated platform and offers consumers easy access to timely and relevant information. CareGain will operate as a business unit of Fiserv Health, which provides health plan administration and business process outsourcing services to employers and health plans.

"We believe consumer-directed health plans will continue to increase in popularity as employers and consumers look for better ways to control the escalating cost of healthcare. However, these new plans are complex to administer and, by the very nature of the choices that must be made, can be confusing to consumers. Through its powerful technology, CareGain allows health plans to effectively and efficiently administer plans featuring HSAs, HRAs and FSAs, while providing plan members a positive experience," said Jeff Yabuki, president and chief executive officer of Fiserv. "We at Fiserv are uniquely positioned to help accelerate the eventual confluence of health and wealth in this country. The addition of CareGain is an important step in easing the way for health plans and financial institutions to better work together for the benefit of consumers."

CareGain's DefinedCare[®] Platform enables health plans to address multiple areas of cost containment through the use of best-of-breed information technologies and applications, and can be seamlessly integrated into existing systems. The platform is flexible enough to enable health reimbursement account-, health savings account- and flexible spending account-based plan designs. The solution provides connectivity to online disease management and cost comparison tools, pharmacy benefit managers and multiple financial services.

"CareGain's highly customizable consumer-directed healthcare products are an important addition to the core banking, healthcare transaction processing and payment solutions we offer our clients," said Yabuki. "It gives us another important way to differentiate our solutions to financial institutions, insurance companies and employers while enhancing the experience for their ultimate consumers." Fiserv will offer the DefinedCare Platform as a license, in a fully hosted environment or as a complete outsourced solution.

"CareGain, Inc. was founded in 2001 to help bring consumerism to the healthcare sector. Since then, we've played an important role in advancing the most innovative health plan designs, including health reimbursement accounts and health savings accounts," said David Lenihan, chief executive officer of CareGain. "CareGain's DefinedCare Platform is flexible enough to accommodate multiple account types working together, including HRA and FSA to HSA rollovers. With the anticipated growth in consumer-directed health plans and possible future legislative changes, this functionality will be an even more important and necessary element of comprehensive consumer-directed offerings. Combined with the financial services experience and resources of Fiserv, CareGain will remain at the leading edge of consumer-directed healthcare by bringing enhanced features to the marketplace."

CareGain enables health plans to flexibly, rapidly and cost-effectively create and administer consumer-directed health plans, while leveraging their own internal systems and infrastructure. The company's platform enables sophisticated plan designs through the use of multiple account structures. CareGain is based in East Windsor, N.J., and is a Solutions Partner of America's Health Insurance Plans (AHIP). CareGain can be found on the Internet at www.caregain.com.

Fiserv Health provides a full array of integrated health plan management, claims processing and administration services for self-funded medical, dental, vision and disability plans. Fiserv Health offers health plan management, pharmacy benefits management and business process outsourcing services to self-funded commercial and government employers and health plans. In addition to CareGain, the Fiserv Health group also includes Innoviant, a pharmacy benefits administrator; Avidyn

Health, a care management company; ppoONE, a claim re-pricing and data management organization; JW Hutton, a subrogation and overpayment recovery organization; and Fiserv Health Plan Management, administration, management and consultation services for health plans. Fiserv Health also includes Third Party Solutions, a workers compensation pharmacy program; DirectCompRx, pharmacy care management; and Innoviant Pharmacy, a mail-order fulfillment company. Find out more about Fiserv Health at www.fiservhealth.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 and 2005 FinTech 100 surveys by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.