

PCS Unit of Fiserv Teams With InsightAmerica to Fight Identity Fraud and Reduce Financial Risk for Banks; New Identity Verification Solution is Vital to Fraud Prevention

SIOUX FALLS, S.D.--April 18, 2005--The Precision Computer Systems (PCS) unit of Fiserv, Inc. (Nasdaq:FISV) and InsightAmerica today announced an agreement to offer a solution that verifies customer identities before a financial institution provides services.

InsightID, a powerful identity verification solution, provides sophisticated access to billions of public records from dozens of sources to authenticate a customer's identification. PCS, a top provider of core banking technology, and InsightAmerica, a leader in risk mitigation tools, formed this alliance to help prevent fraud losses associated with identity theft.

"Fraud prevention continues to be a priority for bank technology strategies across the nation," said PCS President Mark Blankespoor. "In addition to losses incurred due to fraudulent activity, regulatory penalties can also impact the bottom line. This solution helps alleviate the financial risks our clients face every day."

InsightID provides immediate feedback for new accounts staff to verify a customer's identification by cross-referencing given information (e.g., name, address and Social Security Number) against data from public information databases. The module's analytics recognize inconsistencies that might indicate fraud.

"InsightID simplifies decision-making and enhances customer service for our clients," added Blankespoor. "It also complements our suite of products with its secure, fast and easy navigation."

Integrated into PCS's Deposit Platform, InsightID will be made available to PCS's client base of more than 750 financial institutions later this year.

In addition to checking identity information, InsightID also aids with USA PATRIOT Act compliance by validating a customer's identification against numerous government watch lists, including OFAC (Office of Foreign Assets Control).

"We're excited to join forces with PCS," said InsightAmerica President and founder Lee Sands. "By incorporating identity verification with InsightID during the new account process, bankers will protect themselves from identity theft fraud losses."

Since its founding in 1994, InsightAmerica has become a leader in providing sophisticated access to public record information. InsightAmerica offers a suite of industry-customized, easy-to-use, analytically enhanced solutions built on low-cost, open-standards hardware and software. With reliable access to hundreds of national and state-specific databases, including identity data, property, addresses, phone numbers, motor vehicle and criminal records, InsightAmerica provides the broadest access to data in both real-time and batch mode. InsightAmerica is located near Denver, Colo. For more information about InsightAmerica's solutions, visit www.insightamerica.com.

Precision Computer Systems (PCS), a unit of Fiserv, Inc., is headquartered in Sioux Falls, S.D., and PCS Vision is its flagship system. The system is complemented with a fully integrated suite of optional modules including Internet banking, document management and imaging, platform systems, risk management and marketing applications. PCS provides both inhouse and managed resource solutions to banks ranging from de novo to multi-billion in assets. A reputation for software service and reliability contribute to the company's 99 percent annual client retention rate. PCS can be found on the Internet at www.pcsbanking.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.