

November 18, 2008



## **Fiserv Delivers New Standard for Online Banking with Online Advantage**

**Award-winning solution helps financial institutions stimulate avid usage of online channel, while generating immediate revenue opportunities for banks and credit unions**

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ:FISV), a leading provider of information technology services to the financial industry, today launched Online Advantage<sup>(TM)</sup>, a revolutionary online banking solution that has already won industry attention for its ease of use for consumers and revenue opportunities for financial institutions. Online Advantage seamlessly integrates all commonly viewed account information--electronic bills and payments, account balances, transfers and personal money management tools -- onto a single screen for easy access and a more personalized and compelling consumer experience.

The new solution leverages the best of the industry-leading aspects of Corillian's online banking and CheckFree's bill payment services to help financial institutions further expand online interactions and deepen customer relationships. Fiserv acquired both Corillian and CheckFree in December 2007. As an enhanced online destination for consumers, Online Advantage can help financial institutions increase profitability in the online channel through a compelling online experience that encourages repeat visits, effective targeted online cross-sell and up-sell campaigns, and new revenue generating services.

"Fiserv is fundamentally changing how consumers interact with their financial institution by blending the most desired functionality for online financial services with our unrivaled usability, self-service features and online financial management tools," said Todd Leshner, division president, Fiserv Electronic Banking Services. "Online Advantage is the culmination of our vision to bring the best of online banking and bill payment together, along with data analytics, in a seamless solution to help financial institutions grow online adoption and customer retention, deepen their share of wallet and increase profitable relationships through a rich, integrated online user experience."

As part of the solution's development, Fiserv conducted extensive consumer research, segmentation models and usability testing to uncover what consumers find most appealing when managing finances online. When surveyed, consumers expected their online bank to provide them with a personalized experience, based upon their past behaviors and customer data and they wanted the ability to customize their own online experience to make it more efficient and useful. To deliver this, Online Advantage leverages Microsoft Silverlight<sup>(TM)</sup> Rich Internet Application technology and Web 2.0 functionality for a unique and personalized

banking experience that simplifies the user experience by delivering information just in time when the consumer needs it, in an interactive and compelling way.

"Microsoft is uniquely positioned to help financial institutions innovate the consumer experience by transforming their businesses to better attract and retain customers through a highly personalized connected experience," said David Vander, Banking Industry manager, Worldwide Financial Services, Microsoft Corporation. "Financial institutions today are placing more importance on these objectives, and Fiserv's Online Advantage provides an excellent example of a next-generation online banking solution that delivers on this approach."

Traditionally, consumers have navigated through various screens and links within their financial institution's Website to view account balances, pay bills, make transfers or utilize personal financial management tools. For the first time, Online Advantage enables consumers to access more than 90 percent of online banking activities, including bill pay, e-bills, budget forecasting, personal money management and account transfers all on a single, convenient overview page.

Online Advantage is available today in an ASP solution, and a licensed software version will be launched in the first half of 2009. Online Advantage leverages existing features and services from Corillian and Fiserv to allow financial institutions to offer:

- Personal Money Management Tools - Enable customers to manage their finances through monthly, weekly and daily calendar views, and set and track financial goals via spending charts.
- Remote Deposit Capture -Receive funds more quickly by scanning checks from home and remotely depositing into accounts.
- Family Banking - Users will be able to implement entitlement rules with customizable levels of access for multiple users.

Fiserv's online channel optimization approach is built to assist financial institutions in delivering a rich, intuitive and secure online banking experience. With Online Advantage, financial institutions will enhance up-sell and cross-sell revenue opportunities by leveraging data compiled from each customer's core online banking and bill payment activities. This data will enable financial institutions to deliver information relevant to the financial task a consumer is performing at that specific moment on screen. For example, a financial institution could deliver a high yield money market account offer just as the consumer is transferring money to an external account.

Online Advantage has already gained industry recognition when previewed at the Finovate 2008 conference in October. Based on voting among more than 400 bankers, members of the press, technology executives, venture capitalists and analysts attending the conference, Online Advantage was recognized with a "Best of Show" award.

For more information about Online Advantage, visit [www.checkfree.com](http://www.checkfree.com).

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial industry. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), software and systems solutions. Headquartered in Brookfield, Wis., the company is the leading provider of account processing solutions for U.S. banks, credit unions and thrifts with more than 6,000

clients worldwide. InformationWeek magazine selected Fiserv as the top ranked company in the Banking and Financial Services category, and chose Fiserv No.4 overall on the 2008 InformationWeek 500. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2008, 2006, 2005 and 2004 FinTech 100 surveys. For more information, please visit [www.fiserv.com](http://www.fiserv.com).

The names of actual companies and products mentioned herein may be the trademarks of their respective owners.

FISV-G

Source: Fiserv, Inc.