

June 29, 2011



Fiserv Agrees to Acquire CashEdge to Advance Its Digital Payments and Channel Strategies

Acquisition expected to provide Fiserv clients with new capabilities and to accelerate the adoption of financial institution-centric person-to-person payments

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that it entered into a definitive agreement to acquire CashEdge Inc., a leading provider of consumer and business payments technologies, for \$465 million. The acquisition is expected to accelerate Fiserv's digital payments and channel strategies. Fiserv expects that the transaction will be neutral to adjusted earnings per share in 2011 and accretive to adjusted earnings per share in 2012.

CashEdge adds to Fiserv's capabilities in areas such as account-to-account transfer, account opening and funding, data aggregation, small business payments, and person-to-person (P2P) payments. Both companies are in-market today with financial institution-centric P2P services that enable payments to be made from one account to another, Fiserv with ZashPay^(R) and CashEdge with Popmoney^(R). This combination should accelerate Fiserv's ability to provide new capabilities such as P2P money request, and small business electronic invoicing and remittance.

"CashEdge provides an attractive suite of solutions to further enable the delivery of a highly differentiated payments experience for financial institutions and their customers, as well as accelerate the coming P2P movement," said Jeffery Yabuki, President and Chief Executive Officer of Fiserv. "CashEdge brings a strong and knowledgeable team that has a well-deserved reputation for innovative product development and delivery excellence. Importantly, we share a common vision for new payment solutions enabled by a financial institution-centric platform."

"At CashEdge, we have built a strong business delivering innovative payments and data aggregation solutions to financial institutions. We are delighted to be joining the Fiserv family. It represents a very natural next step and exciting growth opportunity for our clients, our people and our products," said Sanjeev Dheer, Co-Founder, Chief Executive Officer and President of CashEdge. "Additionally, we believe that the payments industry has reached a pivotal point in the evolution of consumer and small business payments, and the merger of our efforts will significantly enhance our ability to deliver innovative solutions to our financial institution clients."

CashEdge provides services to more than 500 clients, including many of the nation's largest banks. The transaction is expected to expand Fiserv's workforce in the United States and

India.

The combination of Fiserv and CashEdge is expected to expand the broad range of digital payments services that financial institutions can offer to consumers and businesses that want the ability to transact anytime, anywhere. These value-added services will also create potential opportunities for financial institutions to generate additional fee revenue.

The transaction is currently expected to be completed by September 2011, subject to regulatory approvals and customary closing conditions.

Additional information about the transaction is available at www.fiserv.com.

About CashEdge

CashEdge is the leading provider of innovative payments and aggregation solutions to financial institutions. These include Popmoney^(R) person-to-person (P2P) payments, "me-to-me" account transfers, account opening and funding, small business invoicing and payments, and financial account aggregation.

The Company is headquartered in New York City with offices in Silicon Valley and India. For more information, visit www.cashedge.com or www.popmoney.com.

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. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

Cautionary Statement Regarding Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Statements can generally be identified as forward-looking because they include words such as "believes," "anticipates," "expects," "could," "should" or words of similar meaning. Statements that describe the company's future plans, objectives or goals are also forward-looking statements. Forward-looking statements are subject to assumptions, risks and uncertainties that may cause actual results to differ materially from those contemplated by such forward-looking statements. The factors that may affect the company's results include, among others: the occurrence of any event, change or other circumstances that could give rise to the termination of the merger agreement; the conditions to the completion of the transaction may not be satisfied; the regulatory approvals required for the transaction may not be obtained on the terms expected or on the anticipated schedule; the possibility that the parties may be unable to achieve expected results of the merger within the expected time-frames or at all; integration may be more difficult, time-consuming or costly than expected; revenue following the transaction may be lower than expected; operating costs, customer loss or business disruption (including, without limitation, difficulties in maintaining relationships with employees, customers, clients or suppliers) may be greater than expected following the transaction; the retention of certain key employees; the impact on the company's business of the current state of the economy, including the risk of reduction in revenue resulting from decreased spending on the products and services that the company offers or from the elimination of

existing or potential clients due to consolidation or financial failures in the financial services industry; legislative and regulatory actions in the United States, including the impact of the Dodd-Frank Wall Street Reform and Consumer Protection Act and related regulations, and internationally; changes in client demand for the company's products or services; pricing or other actions by competitors; the impact of the company's strategic initiatives; the company's ability to comply with government regulations, including privacy regulations; and other factors included in the company's filings with the SEC, including its Annual Report on Form 10-K for the year ended December 31, 2010 and in other documents that the company files with the SEC. You should consider these factors carefully in evaluating forward-looking statements, and are cautioned not to place undue reliance on such statements. The company assumes no obligation to update any forward-looking statements, which speak only as of the date of this press release.

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Source: Fiserv, Inc.