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Risk Office from Fiserv Growing; Helping Clients Reduce Dollar Fraud Losses by an Average of 40 Percent

- Risk Office increased 56 percent in new clients since the beginning of 2011
- Average fraud loss basis points is 58 percent less than industry standard for Risk Office clients

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that its Risk OfficeSM credit, debit and prepaid card investigative and consultative service experienced a 56 percent increase in new clients in 2011.

Within the first year of enrollment, certain financial institutions that utilize Risk Office have seen their dollar fraud loss reduced by an average of 40 percent. Risk Office subscribers also report an average of 58 percent less basis points of fraud than the industry standard.

"We first employed the services of Risk Office from Fiserv in August 2009 when our entire community fell victim to a smishing attack," said Karrie J. Parker, vice president of eCommerce, The Fauquier Bank. "The smishing text messages informed cell phone users in our area code that their debit cards had been de-activated and provided instructions to 'remedy' the situation. Risk Office was quick to analyze and identify the origination point of subsequent fraudulent activity. Our risk analyst drafted and applied custom rules to our card base, stopping the fraudsters almost immediately. This saved our cardholders and the bank hundreds of thousands of dollars."

Risk Office from Fiserv provides clients with risk management consultation services and direction to help clients protect, detect and respond to their credit, debit and prepaid card fraud risk exposure. Risk Office functions as a virtual extension of a financial institution's risk team. Clients can communicate directly with certified fraud analysts to receive real-time support in identifying root causes of fraud as they arise and to help determine the best solutions and strategies to mitigate their exposure.

"Risk Office products are highly effective tools for combating fraud, protecting customers and controlling exposure to loss for the bank," said Parker. "Risk Office analysts are vigilant and proactive. They have become our EFT security partners, contributing to a savings of more than \$224,000 in prevented fraud – real-time transactions denied due to confirmed fraud cases."

Risk Office clients also have access to insight and support from Fiserv, including investigative services, consultative services, monitoring and reporting services, rule

management services, card management services and an annual risk assessment. Risk Office from Fiserv takes action on a client's behalf and can help them swiftly mitigate risk. The Risk Office team can proactively monitor cases and help clients solve fraud issues quickly and resolutely, minimizing loss.

Part of the Fiserv core competency in risk and compliance, Risk Office is part of a comprehensive risk management toolkit that includes multiple solutions that are proactive, client-focused and integrated. Financial institutions seeking to reduce their fraud losses and obtain staffing support from risk management experts can get more information by contacting risk_investigations@fiserv.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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