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Fiserv Launches New Consulting Initiative Designed to Help Banks Improve Profitability and Efficiency of Commercial and Small Business Lending

- Business Lending Strategy designed for regional and community banks
- Fiserv consultants conduct an in-depth review followed by strategic and operational recommendations

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced a new offering designed to help regional and community banks improve the efficiency and profitability of their commercial and small business lending products and processes.

The Business Lending Strategy from Fiserv begins with Fiserv consultants conducting an in-depth review of a bank's commercial lending business. Based on this strategic and operational review, Fiserv then provides recommendations for new or improved credit products and processes, improved pricing for business growth, process automation opportunities and enhanced credit policies and underwriting parameters for improved efficiency, credit performance and control.

The review and recommendations from Fiserv utilize the company's expertise in commercial and small business lending to advance important institutional objectives, including improvements in commercial and small business market share, enhanced profitability and greater efficiency in lending processes.

In addition to the expertise of the Fiserv consultants, the Business Lending Strategy program draws on the expertise of several Fiserv business units including:

- Bank Intelligence Solutions from Fiserv combines financial analysis, market analysis and expert advice into a suite of automated decision tools to help identify the right strategies for financial institutions.
- Lending Solutions from Fiserv offers real-time solutions that automate and consolidate the workflows and processes associated with underwriting, processing and servicing loans of all types including mortgages, home equity loans and lines of credit; installment, auto or small business loans; or captive financing
- Account Processing from Fiserv helps banks create a reliable platform to reduce risk and drive efficiency using all channels of banking activity.

“For regional and community banks, the small business segment is a unique class of commercial customers which is critical for achieving growth in market share, revenue and profitability. Today, these banks are facing increasing competition from larger financial institutions, and in order to compete and grow, they must be able to efficiently deliver small business customers the right products at the right price,” said George Noga, senior vice president and managing director, Revenue Enhancement, Fiserv.

“To help banks meet this challenge, the Commercial and Small Business Lending Product and Process Review bring together many Fiserv strengths, including our extensive experience in commercial lending operations, product management, policy and technology. It also utilizes our consultative and technology solutions to enable our banks to better pursue and seize commercial and small business banking opportunities in their respective markets,” Noga continued.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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