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Early Warning and Fiserv Extend Reach of Real-Time P2P Payments to Thousands of Financial Institutions and Millions of People

Strategic alliance to provide ubiquitous, frictionless person-to-person payments

SCOTTSDALE, Ariz. & BROOKFIELD, Wis.--(BUSINESS WIRE)-- Early Warning, the industry leader in real-time payments, authentication and risk mitigation, and Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced a strategic alliance to extend the availability of real-time person-to-person (P2P) payments. The combination of the largest bank-owned digital payments network with the leading provider of financial institution based P2P services will broaden consumer access to compelling, secure, real-time P2P payment capabilities.

The P2P payments landscape is competitive and highly fragmented. People want to be confident that when they send money, it will get to the intended recipient, and get there quickly. This requires reach and connectivity across all consumers, regardless of where they bank. As the leading full-service financial institution P2P technology provider, Fiserv is the first to partner with Early Warning as the company drives toward ubiquity. Together, Fiserv and Early Warning reach more than 6,000 banks and credit unions, including the 40 largest financial institutions in the U.S. and thousands of mid-size and community financial institutions.

Through the collaboration, Fiserv will market Early Warning's real-time P2P solution, expanding the reach of seamless money movement across thousands of financial institutions and millions of people. The solution enables financial institutions to offer consumers a safe, innovative, real-time P2P payment experience, and helps financial institutions remain at the center of their customers' financial lives.

"Our mission is to enable all banks and credit unions to offer a broad range of real-time payment solutions to their customers," said Paul Finch, CEO of Early Warning. "Our relationship with Fiserv will expand our ability to deliver Early Warning's trusted and secure payments solutions through financial institutions of all sizes nationwide."

Fiserv and Early Warning have a long-standing relationship, and in late 2015 announced [a partnership to facilitate real-time bill payment and deposit capabilities](#). Now, in addition to its Popmoney® personal payments service, Fiserv will offer its financial institution clients access to Early Warning's P2P payment solution via the NOWSM Network from Fiserv. The NOW Network connects financial institutions, billers, small businesses and consumers to

enable the exchange of money and information instantly (or at any speed), creating an integrated payment experience. Fiserv will be the first to provide a turnkey solution of the new Early Warning P2P service, making participation in the network and the service simple and feasible for financial institutions of all sizes.

“People want speed, ease and convenience, and when it comes to sending and receiving money, they need solutions that can move funds at the speed of life,” said Mark Ernst, Chief Operating Officer, Fiserv. “It’s natural for people to turn to their bank or credit union when they want to make a payment, and their expectations for those financial experiences have never been greater. We are collaborating to deliver technology solutions with a common user experience that will simplify and accelerate everyday money movement.”

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today – financial services at the speed of life. Learn more at TheSpeedofLife.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a global leader in financial services technology. Fiserv is a FORTUNE 500 company and this year was honored to be named a FORTUNE magazine's World's Most Admired Company for the third consecutive year. In 2015 the company was recognized among Forbes magazine's America's Best Employers. For more information, visit Fiserv.com.

About Early Warning

Early Warning is creating the future of payments by delivering innovative payment and risk solutions to financial institutions nationwide. For over 25 years, Early Warning has been a leader in financial technology that protects and advances the global financial system. Learn more at www.earlywarning.com.

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