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Union Bank Chooses CheckFree RXP for Electronic Bill Payment

- CheckFree RXP will enable electronic bill delivery and payment through online and mobile banking
- Customers will be able to receive electronic bills (e-bills) from nearly 500 companies and will have access to faster payment capabilities
- The bank will also use CheckFree Builder to deliver a customized user experience

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced Union Bank, N.A.

(Union Bank) has selected CheckFree® RXP® to enable electronic bill delivery and payment via their online and mobile banking channels. Union Bank is the primary subsidiary of UnionBanCal Corporation, a financial holding company with assets of \$97 billion, and is a member of the Mitsubishi UFJ Financial Group (NYSE:MTU), one of the world's largest financial organizations.

"With CheckFree RXP, Union Bank can deliver capabilities, such as faster payments and e-bills, that compel adoption and usage of electronic bill payment among consumers," said Rahul Gupta, group president, Digital Payment Solutions, Fiserv. "Usability and accessibility are the keys to driving bill payment adoption, and Union Bank will deliver both with the integration of CheckFree RXP into their online and mobile banking services."

CheckFree RXP leverages the Fiserv biller network to enable electronic bill payment, connecting thousands of businesses to financial institutions and consumers. The Fiserv network also enables the delivery of e-bills from nearly 500 national and local businesses, such as utility, mobile phone and credit card companies. These data fed e-bills give consumers access to their bill details through the bank's billpay service, automating the bill payment process and eliminating the need to visit multiple websites to see and pay bills.

The "Payment Assistant" within CheckFree RXP will make it easy for Union Bank customers to receive, view and pay all their bills in one place. Customers will retain control over the payment process by choosing the date they want their bill to be paid from an interactive calendar. Customers will also enjoy faster payment delivery, as most payments made via CheckFree RXP can be delivered the next business day or the same day. Most payments and accompanying data sent via CheckFree RXP are delivered electronically, resulting in more accurate payments which can improve operational efficiency for the bank.

Union Bank will also be using the CheckFree® Builder® web services API from Fiserv, which will allow them to customize the bill payment user interface. CheckFree Builder will also

facilitate the integration of CheckFree RXP into the bank's online and mobile banking services.

About UnionBanCal Corporation & Union Bank, N.A.

Headquartered in San Francisco, UnionBanCal Corporation is a financial holding company with assets of \$97 billion at December 31, 2012. Its primary subsidiary, Union Bank, N.A., is a full-service commercial bank providing an array of financial services to individuals, small businesses, middle-market companies, and major corporations. The bank operated 447 branches in California, Washington, Oregon, Texas, Illinois, and New York as well as two international offices, on December 31, 2012. UnionBanCal Corporation is a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc. Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world's largest financial organizations. Visit www.unionbank.com for more information.

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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