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Integration Between the Automotive Loan Origination System from Fiserv and Open Dealer Exchange Streamlines Lending Process

Brookfield, Wis., October 12, 2010 - [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that its Automotive Loan Origination System (LOS) will integrate with Open Dealer Exchange, LLC. Open Dealer Exchange, a joint venture between dealer software providers Automatic Data Processing, Inc. (NASDAQ: ADP) and The Reynolds and Reynolds Company, provides indirect automotive finance sources the ability to improve origination and funding efficiencies in the dealer's transactional finance desktop. The integration of Open Dealer Exchange with the Auto LOS will give Fiserv clients an extended range of alternatives for automating the exchange of credit and contract information, as well as new markets for dealers.

"Open Dealer Exchange has made the line of communication between dealer and lender more instantaneous and easier to navigate," said Pete Radike, product manager, Origination and Automotive Solutions for Fiserv. "By partnering with them, Fiserv is ensuring that our lending clients have a seamless automotive origination and funding experience."

Open Dealer Exchange addresses four key communication points within dealers' point-of-sale systems: credit applications, contract data validation, eContracting and funding packet distribution. By utilizing this technology, Fiserv clients can achieve a more streamlined workflow and quality improvements through the automated exchange of an extended set of data. Specifically, this will give Fiserv Auto LOS clients the following benefits:

- | The ability to electronically process Credit Applications and send a decision back to automotive dealers in real-time, expediting the credit decisioning process.
- | The ability to send and receive real-time messages to enhance communication between the lender and the dealer.
- | The capability for a dealer to validate a contract to ensure it meets all legal and lender requirements before the contract is signed by the customer.
- | The ability to send various contract statuses and validate contract content once a decided credit application is checked into funding, ensuring the deal structure matches the approved credit decision.
- | Access to a nightly batch dealer feed is provided, so lenders can add or update dealer information.

"We know that streamlining the process between lender and dealer is key to enhancing the automotive finance process," said Marty Zwolan, vice president of Sales and Marketing for Open Dealer Exchange. "This integration with Fiserv is just one more way we are making the process better for lenders and dealers."

About Open Dealer Exchange, LLC

Open Dealer Exchange enables providers and finance sources to embed their offerings into point-of-sale (POS) systems used by automotive dealers to conduct business both in the showroom and the business office. A joint venture between [Automatic Data Processing, Inc.](#) (ADP) and [The Reynolds and Reynolds Company](#), Open Dealer Exchange exists to improve the overall F&I process within automotive retailers throughout the United States and Canada. For more information on Open Dealer Exchange, please visit www.OpenDealerExchange.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.

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