



March 31, 2011

Fiserv to Share Insights and Research at NACHA Payments 2011

Brookfield, Wis., March 31, 2011 - NACHA Payments Booth #400 - [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Fiserv thought leaders will present multiple sessions during the [Payments 2011](#) conference, hosted by [NACHA](#), the electronic payments association, in Austin, Texas, April 3-6. The sessions will examine a range of issues affecting the payments space, including: the importance of innovation in next generation social and mobile payment options; how banks can retain the payments franchise despite a surge in non-traditional competitors; and how to optimize the recent influx in cash use. In doing so, Fiserv will share primary research and insights, and co-present with leading industry analysts, clients and other industry leaders. Fiserv is a leader in payments, managing more than 20 billion digital transactions in 2010. As such, Fiserv offers solutions for optimizing all aspects of the payments mix to help financial institutions create efficiency and drive growth.

In chronological order, Fiserv presentations at Payments 2011 include:

Optimizing Electronic Billing & Payment Channels

Monday, April 4, 8:15 - 9:15 a.m.

- | Joan Skibinski, Senior Marketing Manager, Allstate Insurance Company
- | Lori Stepp, Managing Executive, E-bill Adoption, Fiserv
- | Murali Subbarao, Founder and Chief Executive Officer, Billeo, Inc.

Today's consumers are looking for hassle free ways to transact business with their billers. Businesses that are able to anticipate and successfully deliver on consumer needs will continue to drive consumers to lower cost billing and payment methods. In this session, presenters will examine how effective collaboration across multiple areas, including third party vendors, can drive creative and dynamic solutions leading to top quartile results. Industry leaders will highlight the benefits of presenting a diverse payment and billing strategy and how single sign on, targeted marketing and other strategic initiatives can help optimize electronic billing and payment adoption.

Charting a Course to Mobile Payments: Exploring the Role of Financial Institutions

Monday, April 4, 11:30 a.m. - 12:30 p.m.

- | Calvin Grimes, Mobile Solutions Manager, Fiserv
- | Emmett Higdon, Senior Analyst, Forrester Research Inc.

Although the path to mobile payments in the U.S. will likely be a winding one, growing interest in this area is indisputable. Most research to date has focused on potential consumer demand for these services. But are financial institutions poised to support mobile payments? In the rapidly maturing mobile market, it isn't too soon for financial institutions to develop a mobile payments strategy. Institutions that choose not to may risk being left out as third parties take the lead. This session explores the mobile payments strategies and practices of the country's leading financial institutions, reviewing results of a survey of mobile channel executives at the top 40 U.S. banks and 15 largest credit unions. The survey results delve into the drivers behind both mobile banking and payments, including barriers to adoption and use, mobile investment priorities, who is offering what, and what the future holds.

Controlling the Cost of Cash in the New World Order

Monday, April 4, 11:30 a.m. - 12:30 p.m.

- | Louis Layton, Product Manager, Cash Treasury Solutions, Fiserv
- | James Poteet, Vice President, Product Management & Development, Brinks

The recession has changed consumer behavior. Consumers have lost both the desire and ability to spend what they don't have, which has caused the use of cash around the globe to surge 20 to 25 percent, forcing banks to think of new ways to optimize their management of cash. Cash supply chain management has become increasingly important to not only facilitate customer access to cash at all contact points but to also balance customer cash demand with the cost of supplying cash to

outlets. In this session, presenters will examine current cash use trends and what this surge means for banks.

The Coming Payments War: Recapturing the Payments Franchise

Tuesday, April 5, 10:00 - 11:15 a.m.

- | Richard R. Oliver, Executive Vice President, Federal Reserve Bank of Atlanta
- | George Warfel, Consulting Director, Payments Performance Management, Fiserv

PayPal, Obobay, Amazon and others have taken payments traffic away from banks and the problem is intensifying. Providers of alternative payments platforms are starting to equip application developers with access to their platforms by way of software development kits, certification and support. But the ingenuity of others does not need to render banks defenseless. By acting swiftly to fortify their current payments products offerings and, most importantly, by adding mobile and social site payment options, banks can thwart the competition. To recapture the space, banks will need new technologies, a streamlined supply chain, and a strategy based on the knowledge of what attracts customers to the non-bank alternative payments systems. In this session, presenters will explore banks' historic advantage in payments, what the non-bank companies saw that made this space attractive, and how banks can take back the payments franchise. .

Getting to Know All About Gen Y

Wednesday, April 6, 9:45 - 10:45 a.m.

- | Geoffrey Knapp, Vice President, Online Banking & Consumer Insights, Fiserv
- | Mark Schwanhauser, Senior Analyst, Multichannel Financial Services, Javelin Strategy & Research

This session will offer insights from a cross-generation survey of consumers, including those of Gen Y, and answers such questions as: Is Gen Y worth targeting by financial institutions given that they conduct fewer financial transactions than older generations? If so, which services should financial institutions target first? How different are the members of each generation in terms of current and projected financial product usage, online and mobile banking, personal financial management tools, and person-to-person payments? How much do members of each generation rely on social networks to make financial decisions, and which networks hold the most influence?

In addition to these presentations, Fiserv will exhibit a number of its industry leading products at the show, including solutions for online banking, mobile banking, person to person payments, ACH processing, financial crime risk management and electronic billing, among others. Additionally, Fiserv will host the Monday Night Celebration, which will be held at the Austin Music Center from 6:30 - 8:30 p.m.

Additional Resources:

- | NACHA Payments 2011 - <http://payments.nacha.org/>
- | Intro to NACHA - <http://www.nacha.org/c/aboutus.cfm>

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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