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For Convenience or in an Emergency, CardFree Cash From Fiserv Enables Cardless Access to Cash at the ATM

- Consumers can access their funds securely at ATMs without a physical card
- Tokenized solution greatly reduces risk for consumers and financial institutions
- CardFree Cash to be available at thousands of ATM locations nationwide

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today the launch of CardFree Cash^{SM}, ushering in the evolution of access to cash in the digital age by delivering an immediate, cardless way to withdraw funds at thousands of ATM locations nationwide.

Patent-pending and already award-winning CardFree Cash changes the way cardholders access their money - allowing them to withdraw cash from an ATM without a physical card or surcharges. Using a secure token, CardFree Cash withdrawals are completed over the Accel® debit payments network available at thousands of participating ATM locations nationwide.

"Creating intuitive, secure digital solutions that provide real-time access to cash, such as cardless capabilities, helps serve the increasingly fast-paced lives of consumers of all ages," said Talie Baker, analyst, Retail Banking & Payments, Aite Group. "With CardFree Cash, Fiserv has creatively enhanced a well-known channel, the ATM, to make it work efficiently and conveniently for consumers in more life situations."

A successful pilot of the product in late 2015 underscored the advantages of CardFree Cash, which include allowing cardholders access to emergency cash if they lose their card (for example while traveling to another city), while waiting for replacement of a lost, stolen or breached card, or for simple convenience when carrying a wallet just isn't practical, such as when going jogging or visiting the beach.

A future enhancement to the solution will enable person-to-person payments and the capability to collect cash sent from another party at participating ATMs. Customers will be able to provide an access code or PIN to friends or relatives to send and receive cash through Popmoney® personal payment service from Fiserv.

"Consumers live in an increasingly mobile world and want anytime, anywhere access to their money - experiencing financial services the same way they live their lives," said David Keenan, senior vice president, Network Solutions, Fiserv. "CardFree Cash offers the convenience of the ATM and immediate access to cash without needing a card."

CardFree Cash has already been recognized for its digital innovation, including being selected by Paybefore as a 2016 Pay Award winner in the Payments Technology Change Agent of the Year category. In addition, CardFree Cash was cited as a leading business technology innovation when Fiserv was recently named to the *InformationWeek* Elite 100.

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.

Additional Resources:

- CardFree Cash - www.fiserv.com/cardfree-cash
- Accel - www.accelnetwork.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 leader in financial services technology, and today is among FORTUNE® magazine's World's Most Admired Companies. For more information, visit www.fiserv.com.

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