



November 17, 2008

BB&T Implements Fiserv Branch Source Capture™ Solution in More Than 330 Branches

Using Thin-Client, Web-Based Application Reduces Transportation and Item Processing Costs

BROOKFIELD, Wis., Nov 17, 2008 (BUSINESS WIRE) --

Fiserv, Inc. (NASDAQ: FISV), a leading provider of information technology services to the financial industry, today announced that Winston-Salem, N.C.-based BB&T Corporation (NYSE: BBT), the nation's 14th largest financial holding company with \$137 billion in assets, has rolled out the Fiserv Branch Source Capture solution. BB&T implemented the solution at more than 330 branches, allowing it to realize transportation cost savings and item processing equipment and labor reductions.

Since implementing the Fiserv Branch Source Capture solution, branches are able to process deposits right in the branch, resulting in a number of dramatic improvements to its operational processes and workflows. Check processing and posting are streamlined and accelerated, while proof requirements, return item exposure and operational costs are significantly reduced.

"We were already using Fiserv's merchant capture solution, so we had a strong foundation," said Steve Anderson, senior vice president and check clearing manager, BB&T. "It made sense to leverage that investment and implement branch capture as well. We are very proud that we've been able to reach so many branches in a relatively short period of time, yet we've managed to maintain our standard of providing the highest quality employee and client experience."

Fiserv Branch Source Capture is part of the Fiserv Source Capture Suite(TM), which is comprised of easily deployed components designed with deposit-gathering needs in mind. Whether deposits are taken at a branch, a business, a cash vault, an ATM, a lockbox or a customer's home, Fiserv Source Capture Suite meets the precise image, data capture and security requirements for each capture site. In addition, the Source Capture Suite provides maximum flexibility to adapt to any financial institution's remote deposit strategy. Each component can be implemented individually or in combination and can be deployed in-house or via a Fiserv outsourced/ASP delivery solution.

BB&T also utilized Fiserv's Global Payments Consulting Group to assist with creating the business case for implementing a branch capture solution. "The Fiserv consultants are industry experts. With their knowledge of our existing processes, they were able to help us incorporate significant process changes and industry best practices into the new workflows designed to support branch capture," Anderson said. "Their outside perspective on how this change would affect us was invaluable."

"The Fiserv Branch Source Capture solution is perfect for financial institutions such as BB&T, who are seeking to grow revenue and compete effectively in fiercely competitive remote deposit capture (RDC) markets," said Mike Ringuette, president, Global Payments Solutions, Fiserv. "Its thin-client, web-based platform is designed to support Source Capture Optimization(TM), a unique Fiserv approach to integrating payment environments and allowing deposits to be gathered from more touchpoints. Branch Source Capture is a single platform that brings lower total cost of ownership, easier client deployments and faster problem resolution."

About BB&T Corporation

With \$137 billion in assets, BB&T Corporation is the nation's 14th largest financial holding company. It operates 1,501 financial centers in 11 states and Washington, D.C. More information about the company is available at www.BBT.com.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ:FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial industry. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), software and systems solutions. Headquartered in Brookfield, Wis., the company is the leading provider of account processing solutions for U.S. banks,

credit unions and thrifts with more than 6,000 clients worldwide. *InformationWeek* magazine selected Fiserv as the top ranked company in the Banking and Financial Services category, and chose Fiserv No.4 overall on the 2008 *InformationWeek 500*. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2008, 2006, 2005 and 2004 FinTech 100 surveys. For more information, please visit www.fiserv.com.

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SOURCE: Fiserv, Inc.

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