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## **Fiserv Announces New easyLENDER Consumer/Commercial LOS with Innovative, Intelligent Document Management Capabilities**

LAKE MARY, Fla.--Jan. 3, 2005--Fiserv Lending Solutions, a unit of Fiserv, Inc. (Nasdaq:FISV), has introduced a new addition to its easyLENDER® family of loan origination software (LOS) solutions: easyLENDER Consumer/Commercial iDM (intelligent document management).

easyLENDER Consumer/Commercial iDM creates each borrower's specific loan documents dynamically, to ensure that lenders benefit from greater accuracy, speed and efficiency when originating, processing and closing consumer, home-equity and commercial loans.

"easyLENDER Consumer/Commercial iDM is all about saving time, increasing lending productivity and improving service quality," said John Tenuta, Fiserv Lending Solutions Division President. "Because the system's document functionality is fully automated, easyLENDER Consumer/Commercial iDM dynamically selects, formats and produces the fully compliant and warranted documents that are required for every loan transaction - regardless of how simple or complex that loan might be."

Today's consumer and commercial lending marketplace demands rapid approvals, fast turnarounds and superior service. According to Tenuta, easyLENDER Consumer/Commercial iDM combines efficient data and document management into a comprehensive lending solution that enables lenders to improve efficiency and deliver superior service to their customers.

Tenuta noted that the market for the new software solution is domestic banks, thrifts and credit unions that have consumer, home-equity and/or commercial lending businesses.

He explained that easyLENDER Consumer/Commercial iDM provides lenders with significant business benefits. "For example," Tenuta said, "easyLENDER Consumer/Commercial iDM helps minimize administrative overhead by simplifying the time-consuming set-up that is often required for lenders to process loan documents. With easyLENDER's iDM capabilities, loan officers no longer have to take the time and effort to define document groups for each product offering - the software handles that function automatically."

easyLENDER is part of Fiserv Lending Solutions, a suite of products and services provided to mortgage and consumer lenders. The comprehensive lending solutions set from Fiserv includes loan origination and servicing software; lead management and customer loyalty services; document management solutions; automated lending services such as credit, flood, and valuations; field services such as appraisals, inspections, and broker price opinions; closing services; and default management solutions.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial industry, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 15,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured employers, lenders and savings institutions. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Headquartered in Brookfield, Wis., Fiserv reported \$2.7 billion in processing and services revenues for 2003. Fiserv can be found on the Internet at [www.fiserv.com](http://www.fiserv.com).