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Fiserv Delivers Enhancements to Signature Bank Platform for U.S. Financial Institutions

- ┆ Enhanced commercial banking functionality for sophisticated lenders with strong development input from clients and industry analysts
- ┆ Revenue generation tools and improved efficiency plus new functionality to meet the demands of the banks' commercial and retail customers
- ┆ Cost-effective and efficient solutions to address U.S. regulatory compliance, demand for electronic statements

Brookfield, Wis., January 10, 2011 - [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced enhancements to its Signature™ bank platform for U.S. financial institutions. Built with extensive input from clients, industry analysts and Fiserv banking experts, the latest version of Signature focuses on delivering solutions for generating new sources for revenue in today's dynamic landscape. Advanced capabilities include detailed commercial analysis, an integrated loan platform, improved automation and process efficiencies that simplify branch balancing and improve management of funds availability.

One of the key enhancements for Signature over the past year has been its commercial lending capabilities. Signature delivers sophisticated loan capabilities in a single account processing solution with high end commercial lending functionality normally found only in specialized packages. This cost effective approach provides an integrated lending platform supporting both retail and commercial loans. The flexible solution is well suited for commercially focused banks and those looking for a completely integrated platform.

With an integrated loan system, it is easier for the bank to manage its risk and exposure through the ability to see all the retail and commercial loans and commitments for each customer. Additionally, a single loan platform allows the bank to reduce the cost of implementing and maintaining special-purpose lending systems. Bank customers also benefit from the solution with improved servicing and an efficient lending process. For banks with complex mortgage servicing requirements, including default risk management, Signature also offers seamless integration to the LoanServ™ platform from Fiserv.

"Fiserv has added capabilities that U.S. institutions demand, like enhanced commercial lending capabilities together with commercial analysis and document delivery. Our commercial analysis helps bankers make informed pricing and packaging decisions, critical to maximizing profitability," said Tony Catalano, division president, Bank Solutions, Fiserv. "As we move into 2011, we will continue to add enhancements to Signature to deliver new functionality that increases the competitiveness of our mid-tier to large retail and commercial banking clients."

For retail and commercial customers, commercial analysis improvements offer financial institutions increased flexibility in pricing products and services for their customers. Signature helps organizations to generate new revenue opportunities by analyzing behaviors - how their commercial customers are using the institution's products and services - and creating offerings to meet the needs of their small, medium and large business customers.

Signature also benefits financial institution customers with new distribution options for electronic statement delivery. Banks can offer their customers a choice of electronic or paper delivery of statements, notices and other documents. In addition to environmental benefits, this feature reduces operational costs in printing and postage and improves customer service by allowing customers to choose their preferred delivery method. Offering electronic statements increases a financial institution's online services, enabling customers to manage their accounts, regardless of bank hours, and providing around the clock convenience and availability.

Operational efficiencies with the latest Signature enhancements include process improvements for branch balancing, decreased time required for nightly processing and integration with an end-to-end construction lending solution that improves the effectiveness of loan operations. Advanced management of customer funds availability provides more automation and control over Regulation CC compliance. This and other solutions, such as AML Manager from Fiserv, help compliance with U.S. regulatory requirements. AML Manager provides a fully integrated solution for transaction monitoring, watch list filtering, KYC investigations and regulatory reporting.

Proven in production to be highly scalable in mid-tier and large institutions, Signature is a complete, real-time, service-oriented architecture (SOA)-based solution that provides a high degree of flexibility to support complex environments and

unique business models.

An example of the Fiserv core competency in account processing, world class organizations rely upon Signature to increase operational efficiency, expand their markets and rapidly deliver a complete range of deposit and lending products. In addition to account processing, Fiserv clients around the world use Signature for multi-channel customer sales and service, teller, business intelligence, mobile and Internet banking, enterprise content management, payments, and risk and compliance solutions.

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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