



April 6, 2009

## **Fiserv Thought Leaders Presenting at NACHA Payments Conference**

**Brookfield, Wis., April 6, 2009 - NACHA Payments Booth #803** - 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 NACHA Payments Conference, in Orlando, Fla., April 5-8, 2009. Fiserv is a sponsor of the annual event and a founding member of NACHA's PayItGreen coalition to promote the environmental benefits of electronic bills, payments and statements over paper-based processes. Fiserv presentations at NACHA Payments will include, in chronological order:

### **IAT: Understanding the Business Implications & Opportunities**

Monday, April 6, 8:00 a.m. - 9:00 a.m. Track: Automated Clearing House Room: Crystal M/N

A recent amendment to the NACHA Operating Rules requires all international payments made via ACH to be identified as an International ACH Transaction using a new SEC code - IAT. During this session, speakers **Laura Magazu, product manager, Advisory, Global Payment Solutions at Fiserv, and Susan Gangi, vice president M&T Bank**, will examine the international payments market and provide a detailed overview of the opportunities and challenges associated with the new IAT code, including OFAC implications. Attendees will gain a better understanding of the IAT format change implications as well as receive additional guidance surrounding IAT processes and how they integrate with domestic ACH processing. M&T Bank will discuss how they are actively managing the timeframes required to apply these new rules, including how the change is impacting both M&T Bank and their customers.

### **Payment Hub Vendor Cage Match**

Monday, April 6, 1:45 p.m. - 2:45 p.m. Track: The Payments Biz Room: Crystal G1

A panel of industry experts including **Samuel Robb, vice president of business development, Global Payments Solutions, Fiserv** will discuss the role of the payments hub amidst convergence of all payment types (ACH, wire, card-based, domestic and international, and card-based payments) to provide a single-consolidation point, optimal payment routing, and a view across the enterprise. Attendees will learn about the implications of straight-through processing, real-time exception management and the associated risk and limits management component, as well as new internal efficiencies. Topics will be examined from both the financial institution and corporate perspectives.

### **Empowering Consumers & Small Offices with Remote Deposit Capture**

Monday, April 6, 4:30 p.m. - 5:30 p.m. Track: Check Electronification Room: Grand 11-12

In the crowded, competitive retail banking market, financial institutions must continually offer innovative products to attract and retain customers. Many financial institutions are evaluating remote deposit capture services for consumers and small offices as an online banking option. In this session, **Rod Springhetti, vice president of business planning, Global Payments Solutions, Fiserv and Bob Meara, senior analyst, Celent** will explore ways in which financial institutions implementing consumer capture can mitigate risk, screen consumers to determine appropriate candidates and utilize the service to attract new customers regardless of geographic boundaries. Attendees will learn more about emerging trends and best practices related to offering remote deposit capture to consumers and small businesses.

### **Courting a New Kind of Customer: Serving Small Business Online**

Tuesday, April 7, 3:15 p.m. - 4:15 p.m. Track: The Payments Biz Room: Crystal A-C

Approximately 75 percent of the more than 25 million small businesses in the United States are utilizing online banking. However, many of these businesses are relying on banking services designed for personal use, which do not fully meet business needs. Financial institutions that recognize and respond to these needs by offering dedicated online services for small businesses may improve both customer retention and revenue generation. During this session **Steve Downhour of Bremer Bank, recently recognized as a model bank by Celent, along with Bob Homer, vice president of Product Management, Banking Services, Fiserv, and Jacob Jegher, senior analyst with Celent** will discuss a strategic initiative to enhance the online user experience for its business customers, and will offer insights into leveraging small business services as a competitive differentiator. Attendees will learn how to transition small business customers into revenue-generating business services, and why these customers are ideal candidates for service via the online channel. Attendees also gain insights into the most important factors in ensuring the success of their online small business banking

service.

### **How Do I Pay Thee, Let Me Count the Ways...Emerging Consumer Choice Trends in Bill Payment**

Wednesday, April 8, 8:30 a.m. - 9:30 a.m. Track: The Payments Biz Room: Crystal J2

**Robert E. Wilson, senior vice president of Electronic Payment Services from Fiserv, Angeline DePauw, director, Electronic Remittance, Verizon Communications and Joan Skibinski, senior marketing manager, Payment Strategies, Allstate Insurance Company** will address emerging consumer choice trends in bill pay and the direct and indirect effects on payment processing, regulatory requirements and fraud prevention as new payment types continue to gain popularity over the paper check. This panel of corporate payment experts representing utilities, telecom and insurance will discuss their respective experiences with emerging payment methods and consumer adoption rates. Attendees will gain an understanding of the emerging consumer choice trends in bill payment and the opportunities and challenges these new payment choices will have on their business. They also will receive insights into how other organizations deal with these payment shifts and what approaches they have found to be effective in promoting the most efficient channels and methods.

### **PayItGreen - The Next Generation**

Wednesday, April 8, 9:45 a.m. - 10:45 p.m. Track: Check Automated Clearing House: Room: Crystal A-C

PayItGreen launched as a coalition of financial services companies committed to educating consumers and businesses about the positive environmental impact of choosing electronic payments, bills and statements over paper. This session, presented by; **Stuart Williams, director, Payment Services, Fiserv and 2008 co-chair of PayItGreen; George Roach, Central Credit & Collections, Electronic Billing & Payments, Con Edison of New York; Mark Tizzard, strategic product development manager, The Clearing House; and George Throckmorton, senior director & group manager, NACHA - The Electronic Payments Association**, will discuss industry success stories for the first year of the program and debut the next generation of PayItGreen. PayItGreen II will be a multi-tiered membership program and session panelists will examine the program and explore the ways organizations can take part in it.

### **Payments Convergence & Exception Management**

Wednesday, April 8, 11:00 a.m. - 12:00 p.m. Track: Check Electronification Room: Crystal K-M

As the volume of payments moves from paper to image to electronic, and the distinction among payment types increasingly blurs, payments convergence becomes a hot topic. Banking operations need to stay in step with shifts in payment channel volume in order to maximize efficiency and customer service. This is especially true when it comes to managing the problems convergence creates -- the exceptions, adjustments and disputes. **Industry experts Mike Reagan, managing director, Global Payments Solutions, Fiserv and Kathy Neuman, manager, Electronic Deposit Center, Wells Fargo** will examine the impacts of payments convergence on customers and banks, and explore payments convergence issues from two perspectives -- that of a single, large commercial bank and that of the banking industry. This session provides attendees with an understanding of the impacts of a convergence on both banks and their customers. Through lessons learned, attendees are able to return to their organizations with insight into emergence of new exception types and their causes.

### **Taxonomy for Collaboration to Fight Payment Fraud**

Wednesday, April 8, 11:00 a.m. - 12:00 p.m. Track: Risks & Compliance Room: Crystal J1

**Erik Stein, vice president of solution architecture, Fraud and Compliance Solutions, Fiserv and Jim Pitts, managing executive, Financial Services Technology Consortium** will focus on a review of a transaction services fraud model developed by the FSTC to promote collaboration in the war against fraudulent financial services related activities. Speakers will provide an update covering the status of the ongoing project to further develop and promote real time collaboration among institutions dedicated to counteracting the continuous threat of fraud. In addition to a detailed inspection of several payment fraud schemes and associated signatures, the speakers will review an array of solutions designed to detect and counteract them. Attendees will gain new awareness of the scope and complexity of payment-related fraud and will be introduced to the various activities currently promoting anti-fraud collaboration, learn how their institution, business or organization can take advantage of such tools, along with a sampling of solutions available to detect various fraud patterns and counter some common fraud schemes.

### **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. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

### **Media Relations:**

Julie Nixon

Public Relations Manager  
Financial Institution Services Group  
Fiserv, Inc.  
678-375-3744  
[julie.nixon@fiserv.com](mailto:julie.nixon@fiserv.com)

**Additional Fiserv Contact:**

Lori Stafford-Thomas  
Assistant Vice President  
Corporate Communications  
Fiserv, Inc.  
262-879-5130  
[lori.stafford@fiserv.com](mailto:lori.stafford@fiserv.com)