

Acculynk and ACCEL/Exchange EFT Network Announce Partnership



For more information contact:

Dana Trokel

SVP, Director of Marketing

Fiserv EFT

973-682-5575

dana.trokel@fiserv.com

Acculynk and ACCEL/Exchange EFT Network Announce Partnership ACCEL/Exchange to Process Acculynk Online PIN Debit Transactions

Brookfield, Wisconsin, October 23, 2008 — The ACCEL/Exchange Network, owned and operated by Fiserv, Inc. (NASDAQ: FISV), a leading provider of information technology services to the financial industry, and Acculynk, provider of the first software-only service in the U.S. that enables PIN debit payments online, announced today that they are partnering in a pilot program related to the processing of PIN debit transactions initiated through the Acculynk service. Acculynk's Internet PIN Debit service, which is integrated directly into the online merchant checkout, provides a quick, frictionless payment experience.

"PIN debit is a powerful transaction tool because it is the only two-factor authentication method available in the market today," said Michael Kelly, general manager of the ACCEL/Exchange Network. "With Acculynk, we're moving the secure PIN debit experience consumers have at brick and mortar locations and expanding it to ecommerce transaction sets, helping us achieve our shared goal to introduce innovative products to the online payments industry."

Consumers enter their card number and associated information as they normally would at the merchant checkout, and the PIN is entered on Acculynk's patented graphical, scrambling PIN-pad. The PIN is then encrypted and processed securely, along with the card information, across the ACCEL/Exchange Network. Internet PIN Debit enables real-time, guaranteed payments to online merchants with the benefit of comparatively lower acceptance costs, reduced fraud and charge-backs, and 1-2 day settlement.

"This service provides significant benefits to merchants that sell goods or services online, while giving consumers the opportunity to use a payment option they know is safe and already prefer," said Kelly. "This is an opportunity for issuers to differentiate their payment offerings and to realize a new source of income-generating transactions from consumers who prefer using their PIN debit card to authorize transactions. Merchants and issuers both benefit when dollar volume is increased – we think this solution helps accomplish that end and we are excited to be partnering with Acculynk to bring this solution to market."

Fiserv and Acculynk have previously worked together to process Internet PIN Debit transactions in a proof of concept of the service in 2006 and 2007 when Acculynk was known as ATM Direct. Their previous successful partnership made

[more]

this pilot program a natural decision.

“ACCEL/Exchange was the first network to run a round-trip PIN debit transaction online using a graphical, software-only PIN pad,” said Nandan Sheth, president of Acculynk. “Their early leadership paved the way for the successful introduction of our PIN debit service to a broader base. We are excited about the strength of this partnership.”

About Acculynk

Acculynk is a leading technology provider with a suite of software-only services that secure online transactions. Backed by a powerful encryption and authentication framework protected by a family of issued and pending patents, Acculynk’s services provide greater security, reliability, convenience and return on investment for consumers, merchants, networks, issuers and acquirers. Acculynk is headquartered in Atlanta, Georgia, with a management team that brings extensive experience in the financial, network, security and payment processing industries. For more information, visit www.acculynk.com.

About ACCEL/Exchange and Fiserv EFT

ACCEL/Exchange is one of North America’s premier ATM/POS networks, providing financial institutions with the infrastructure for cardholder access to their funds anytime, anywhere. The network is owned and operated by Fiserv, Inc. (NASDAQ: FISV) through its Fiserv EFT business unit. ACCEL/Exchange transactions are currently enabled at more than 200,000 ATMs in North America and most major merchant locations throughout the United States. In addition to managing ACCEL/Exchange, Fiserv EFT provides ATM and debit services to more than 2,800 financial institutions across the United States. Fiserv EFT operates more than 19,000 ATMs and currently processes approximately 475 million ATM and debit transactions per month, making it one of the largest electronic funds transfer (EFT) processors in the nation.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial and insurance industries. 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 core processing solutions for U.S. banks, credit unions and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2004, 2005 and 2006 FinTech 100 surveys. In 2007, the company completed the acquisition of CheckFree, a leading provider of electronic commerce services. Fiserv reported nearly \$4 billion in total revenue from continuing operations for 2007. For more information, please visit www.fiserv.com.

#

Fiserv Corporate Contact
Lori Stafford-Thomas
Fiserv, Inc.
Assistant Vice President, External Comm.
(262) 879-5130
lori.stafford@fiserv.com