



Press Release

For more information at BAI RDC in Boston

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For Immediate Release

ACCEL/Exchange[®] from Fiserv is the First Payments Network to Roll-out Secure Internet PIN Debit Transactions

Pilot's overwhelming success positions new solution for rollout in 4th Quarter 2009

Brookfield, Wis., November 2, 2009 – BAI RDC Booth #417 – [Fiserv](#), Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that its ACCEL/Exchange[®] Network will begin processing and offering secure Internet Personal Identification Number (PIN) debit transactions in November 2009, making it the first payments network to do so. The new solution is the result of a partnership with Acculynk, provider of the first software-only service in the U.S. that enables PIN debit payments online.

ACCEL/Exchange, Fiserv's premier payments network that delivers anytime, anywhere funds and payments access to its 2,500-plus members and their cardholders, recently completed a joint pilot program with Acculynk and its PaySecure[™] product. The pilot which began in March 2009 was initiated to validate successful and accurate processing of secure Internet PIN debit transaction activity.

"The pilot was an overwhelming success," said Michael Kelly, general manager of ACCEL/Exchange from Fiserv. "We received some very positive comments from the participants, representing member financial institutions, cardholders and several significant online merchants. Our focus is on providing payment solutions to our members that keep them in the transaction payment chain, unlike other alternative payment channels. Secure Internet PIN debit accomplishes that—and more—while delivering another safe, reliable, and convenient payment solution from ACCEL/Exchange."

Consumers who have been using their debit card and PIN at the grocery store and to fill up their gas tank, will now have an intuitive, easy-to-use and secure way to use their debit card and PIN online without having to be redirected to another site.



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"The Fiserv solution made it easy for us to add secure online debit card transactions to our portfolio," said pilot participant Jeff Gegen, vice president of Bank Operations at Baker Boyer Bank, and chairman of the ACCEL/Exchange Network Advisory Council. "The interface is easy to use and is similar to PIN entry at standard brick-and-mortar point of sale (POS) terminals. Unlike other payment methods, PaySecure doesn't require registration or the redirection to another website that can lengthen the amount of time and increase the complexity of making online payments. No change in consumer behavior or training is required to use the service, and that translates into a very positive cardholder experience."

Pilot results from Fiserv show that more than 50 percent of consumers will use Internet PIN debit when presented to them as a payment option for their online purchases. "This high level of usage, with minimal education and marketing, and no costly incentives, demonstrates that consumers understand the concept of using PIN debit online, and will use their PIN with PaySecure," said Ashish Bahl, Acculynk CEO.

"The value proposition for the majority of alternative payment methods and card verification services is security—few claim to be the most convenient payment method available," continued Bahl. "With PaySecure, consumers get an extra layer of security for their transaction in just a few seconds, using a PIN they already know."

According to a March 2009 research study conducted by Javelin Strategy and Research, 79 percent of consumers surveyed said they would feel more secure using their debit card online with a PIN than using their debit card without a PIN.

According to Fiserv's Kelly, "The pilot clearly demonstrated that this solution should be a successful new entrant in the Internet payments market. We are pleased with the solution's universal acceptance. In fact, we're already getting inquiries from members about its availability and requests to make the service available to cardholders as soon as possible. We are enabling our members to be among the first to market with Internet PIN debit capability, which should help them grow transactions per card and per household. The competitive advantages of this service for our members include the potential for reduced fraud, ease of implementation, and immediate consumer adoption. We've already seen a 30 percent growth in debit transaction volume this year, and we're confident that Internet PIN debit has the potential to have a positive effect on our members' transaction growth and associated profitability."

To see a demonstration of a secure Internet PIN debit transaction, please visit the ACCEL/Exchange Network website at www.accelexchange.com.

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



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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 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.

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