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*For immediate release:
November 16, 2005*

Summit Unit of Fiserv Unveils iSpectrum for Canadian Market

Easy-to-Use Web-based Core Processing Solution Enables Rapid Product and Service Delivery to Increase Credit Unions' Competitive Advantage

Vancouver, B.C., Canada – November 16, 2005 — Summit Information Systems, a leading provider of technology solutions for the credit union industry and a business unit of Fiserv (Nasdaq: FISV), today announced the release of iSpectrum, the company's completely new core processing solution developed exclusively for the Canadian market. With iSpectrum, Canadian credit unions can better serve their members with a 21st Century browser-based technology solution that's easy-to-use and cost effective to deploy. iSpectrum, introduced at the Credit Union Central of British Columbia Fall Conference (CUCBC), provides a low total cost of ownership and is designed for the multi-language, currency and locale diversity faced by Canadian financial institutions.

"iSpectrum is an affordable solution that puts full product and service delivery control in the hands of the credit union," said Kevin Sparks, president of Summit Information Systems. "Today's rapidly expanding credit union enterprise must be agile and flexible to differentiate in a highly competitive market. By deploying iSpectrum, the 21st century Canadian credit union will dramatically improve how they sell, operate and compete."

Summit customer Alterna Savings, a \$1.8 billion credit union based in Ottawa, Ontario, with a wholly owned chartered bank subsidiary (“Alterna Bank”) announced its conversion to iSpectrum in July and worked closely with Summit during the development of iSpectrum in advance of its Canada-wide release. According to Tom Gregoriades, senior vice president of service delivery and operations at Alterna, “iSpectrum is the flexible and robust system that we’ve been waiting for that will help Alterna take off and compete more effectively with the big banks. It’s helping us further differentiate our credit union in an increasingly competitive market.”

Alterna Savings will be on hand in the Summit booth # 1 during the CUCBC Fall Conference to discuss the successful implementation of iSpectrum with show visitors. The conference convenes in Vancouver, B.C. Nov. 16-18, 2005.

iSpectrum was designed to streamline the process of delivering members’ portfolio statements, enable expanded product offerings, increase account management efficiency and speed loan decisions. Key technology features include:

- Browser-based interface – easy-to-use role-based access delivers data and workflow rules that apply to their role
- Industry standard Internet technologies – HTML/DHTML, Web services/XML/SOAP, JavaScript, Java Server Pages, Java, Tomcat, J2EE and RDBMS support will help reduce development, implementation and support costs
- Open, flexible architecture – thin client, n-Tier architecture eliminates software administration at the credit union end-user desktop
- Industry standard development tools – allows customization and integration at any tier of the application

Unlike traditional mainframe and client-server systems that can be inflexible, complex and costly to maintain, iSpectrum is based on the application server farm architecture that eliminates any point of failure and ensures 24 X 7 operations. Redundant Array of Independent Devices (RAID) are used for all data storage and can be hot-swapped without interruption or data loss. The iSpectrum platform operates on Blade Server hardware that allows credit unions to add servers as processing demands increase. By deploying the servers as they are needed, iSpectrum provides a lower total cost of ownership.

Summit Information Systems, a unit of Fiserv, Inc., serves U.S. and Canadian credit unions with in-house and hosted advanced technology transaction processing solutions. Summit products include Spectrum for U.S. credit unions and iSpectrum designed specifically for the Canadian market. Since 1980, Summit has focused on developing and delivering forward thinking products that enable credit unions to cultivate member relationships and compete more effectively. For more information on iSpectrum, visit www.summitsite.com.

Fiserv, Inc. (Nasdaq: FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners and investment advisers, insurance companies and agents, self-funded employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2005 FinTech 100 survey by the *American Banker* newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.

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