



Phone 800-523-7282
Fax 610-293-4480

1250 Drummers Lane
Valley Forge, PA 19482
www.users.com

CONTACT: Stacey Motznik, Vice President of Marketing
1-800-523-7282, ext. 1548

FOR IMMEDIATE RELEASE

USERS Joins with Andera to Speed, Simplify Account Opening Solutions Integrate Through XML Middleware

Valley Forge, Pa. – March 13, 2006 – USERS Incorporated, a unit of Fiserv, Inc. (Nasdaq: FISV), announced it has entered into an agreement with Andera, Inc., designed to help credit unions speed and simplify the process of opening and funding new accounts via the Internet. Under the agreement, Andera's New Accounts Online solution has been fully integrated with USERS' DataSafe[®] core processing system.

“Our partnership with Andera is another example of how USERS' open architecture gives our clients the freedom to choose the specialty applications that best meet their business needs,” said USERS' senior vice president Larry Tankeloff. “By integrating our core system with the Andera solution, our clients can expand their self-serve options and provide members with even greater convenience online.”

Third-party solutions like Andera's New Accounts Online integrate with USERS' core processing system in real time through USERS' unique Connect-I.T. middleware. Using industry-standard XML to facilitate fast, easy integration with specialty solutions, Connect-I.T. already provides certified connectivity between USERS' core system and more than 50 third-party applications.

Andera's New Accounts Online is a modular solution that will help USERS' credit union clients improve the account opening process in various ways.

“Credit unions are finding that the software can help them achieve key business goals, such as increasing membership, streamlining workflow, improving efficiency, speeding new account application turnaround, and reducing abandonment rates,” said Kevin Conway, Andera's vice president of business development.

- more -

Through the interface, USERS clients will have access to the full range of modules available with New Accounts Online, including: Fraud Prevention (which automates identity and risk checks); Funding (enabling immediate funding via credit card, debit card or ACH); Cross-Selling (which presents product offers based on pre-qualifications); and Branch & Call Center (which applies the same approach to applications taken by staff).

The first credit union to implement Andera and USERS' core system is 1st Advantage Federal Credit Union of Newport News, Va., which is preparing to go live with the software in March. With \$450 million in assets and 60,000 members, 1st Advantage recognized the solution's tangible benefits for members and the credit union.

"The software will eliminate the need for our staff to enter data multiple times, guide them through all of the steps automatically, and prompt them on the right products and services to cross-sell," said Jeanne Dotson, vice president of operations. To support its goal of improving product penetration among members, 1st Advantage is also eager to implement the software's integrated cross-selling capabilities and present product offers that specifically match a prospective member's needs and qualifications.

USERS Incorporated, a unit of Fiserv, Inc., provides a wide range of systems and services to hundreds of credit unions throughout the continental United States and Hawaii. Headquartered in Valley Forge, Pa., USERS can be found on the Internet at www.users.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 17,000 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 \$3.7 billion in processing and services revenues for 2005. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 and 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.

###