



ACCULYNK ANNOUNCES ISSUER PARTICIPATION IN PIN DEBIT PILOT PROGRAM

Estimated card base of several million to be enabled during the pilot

Atlanta, GA, March 4, 2009 – Acculynk’s Internet PIN debit pilot program is scheduled to go live in early March with several issuers that will bring several million cards to the pilot. The first pilot issuers to participate are from the ACCEL/Exchange EFT network, owned by Fiserv, Inc., the leading global provider of financial services technology solutions. A second EFT network will be announced in a few weeks.

“We’ve had very strong interest from our issuing community, including some of our council members, because this is a value-add service that provides greater security for a consumer’s online transaction,” said Michael Kelly, general manager of the ACCEL/Exchange Network, from Fiserv. “We are very excited that some of the first transactions for this payment type will be driven through ACCEL/Exchange issuers.”

PaySecure™ utilizes a consumer’s debit card and the PIN for online payments, requires no redirection or enrollment, and offers consumers a simple and familiar checkout experience.

“With security a top priority for all consumers, we strongly feel that adding a second factor of authentication for online payments will increase the security of our customer’s data. Many of our cardholders prefer to use PIN debit at the point of sale. We are excited to give them this payment choice online with a service that adds an extra layer of fraud protection,” said Jeff Gegen, Vice President of Bank Operations at Baker Boyer Bank, an ACCEL/Exchange issuer. “This is a historic pilot program where the promise of PIN debit on the Internet is finally being realized, and we are thrilled to be one of the initial issuers participating.”

As one of North America’s premier ATM/POS networks, ACCEL/Exchange from Fiserv provides financial institutions with the infrastructure for cardholders to access their funds anytime, anywhere. The network is currently enabled at more than 200,000 ATMS in North America and most major merchant locations throughout the United States.

Acculynk is the first company in the U.S. to bring PIN debit to the Internet with a software-only service that has been certified by several major EFT networks. PaySecure™ provides an extra layer of security for online card transactions and reduces fraud and charge-backs by as much as 75% for issuers, while offering attractive margins and no-cost adoption.

“Our value proposition to issuers is very strong, and we’ve managed to secure an impressive line-up of institutions for this pilot,” said Ashish Bahl, CEO of Acculynk. “But what’s most exciting is the enormous merchant demand for this product. Such demand will benefit all of our issuers with increased volume and brand awareness.”

Acculynk brings the strength of PIN-based authentication to a domestic online market that has recently been impacted by increased fraud associated with data breaches.

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. 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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