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For Immediate Release

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## **Fiserv to Offer Sageworks' Products via its Account Processing Platforms**

- Five Sageworks' products available to financial institutions utilizing account processing platforms from Fiserv
- Expanded strategic partnership includes Sageworks' loan portfolio credit risk and management products
- Best-of-breed solution sets create an optimal lending environment and help financial institutions navigate today's regulatory landscape

**Brookfield, Wis., December 20, 2011** – [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced the availability of five products from [Sageworks](#)® to financial institutions using account processing platforms from Fiserv. Sageworks is the leading provider of loan portfolio credit risk and management solutions to financial institutions. This strategic partnership combines the strength of Fiserv as the U.S. market leader in account processing services and its expertise in lending, account origination and business analytics with Sageworks' credit analysis and loan portfolio management solutions. The Sageworks suite collects and analyzes data, efficiently identifying and monitoring emerging loan portfolio risks and measuring and reporting the impact those risks represent.

Financial institutions that utilize account processing platforms from Fiserv will have access to the best-of-breed solutions from Sageworks, including solutions for global cash flow analysis, risk rating management, loan administration, loan portfolio stress-testing and allowance for loan and lease losses (ALLL) management.

"Loan portfolios represent the largest assets for most of our clients and are their predominant source of revenue. Diverse loan portfolios require detailed insight into enterprise risk scoring, credit analysis and stress testing, particularly for mid-to-large sized banks," said Kevin Collins, President, Lending Solutions, Fiserv. "Through this partnership, Fiserv clients can reduce the time, effort, expense and complexity of managing loan portfolios and credit functions, while also managing the risk inherent in credit processing. This is an exciting development for both companies and extends the relationship that currently exists with Sageworks for credit and risk analysis for commercial loan originations."



Five Sageworks products are now available to financial institutions operating on account processing platforms from Fiserv:

- Sageworks Analyst™ enables credit analysis of commercial borrowers by performing a global cash flow analysis, and provides industry benchmarking of business borrowers and automated credit memo preparation.
- Sageworks Surety™ is an ALLL calculation module that calculates and summarizes loan reserves. Because the module's ALLL calculations are more accurate than historically based projections, the solution helps to address the concerns of shareholders and examiners.
- Sageworks Certainty™ enables financial institutions to use their internal policies to risk rate each loan after a lending decision is made.
- Sageworks Clarity™ enables financial institutions to stress-test entire portfolios through a number of "what if" scenarios that change values, such as interest rates, loan-to-value ratios and risk ratings.
- Sageworks Monitor™ is a loan tracking module that creates exception reports, automates client correspondence and integrates with the bank's core solution to monitor loan portfolios.

"Managing credit risk in the loan portfolio is critical to running a profitable institution, particularly given the current economic environment. Doing this efficiently is more difficult than ever and many banks need solutions that significantly reduce the data-gathering challenges and inaccuracies tied to disparate and error-prone processes," said Scott Ogle, President of Sageworks. "This expanded strategic partnership between Fiserv and Sageworks offers bankers a better and more integrated solution to manage their risk. We are excited about joining forces to meet the loan portfolio credit risk and management needs of financial institutions across the country."

Financial institutions may purchase Sageworks' products individually, or in any combination, to best meet their individual needs. Fiserv will deliver all products through the centralized account management, implementation and support channels that are part of the Fiserv full-service client relationship.

Sageworks' Analyst and Certainty products are also available through the Common Origination Platform from Fiserv.

#### **Additional Resources**

- <http://sageworks.fiservweb.com/>

#### **About Sageworks**

Sageworks, the leader in the financial analysis of privately held companies, was named to the Inc. 500 list of fastest growing privately held companies in the US. Sageworks is the developer of the ProfitCents and Sageworks Analyst platforms which are used by thousands of financial institutions. For more information, visit [www.sageworksinc.com](http://www.sageworksinc.com).

#### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv



ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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