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## **Fiserv and NetDeposit Sign Agreement to Provide Check 21-Related Solutions**

### **Leading Check 21 Service Providers Enter Rollout Phase**

**Salt Lake City, November 16, 2004** — Fiserv, Inc. (Nasdaq: FISV) and NetDeposit, Inc. announced today that they have finalized an agreement that will enable Fiserv to offer Check 21-related solutions through a combination of NetDeposit's distributed substitute check production and image exchange software, and Fiserv's ExchangeGuard software. The companies are actively marketing the new services.

Utilizing software components from NetDeposit's product suite, Fiserv will offer printing of substitute checks across the country, and will act as a gateway for image exchange to all of its 1,700 check-processing clients and to its more than 6,000 account processing clients. The companies are also finalizing additional agreements that will allow NetDeposit to deploy and market Fiserv ExchangeGuard capabilities for Image Quality Assurance (IQA) and CAR/LAR applications.

“With proven capabilities in generating substitute checks and a platform for image exchange solutions from NetDeposit — used in conjunction with Fiserv solutions — we'll provide customers throughout the financial services industry unparalleled Check 21 item processing capabilities,” said Mark Damico, president of the Fiserv Item Processing Group.

“Fiserv’s innovative solutions and nationwide check processing services combined with NetDeposit’s robust and scalable technology platform offers tremendous value to the industry and will ultimately accelerate electronic check processing by enabling access to thousands of financial institutions,” said Danne Buchanan, CEO of NetDeposit, Inc.

“Financial institutions need a solution positioned to handle the near term goal of creating and printing a substitute check but designed to handle payment routing, not limited to check image exchange. It is critical that the vendor can demonstrate it has done the foundation work to prove it can perform check image exchange with other networks and provide substitute check printing in a networked environment. These types of solutions will not only allow banks to migrate towards rules-based payment routing but also address issues around electronic deposit transmissions from retail and other corporate customers,” says Stessa B. Cohen, research director in Gartner, Inc. Financial Services Banking sector.

#### **About Fiserv**

Fiserv, Inc. (Nasdaq: FISV) provides information management systems and services to the financial industry, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 15,000 clients worldwide, including banks, broker-dealers, credit unions, financial planners/investment advisers, insurance companies and agents, self-funded employers, lenders and savings institutions. Headquartered in Brookfield, Wisconsin, Fiserv reported \$2.7 billion in processing and services revenues for 2003. Fiserv can be found on the Internet at [www.fiserv.com](http://www.fiserv.com)

#### **About NetDeposit, Inc.**

NetDeposit, Inc. is a leading innovator of Check 21 software products for banks, third party processors, and commercial businesses to enable distributed capture, point of entry truncation, optimized clearing, and full settlement reporting. NetDeposit’s robust and highly scalable technology platform electronifies paper and manages item level clearing through the optimal eligible channel — whether a clearing house, the Federal Reserve or the paying bank. NetDeposit, Inc. is a wholly owned subsidiary of Zions

Bancorporation (NASDAQ: ZION) in Salt Lake City, Utah and San Mateo, California. More information can be found at [www.net-deposit.com](http://www.net-deposit.com).

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