UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D. C. 20549

FORM 10-Q

[X] QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

For the quarterly period ended September 30, 2002

or

[_] TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

For the transition period from ___________________ to___________________

Commission file number 0-14948

FISERV, INC.

(Exact name of Registrant as specified in its charter)

WISCONSIN	39-1506125
(State or other jurisdiction of incorporation or organization)	(I. R. S. Employer Identification No.)
255 FISERV DRIVE, BROOKFIELD, WI	53045
(Address of principal executive office)	(Zip Code)

(262) 879 5000

(Registrant's telephone number, including area code)

Indicate by check mark whether the Registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the Registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes (X) No ( )

As of October 14, 2002, there were 191,349,000 shares of common stock, $.01 par value, of the Registrant outstanding.

PART I. FINANCIAL INFORMATION
ITEM 1. FINANCIAL STATEMENTS

FISERV, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(In thousands, except per share amounts)
(Unaudited)

<TABLE>
<CAPTION>

	Three Months Ended September 30, 2002	Three Months Ended September 30, 2001	Nine Months Ended September 30, 2002	Nine Months Ended September 30, 2001
<S>	<C>	<C>	<C>	<C>
Revenues:				
Processing and services	$ 563,663	$ 476,102	$ 1,686,519	$ 1,419,620
Customer reimbursements	72,009	63,129	213,507	190,886
Total revenues	635,672	539,231	1,900,026	1,610,506
Cost of revenues:				
Salaries, commissions and payroll related costs	269,239	231,341	808,477	684,192
Customer reimbursement expenses	72,009	63,129	213,507	190,886
Data processing costs and equipment rentals	39,275	38,067	120,048	108,618
Other operating expenses	119,171	89,042	353,197	279,442
Depreciation and amortization	26,155	28,437	75,595	83,169
Total cost of revenues	525,849	450,016	1,570,824	1,346,307

Operating income	109,823	89,215	329,202	264,199
Interest expense - net	(1,804)	(2,501)	(6,669)	(9,555)
Realized gain from sale of investment	426	1,000	1,908	4,327
Income before income taxes	108,445	87,714	324,441	258,971
Income tax provision	42,294	35,085	126,532	103,588
Net income	$ 66,151	$ 52,629	$ 197,909	$ 155,383
Net income per share:				
Basic	$ 0.34	$ 0.28	$ 1.03	$ 0.83
Diluted	$ 0.34	$ 0.27	$ 1.01	$ 0.81
Shares used in computing net income per share:				
Basic	192,048	186,944	191,379	186,555
Diluted	195,025	191,541	195,217	191,214

</TABLE>

See notes to condensed consolidated financial statements.

FISERV, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS
(Dollars in thousands)
(Unaudited)

<TABLE>
<CAPTION>

<S>	September 30, 2002 <C>	December 31, 2001 <C>
ASSETS		
Cash and cash equivalents	$ 217,969	$ 136,088
Accounts receivable-net	287,576	311,217
Securities processing receivables	1,425,890	1,427,051
Prepaid expenses and other assets	105,128	108,003
Investments	2,053,070	1,885,063
Property and equipment-net	265,943	247,748
Intangible assets-net	1,310,255	1,207,072
Total	$ 5,665,831	$ 5,322,242
LIABILITIES AND SHAREHOLDERS' EQUITY		
Accounts payable	$ 85,287	$ 83,303
Securities processing payables	1,207,719	1,289,479
Short-term borrowings	186,190	112,800
Accrued expenses	256,693	241,904
Accrued income taxes	26,818	15,373
Deferred revenues	151,485	171,101
Customer funds held and retirement account deposits	1,677,444	1,420,956
Deferred income taxes	44,156	39,407
Long-term debt	260,734	343,093
Total liabilities	3,896,526	3,717,416
Shareholders' equity:		
Common stock issued, 192,439,000 and 190,281,000 shares, respectively	1,924	1,903
Additional paid-in capital	601,429	564,959
Accumulated other comprehensive income	30,287	76,216
Accumulated earnings	1,159,657	961,748
Treasury stock, at cost, 745,000 shares in 2002	(23,992)	-
Total shareholders' equity	1,769,305	1,604,826
Total	$ 5,665,831	$ 5,322,242

</TABLE>

See notes to condensed consolidated financial statements.

FISERV, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS

(In thousands)
(Unaudited)

<TABLE>
<CAPTION>

	Nine Months Ended September 30, 2002	2001
<S>	<C>	<C>
Cash flows from operating activities:		
Net income	$ 197,909	$ 155,383
Adjustments to reconcile net income to net cash provided by operating activities:		
Realized gain from sale of investment	(1,908)	(4,327)
Deferred income taxes	23,059	12,937
Depreciation and amortization	75,595	83,169
Amortization of internally generated computer software for external customers	27,800	24,879
	322,455	272,041
Changes in assets and liabilities, net of effects from acquisitions of businesses:		
Accounts receivable	22,357	(12,775)
Prepaid expenses and other assets	711	(2,590)
Accounts payable and accrued expenses	6,455	(4,638)
Deferred revenues	(20,915)	(16,774)
Accrued income taxes	41,466	49,144
Securities processing receivables and payables - net	(80,599)	3,534
Net cash provided by operating activities	291,930	287,942
Cash flows from investing activities:		
Capital expenditures	(75,285)	(46,587)
Capitalization of internally generated computer software for external customers	(30,880)	(25,095)
Payment for acquisitions of businesses, net of cash acquired	(103,739)	(141,230)
Investments	(227,241)	(191,344)
Net cash used in investing activities	(437,145)	(404,256)
Cash flows from financing activities:		
Proceeds from short-term borrowings - net	73,904	109,775
Repayment of long-term debt - net	(82,517)	(86,209)
Issuance of common stock	7,491	12,904
Purchases of treasury stock	(23,992)	-
Customer funds held and retirement account deposits	252,210	73,739
Net cash provided by financing activities	227,096	110,209
Change in cash and cash equivalents	81,881	(6,105)
Beginning balance	136,088	98,856
Ending balance	$ 217,969	$ 92,751

</TABLE>

See notes to condensed consolidated financial statements.

FISERV, INC. AND SUBSIDIARIES
NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

1. Principles of Consolidation
The condensed consolidated financial statements for the three and nine month periods ended September 30, 2002 and 2001 are unaudited. In the opinion of management, all adjustments necessary for a fair presentation of such consolidated financial statements have been included. Such adjustments consisted only of normal recurring items. Interim results are not necessarily indicative of results for a full year. The financial statements and notes are presented as permitted by Form 10-Q, and do not contain certain information included in the annual consolidated financial statements and notes of Fiserv, Inc. and subsidiaries (the "Company"). Certain amounts reported in prior periods have been reclassified to conform to the 2002 presentation.

2. Intangible Assets
On January 1, 2002, the Company adopted Statement of Financial Accounting Standards No. 142 "Goodwill and Other Intangible Assets" ("SFAS No. 142"). SFAS No. 142 requires that goodwill and intangible assets with indefinite useful lives no longer be amortized, but instead be tested for impairment at least annually. Accordingly, effective January 1, 2002, the Company discontinued the amortization of goodwill. The Company completed its transitional impairment test for goodwill and intangible assets with indefinite lives and determined that no

impairment exists. Pro forma net income and net income per share for the three month and nine month periods ended September 30, 2001, adjusted to eliminate historical amortization of goodwill and related tax effects, are as follows:

	Three Months Ended September 30, 2001	Nine Months Ended September 30, 2001
	(In thousands)	
Reported net income	$ 52,629	$155,383
Add: goodwill amortization, net of tax	4,616	13,815
Pro forma net income	$ 57,245	$169,198
Reported net income per share:		
Basic	$ 0.28	$ 0.83
Diluted	$ 0.27	$ 0.81
Pro forma net income per share:		
Basic	$ 0.31	$ 0.91
Diluted	$ 0.30	$ 0.88

At September 30, 2002, intangible assets were comprised of the following (in thousands):

Software	$ 378,828
Customer base/contract rights	130,640
Trademarks	22,642
	532,110
Less accumulated amortization	(309,843)
Other intangible assets - net	222,267
Goodwill - net	1,087,988
Total	$1,310,255

Software includes both internally generated computer software for external customers and software acquired in conjunction with acquisitions.

The changes in the carrying amount of goodwill by business segment for the nine months ended September 30, 2002 are as follows:

	Financial Institution Outsourcing, Systems and Services	Securities Processing and Trust Services	All Other	Total
		(In thousands)		
Balance, January 1, 2002	$ 884,417	$ 107,887	$ 29,830	$ 1,022,134
Goodwill additions	25,197	37,920	2,737	65,854
Balance, September 30, 2002	$ 909,614	$ 145,807	$ 32,567	$ 1,087,988

3. Accounting Change
Effective January 1, 2002, the Company adopted Emerging Issues Task Force Issue No. 01-14, "Income Statement Characterization of Reimbursements Received for `Out of Pocket' Expenses Incurred ("Issue No. 01-14")," which requires that customer reimbursements received for direct costs paid to third parties and related expenses be characterized as revenue. Comparative financial statements for prior periods have been reclassified to provide consistent presentation. The Company has presented customer reimbursement revenue and expenses of $72.0 million and $63.1 million for the three months ended September 30, 2002 and 2001, respectively, and $213.5 million and $190.9 million for the nine months ended September 30, 2002 and 2001, respectively, in accordance with Issue No. 01-14. Customer reimbursements represent direct costs paid to third parties primarily for postage and data communication costs. In addition, processing and services revenues and salaries/data processing expenses were increased by $9.7 million and $8.9 million for the three months ended September 30, 2002 and 2001, respectively, and $28.4 million and $25.9 million for the nine months ended

September 30, 2002 and 2001, respectively. The adoption of Issue No. 01-14 did not impact the Company's financial position, operating income or net income.

ITEM 2. MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

Results of Operations
The following table sets forth, for the periods indicated, the relative percentage which certain items in the Company's consolidated statements of income bear to revenues. This table and the following discussion exclude the revenues and expenses associated with customer reimbursements as discussed in Note 3.

<TABLE>
<CAPTION>

	Three Months Ended September 30, 2002	Three Months Ended September 30, 2001	Nine Months Ended September 30, 2002	Nine Months Ended September 30, 2001
	(Percent of Revenues)			
Revenues	100.0%	100.0%	100.0%	100.0%
<S>	<C>	<C>	<C>	<C>
Salaries and related costs	47.8	48.6	47.9	48.2
Data processing costs	7.0	8.0	7.1	7.6
Other operating expenses	21.1	18.7	21.0	19.7
Depreciation and amortization	4.6	6.0	4.5	5.9
Total cost of revenues	80.5	81.3	80.5	81.4
Operating income	19.5	18.7	19.5	18.6

</TABLE>

Processing and Services Revenues
Processing and services revenues increased $87.6 million, or 18.4%, from $476.1 million in the third quarter of 2001 to $563.7 million in the current third quarter, and $266.9 million, or 18.8%, from $1,419.6 million in the first nine months of 2001 to $1,686.5 million in the comparable current period. Revenue growth was derived from sales to new clients, existing client growth, cross-sales to existing clients, price increases and revenues from acquired companies. The year-to-date internal revenue growth rate (excluding a business disposition and a $12.0 million customer termination fee in 2001) was approximately 5%. Year-to-date total revenue growth was positively impacted by strong revenue growth of $296.0 million in the Financial institution outsourcing, systems and services segment (which included a decrease in European revenue of $27.3 million for the Company's international banking system primarily related to reduced customer spending on professional services). In addition, year-to-date total revenue growth was negatively impacted by a decline in revenues of $23.8 million (excluding a $12.0 million customer termination fee in 2001) in the Securities processing and trust services segment due to continued weakness in the United States retail financial markets.

Cost of Revenues
Cost of revenues increased 17.3% from $386.9 million in the third quarter of 2001 to $453.8 million in the current third quarter, and 17.5% from $1,155.4 million in the first nine months of 2001 to $1,357.3 million in the first nine months of 2002. The make up of cost of revenues has been affected by business acquisitions and changes in the mix of the Company's business.

Depreciation and Amortization
Depreciation and amortization decreased $2.3 million from $28.4 million in the third quarter of 2001 to $26.2 million in the current third quarter, and $7.6 million from $83.2 million in the first nine months of 2001 to $75.6 million in the first nine months of 2002. The decrease was primarily attributable to the adoption of SFAS No. 142 that resulted in a reduction of goodwill amortization expense of approximately $18.0 million for the first nine months of 2002, offset primarily by incremental depreciation expense from capital expenditures.

Operating Income
Operating income increased 23.1% from $89.2 million in the third quarter of 2001 to $109.8 million in the current third quarter, and increased 24.6% from $264.2 million in the first nine months of 2001 to $329.2 million in the first nine months of 2002.

Realized Gain from Sale of Investment
During the first nine months of 2002 and 2001, the Company recorded a pre-tax realized gain from sale of investment of $1.9 million and $4.3 million, respectively.

Income Tax Provision
The effective income tax rate was 39% in 2002 and 40% in 2001. The effective income tax rate for 2002 has declined from 2001 due to the impact of adopting SFAS No. 142.

Net Income
Net income for the third quarter increased 25.7% from $52.6 million in 2001 to $66.2 million in 2002. Net income for the first nine months increased 27.4% from $155.4 million in 2001 to $197.9 million in 2002. Net income per share-diluted (excluding realized gain from sale of investment) for the third quarter was $.34 in 2002 compared to $.27 in 2001. Net income per share-diluted (excluding realized gain from sale of investment) for the first nine months of 2002 was $1.01 compared to $.80 in the comparable 2001 period. The impact of adopting SFAS No. 142 would have increased 2001 net income per share-diluted (excluding realized gain from sale of investment) by approximately $.03 per share in the third quarter and $.07 per share on a year-to-date basis due to the elimination of goodwill amortization.

Business Segment Information
The Company is a leading independent provider of financial data processing systems and related information management services and products to financial institutions and other financial intermediaries. The Company's operations have been classified into three business segments: Financial institution outsourcing, systems and services; Securities processing and trust services; and All other and corporate. Financial information for the nine months ended September 30, 2001 has been restated to reflect the transfer of one business unit representing $10.7 million in revenue and $.8 million in operating income from the Securities processing and trust services segment to the Financial institution outsourcing, systems and services segment. Summarized financial information by business segment has been restated and is as follows:

<TABLE>
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	Three Months Ended September 30, 2002	Three Months Ended September 30, 2001	Nine Months Ended September 30, 2002	Nine Months Ended September 30, 2001
	(In thousands)			
Processing and services revenues:				
Financial institution outsourcing, systems and services	$482,145	$402,678	$1,450,909	$1,154,862
Securities processing and trust services	58,773	53,421	168,049	203,864
All other and corporate	22,745	20,003	67,561	60,894
Total	$563,663	$476,102	$1,686,519	$1,419,620
Operating income:				
Financial institution outsourcing, systems and services	$103,950	$83,800	$313,406	$242,510
Securities processing and trust services	7,922	7,370	21,412	27,295
All other and corporate	(2,049)	(1,955)	(5,616)	(5,606)
Total	$109,823	$89,215	$329,202	$264,199

</TABLE>

Processing and services revenues in the Financial institution outsourcing, systems and services business segment increased from $402.7 million in the third quarter of 2001 to $482.1 million in the current third quarter, and increased from $1,154.9 million in the first nine months of 2001 to $1,450.9 million in the comparable current period. Operating income in the Financial institution outsourcing, systems and services business segment increased from $83.8 million in the third quarter of 2001 to $104.0 million in the current third quarter and increased from $242.5 million in the first nine months of 2001 to $313.4 million in the first nine months of 2002. Year-to-date operating income was positively impacted in 2002 by the elimination of goodwill amortization of approximately $15.0 million.

Processing and services revenues in the Securities processing and trust services business segment increased from $53.4 million in the third quarter of 2001 to $58.8 million in the current third quarter, and decreased from $203.9 million in the first nine months of 2001 to $168.0 million in the comparable current period. The year-to-date revenue decrease in 2002 was primarily related to lower transaction volumes in the Securities processing and trust services segment due to prolonged weakness in the United States retail financial markets. Operating income in this business segment increased from $7.4 million in the third quarter of 2001 to $7.9 million in the current third quarter, and decreased from $27.3 million in the first nine months of 2001 to $21.4 million in the first nine months of 2002.

Liquidity and Capital Resources

The following table summarizes the Company's primary sources (uses) of funds from operating activities for the nine months ended September 30, 2002 and 2001:

<TABLE>
<CAPTION>

<S>	2002 <C>	2001 <C>
	(In thousands)	
Net cash provided by operating activities before changes in securities processing receivables and payables	$372,529	$284,408
Securities processing receivables and payables - net	(80,599)	3,534
Cash provided by operating activities	291,930	287,942
Proceeds from short-term borrowings - net	73,904	109,775
Repayment of long-term debt - net	(82,517)	(86,209)
Total	$283,317	$311,508

</TABLE>

The Company has historically used a significant portion of its cash flow from operations to fund acquisitions and capital expenditures with any remainder used to reduce long-term debt or repurchase Company stock.

The Company's strategy includes the acquisition of complementary businesses financed by a combination of internally generated funds and borrowings from the Company's credit facilities. The Company believes that its cash flow from operations together with other available sources of funds will be adequate to meet its funding requirements. In the event that the Company makes significant future acquisitions, however, it may raise funds through additional borrowings or the issuance of securities.

In 1999, the Company's Board of Directors authorized the repurchase of up to 4,875,000 shares of the Company's common stock. Shares purchased under the authorization will be made through open market transactions that may occur from time to time as market conditions warrant. As of September 30, 2002, approximately 2,026,000 shares remained available under the repurchase plan.

Critical Accounting Policies

The Company's condensed consolidated financial statements and accompanying notes have been prepared in accordance with accounting principles generally accepted in the United States of America. The preparation of these financial statements requires the Company's management to make estimates, judgments, and assumptions that affect reported amounts of assets, liabilities, revenues and expenses. The Company continually evaluates the accounting policies and estimates it uses to prepare the consolidated financial statements. The Company bases its estimates on historical experience and assumptions believed to be reasonable under current facts and circumstances. Actual amounts and results could differ from these estimates made by management.

The Company has identified that its accounting policy regarding intangible assets and goodwill is critical to the Company's results of operations and financial position. The Company has reviewed the carrying value of goodwill and other intangible assets in connection with the implementation of SFAS 142 by comparing such amounts to their fair values. The Company determined that the carrying amounts of goodwill and other intangible assets did not exceed their respective fair values. The Company is required to perform this comparison at least annually or more frequently if circumstances indicate possible impairment. When determining fair value, the Company uses various assumptions, including projections of future cash flows. Given the significance of goodwill and other intangible balances, an adverse change to the fair value could result in an impairment charge, which could be material to the Company's financial statements.

The Company does not participate in, nor has it created, any off-balance sheet special purpose entities or other off-balance sheet financing, other than operating leases. In addition, the Company does not enter into any derivative financial instruments for speculative purposes and uses derivative financial instruments primarily for managing its exposure to changes in interest rates.

Safe Harbor Statement Under the Private Securities Litigation Reform Act of 1995
Except for the historical information contained herein, the matters discussed in this Form 10-Q are forward-looking statements that involve risks and uncertainties, including but not limited to economic, competitive, governmental and technological factors affecting the Company's operations, markets, services and related products, prices and other factors discussed in the Company's prior filings with the Securities and Exchange Commission. Although the Company believes that the assumptions underlying the forward-looking statements contained herein are reasonable, any of the assumptions could be inaccurate. Therefore, there can be no assurance that the forward-looking statements included in this Form 10-Q will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements included herein, the inclusion of such information should not be regarded as a representation by the Company or any other person that the objectives and plans of the Company will be achieved.

ITEM 3. QUANTITATIVE AND QUALITATIVE DISCLOSURE OF MARKET RISK

The Company's quantitative and qualitative disclosures about market risk are incorporated by reference in Item 7A of the Company's Annual Report on Form 10-K for the year ended December 31, 2001 and have not materially changed since that report was filed.

ITEM 4. CONTROLS AND PROCEDURES

Management, under the supervision and, with the participation of the Company's principal executive officer and principal financial officer, has evaluated the Company's disclosure controls and procedures within 90 days prior to the filing date of this report. Based upon that evaluation, the Company's principal executive officer and principal financial officer have concluded that such disclosure controls and procedures are adequate and effective. There have not been any significant changes in the Company's internal controls or in other factors that could significantly affect these controls subsequent to the date of management's evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses.

PART II. OTHER INFORMATION

ITEM 1. LEGAL PROCEEDINGS

The Company has initiated legal action against E*TRADE Securities, Inc. ("E*TRADE") as the result of E*TRADE refusing to accept delivery of a bond (with a carrying value of $27.0 million as of September 30, 2002) in violation of the terms of a contract between E*TRADE and a subsidiary of the Company. The Company intends to vigorously enforce its rights under the terms of its agreement with E*TRADE and expects to prevail and recover the carrying value of the bond.

ITEM 6. EXHIBITS AND REPORTS ON FORM 8-K.

(a) Exhibits

(99.1) Written Statement of the Chief Executive Officer, dated October 21, 2002
(99.2) Written Statement of the Chief Financial Officer, dated October 21, 2002

(b) Reports on Form 8-K

On July 30, 2002, the Company filed a report on Form 8-K under Item 5 pursuant to Securities and Exchange Commission Order No. 4-460 requiring the filing of sworn statements of the Company's principal executive officer and principal financial officer pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934.

On September 19, 2002, the Company filed a report on Form 8-K under Item 9 announcing that Norman J. Balthasar was named to the newly created position of Senior Executive Vice President and Chief Operating Officer of the Company effective October 1, 2002.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Fiserv, Inc.

(Registrant)

Date   October 21, 2002   by /s/ Kenneth R. Jensen

KENNETH R. JENSEN
Senior Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary

CERTIFICATIONS

I, Leslie M. Muma, President and Chief Executive Officer of Fiserv, Inc., a Wisconsin corporation ("Fiserv"), certify that:

1. I have reviewed this quarterly report on Form 10-Q of Fiserv;

2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report;

3. Based on my knowledge, the financial statements, and other financial information included in this quarterly report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this quarterly report;

4. The registrant's other certifying officers and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-14 and 15d-14) for the registrant and we have:

a) designed such disclosure controls and procedures to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this quarterly report is being prepared;

b) evaluated the effectiveness of the registrant's disclosure controls and procedures as of a date within 90 days prior to the filing date of this quarterly report (the "Evaluation Date"); and

c) presented in this quarterly report our conclusions about the effectiveness of the disclosure controls and procedures based on our evaluation as of the Evaluation Date;

5. The registrant's other certifying officers and I have disclosed, based on our most recent evaluation, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent function):

a) all significant deficiencies in the design or operation of internal controls which could adversely affect the registrant's ability to record, process, summarize and report financial data and have identified for the registrant's auditors any material weaknesses in internal controls; and

b) any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal controls; and

6. The registrant's other certifying officers and I have indicated in this quarterly report whether or not there were significant changes in internal controls or in other factors that could significantly affect internal controls subsequent to the date of our most recent evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses.

Date: October 21, 2002   By: /s/ Leslie M. Muma

LESLIE M. MUMA
President and Chief Executive Officer

I, Kenneth R. Jensen, Senior Executive Vice President and Chief Financial Officer of Fiserv, Inc., a Wisconsin corporation ("Fiserv"), certify that:

1. I have reviewed this quarterly report on Form 10-Q of Fiserv;

2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report;

3. Based on my knowledge, the financial statements, and other financial

information included in this quarterly report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this quarterly report;

4. The registrant's other certifying officers and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-14 and 15d-14) for the registrant and we have:

a) designed such disclosure controls and procedures to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this quarterly report is being prepared;

b) evaluated the effectiveness of the registrant's disclosure controls and procedures as of a date within 90 days prior to the filing date of this quarterly report (the "Evaluation Date"); and

c) presented in this quarterly report our conclusions about the effectiveness of the disclosure controls and procedures based on our evaluation as of the Evaluation Date;

5. The registrant's other certifying officers and I have disclosed, based on our most recent evaluation, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent function):

a) all significant deficiencies in the design or operation of internal controls which could adversely affect the registrant's ability to record, process, summarize and report financial data and have identified for the registrant's auditors any material weaknesses in internal controls; and

b) any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal controls; and

6. The registrant's other certifying officers and I have indicated in this quarterly report whether or not there were significant changes in internal controls or in other factors that could significantly affect internal controls subsequent to the date of our most recent evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses.

Date: October 21, 2002 by /s/ Kenneth R. Jensen

KENNETH R. JENSEN
Senior Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary

EXHIBIT INDEX

Exhibit Number	Exhibit Description
99.1	Written Statement of the Chief Executive Officer, dated October 21, 2002
99.2	Written Statement of the Chief Financial Officer, dated October 21, 2002

EXHIBIT 99.1

Written Statement of the Chief Executive Officer
Pursuant to 18 U.S.C. Section 1350

Solely for the purposes of complying with 18 U.S.C. Section 1350, I, the undersigned President and Chief Executive Officer of Fiserv, Inc. (the "Company"), hereby certify that the Quarterly Report on Form 10-Q of the Company for the quarter ended September 30, 2002 (the "Report") fully complies with the requirements of Section 13(a) of the Securities Exchange Act of 1934 and that information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

by /s/ Leslie M. Muma

LESLIE M. MUMA
October 21, 2002

EXHIBIT 99.2

Written Statement of the Chief Financial Officer
Pursuant to 18 U.S.C. Section 1350

Solely for the purposes of complying with 18 U.S.C. Section 1350, I, the undersigned Senior Executive Vice President, Chief Financial Officer, Treasurer and Assistant Secretary of Fiserv, Inc. (the "Company"), hereby certify that the Quarterly Report on Form 10-Q of the Company for the quarter ended September 30, 2002 (the "Report") fully complies with the requirements of Section 13(a) of the Securities Exchange Act of 1934 and that information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

by /s/ Kenneth R. Jensen

KENNETH R. JENSEN
October 21, 2002