XP2® Educational Conference

June 25, 2026

XP2 Product Vision and Technology

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Security

Protect integrity of systems and data

Regulatory

Ensure solutions comply with regulations or other standards

Integration

Strengthen integration within and outside of Fiserv

Technology

Upgrade underlying technology to allow greater security and efficiency

Enhancements

Deliver functionality to improve efficiency and experience

Our Investment in your Success and Growth

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A Look at 2026

2026.0.10 / 2026.1

Security

- **Ongoing vulnerability detection & remediation**

Regulatory

- **Preparation work for IRIS Tax Reporting**

Enhancements

- Prevent tellers from using add-on to closed-end loans
- **Custom to Core Updates**
  - Deposit Type Update: DPTYPCV
  - Create Positive Balance File: GENPBF
- Member number change with transaction linking option
- BIN-level PIN Mailer option
- AIX user passwords updated
- Improved RCMGEN jobstream for Block/Decline code processing
- Sbafinalize job submission using JCL
- 39 Maintenance Request Updates



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Customs to Core

We plan to move a minimum of 2 per release, determined by **you**.

Coming in XP2 2026.1:

- **Create Positive Balance File:** GENPBF generates and delivers a daily Positive Balance File (PBF) to a card processor containing current balance and account status data. Used to support accurate ATM & POS transaction authorizations.
- **Deposit Type Update:** DPTYPCV supports batch updates to deposit/share account types, intended to migrate accounts to new products, retire legacy deposit types, or standardize deposit offerings.

Please log into the Aha! portal to review candidates and cast your votes!

The two highest voted custom jobs will be delivered in the next release.

To register for Aha!, please send an email requesting access to IdeaPortalAccessRequests@fiserv.com and include:

- Name of your Credit Union
- First & last name
- Email address

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Customs to Core

We plan to move a minimum of 2 per release, determined by **you**.

Coming in **XP2 2026.2**:

- **Add/Remove Member, Individual, and Account Level Stops:** UPDSTOPS is one of many custom jobs targeted for inclusion in a future XP2 release. Fiserv seeks direct input from Credit Unions to prioritize which order to deliver these custom jobs. Please take a moment to vote for the custom job(s) that bring the most value to your organization. Fiserv will tally all votes and schedule the delivery of additional custom jobs over the course of several upcoming XP2 releases.
- **Link Cardholder to Individual and Address:** LNCRDIND is one of many custom jobs targeted for inclusion in a future XP2 release. Fiserv seeks direct input from Credit Unions to prioritize which order to deliver these custom jobs. Please take a moment to vote for the custom job(s) that bring the most value to your organization. Fiserv will tally all votes and schedule the delivery of additional custom jobs over the course of several upcoming XP2 releases.

The two highest voted custom jobs will be delivered in the next release.

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Customs to Core

Candidates for inclusion:

Aha! #	Program Title	Description
XP2I-I-428	Member Branch Update	MEMBREXT analyzes recent savings and loan transaction history to determine whether a member's activity is primarily occurring at a branch different from the one currently assigned.
XP2I-I-429	Red Flag Address Change TIN Conversion	REDTINCV supports credit unions using XP2 Data Protection by converting encrypted Tax Identification Numbers (TINs) contained in Red Flag address change files into a usable, encrypted output format.
XP2I-I-430	Deposit Type Change	AGEDTYPC enables credit unions to perform controlled, batch updates to the deposit type of selected share accounts in XP2.
XP2I-I-431	Deposit Type Change	AGMDTYPC enables credit unions to perform controlled, batch updates to the deposit type of selected share accounts in XP2.
XP2I-I-432	Link Cardholder to Individual and Address	LNCRDIND enables credit unions to associate plastic card records in XP2 with the correct individual and, optionally, a primary address.
XP2I-I-433	Add/Remove Member, Individual, and Account Level Stop	UPDSTOPS enables credit unions to efficiently manage operational and control "stop" codes within XP2 through a single, file-driven process.

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Looking ahead to 2026

2026.2 / 2026.3

Security

- Ongoing vulnerability detection & remediation
- **MFA TOTP**

Regulatory

- **IRS changes (IRIS)**
- FNMA updates
- Metro 2 updates
- OBBB interest reporting for autos (1098-VLI)
- NCUA share insurance modifications

Integration

- **Member driven web-based skip payment**
- Board reports
- Customized picture card creation
- **Change Roundup**
- Internal and 3rd party partners to bring value to XP2 base via APEX



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IRS Mandated Migration from FIRE to IRIS System

The Internal Revenue Service (IRS) has announced : Information Returns Intake System (IRIS) as the exclusive intake method for electronic information return filings

What Is IRIS and Why It Matters?

- The IRS is retiring the FIRE reporting , requiring IRIS starting with Tax Year 2026 filings (Filing Season 2027)
- IRIS introduces XML-based Application-to-Application (A2A) transmission as the IRS-mandated standard for electronic information returns
- Moves tax reporting from legacy flat-file submissions (FIRE / Pub 1220) to modern, structured XML exchanges
- Enables more standardized validations, acknowledgments, and correction workflows between institutions and the IRS
- Applies to multiple information returns, including 1098, 1099, 1042, 5498, and future IRS forms
- Represents a foundational shift in how year-end tax data is transmitted and managed

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IRS Mandated IRIS System

Establishes a modern, enterprise transmission capability that standardizes IRIS reporting, supports reuse across Fiserv platforms, and reduces the operational burden of regulatory change

Fiserv is developing an enterprise **IRIS Transmission Service**—supporting consistent, scalable regulatory transmission across multiple Fiserv solutions that support tax reporting capabilities and will seamlessly integrate with Fiserv's tax form printing services when used.

About Fiserv's New IRIS Transmission Service:

- XML schema transformation
- A2A transmission protocols
- IRS business rule validations
- Enhanced error handling
- Updated credentialing
- Annual IRS schema and rules updates
- Acknowledgment and correction workflows
- Monitoring, audit logging, and reporting

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IRS Mandated Migration from FIRE to IRIS System

2026 Tax Year Bridge

Bridging FIRE –to- IRIS During the Transition Period

- 2026 Bridge-Year: Fiserv will continue to generate a modified FIRE flat file in 2026 (Pub. 1220 Format)
- Fiserv's new IRIS Transmission Service will convert the modified FIRE flat file (Pub 1220 format) into IRS' required XML schema (payload) for A2A transmission to the IRS
- Files will be delivered to IRIS Transmission Service via the Sterling File Gateway
- Fiserv Output Solutions (FOS) is in alignment with the bridge-year and will continue to accept the modified FIRE flat file for Tax Year 2026
- Looking ahead to 2027, Fiserv will transition from the FIRE flat file to the IRIS XML format in alignment for annual schema updates and align with FOS for form printing using the new IRIS XML format

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IRS Transition to IRIS – What you Need to Know

New standardization validations, acknowledgements, and correct workflows between financial institutions and the IRS. Applies to 1098, 1099, 1042, 5498, and future IRS forms



The IRS is retiring the legacy FIRE system

You are required to move to the IRIS for Tax Year 2026 filings, with new requirements, including XML-based filing, new connectivity & credentials

What We're Doing For You

Through our new IRIS Transmission Service product, we take on the complexity, so your team doesn't have to.

For more information

Each FI can leverage the new managed service from Fiserv. Simple implementation to be prepared for Tax Year 2026 in Q1'27. Available for all clients regardless of deployment method.

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Looking ahead to 2026

2026.2 / 2026.3

Technology

- Laying groundwork to responsibly extend adoption of AI
- Certify Windows server 2022 and 2025
- AIX 7.3 fix pack
- DB2 fix pack

Enhancement Candidates

- **Customs to core**
  - Member Branch Update (MEMBREXT)
  - Red Flag Address Change TIN Conversion (REDTINCV)
  - Deposit Type Change (AGEDTYPC)
  - Deposit Type Change (AGMDTYPC)
  - Link Cardholder to Individual and Address (LNCRDIND)
  - Add/Remove Member, Indv and Acct Level Stop (UPDSTOPS)
- Digital issuance physical card generation
- **CFM support for hosted environments**



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Regulatory Spotlight



Vehicle Loan Interest

- 1098-VLI will support for the 2026 tax reporting as defined by the IRS



Trump Accounts

- No changes necessary for Credit Unions



Ending Penny Minting

- No changes planned at this time
- KB Articles on existing functionality



FIRE to IRIS Tax Reporting

- 2026 all IRS submissions must use the IRIS
- Fiserv utility being created for IRS reporting

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Action Required: XP2 – Vehicle Loan Interest Deductions in the "One Big Beautiful Bill Act" Reminder (PUB0064394)

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Date:	June 10, 2026
Title:	XP2 – Vehicle Loan Interest Deductions in the "One Big Beautiful Bill Act" Reminder
Priority:	Critical – Action Required
Affecting:	XP2®
Overview:	As part of the One Big Beautiful Bill Act, enacted on July 4, 2025, taxpayers may deduct interest paid on qualified, new vehicle loans for tax years 2025 through 2028. For additional details, please refer to the IRS guidance. This communication is a reminder to keep vehicle loan collateral information up to date. This will help support your year-end **1098-VLI** IRS reporting.
Action:	**To identify a qualifying vehicle loan**: 1. Navigate to the Loan Collateral Page. 2. Verify the Year, Make, Model, and VIN. These fields are required for IRS reporting. **To update vehicle information**: 1. Navigate to the Loan Detail Page for loans that may qualify. 2. If the loan qualifies, select the **Auto Interest Deductible** checkbox in the **Statements and Notices** section. **Note:** The **Auto Interest Deductible** Checkbox field is defined in the Field Level Authorizations. The default permissions is set to **N**. The credit union must update field-level authorizations for the roles that require access. The EOY Reporting programs will use the **Auto Interest Deductible** check box to help determine if a loan may qualify. Additional criteria, such as YTD interest, will also be validated before reporting.
Contact:	If you have questions, please submit an inquiry in Client360 and select XP2 as the product.

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2026 General availability release schedule

Date planned	Release type	Release reference		Delivered
February 17, 2026	Enhancement	XP2 - 2026.0.10	Optional	February 17, 2026
April 10, 2026	Enhancement	Lynxgate - 2026.1	Required	April 10, 2026
June 11, 2026	Enhancement	XP2 - 2026.1	Optional	June 11, 2026
September 22, 2026	Enhancement	XP2 - 2026.2	Required	
October 7, 2026	Enhancement	Lynxgate - 2026.2	Required	
December 03, 2026	EOY	XP2 - 2026.3	Required	

- Release documentation – Review the release documentation to ensure you are prepared for the changes. Available: Release loading instructions, enhancement documentation and new enhancement recordings.
- All general components should be kept in line with each release version
- An optional release is only optional if you do not need the content in that release
  - If content you require was delivered in a release, please plan to load that release version
- All clients are required to be on the EOY release by 12/31 every year



Licensed Clients:

Please contact Client Support with your release load date plan for each release.

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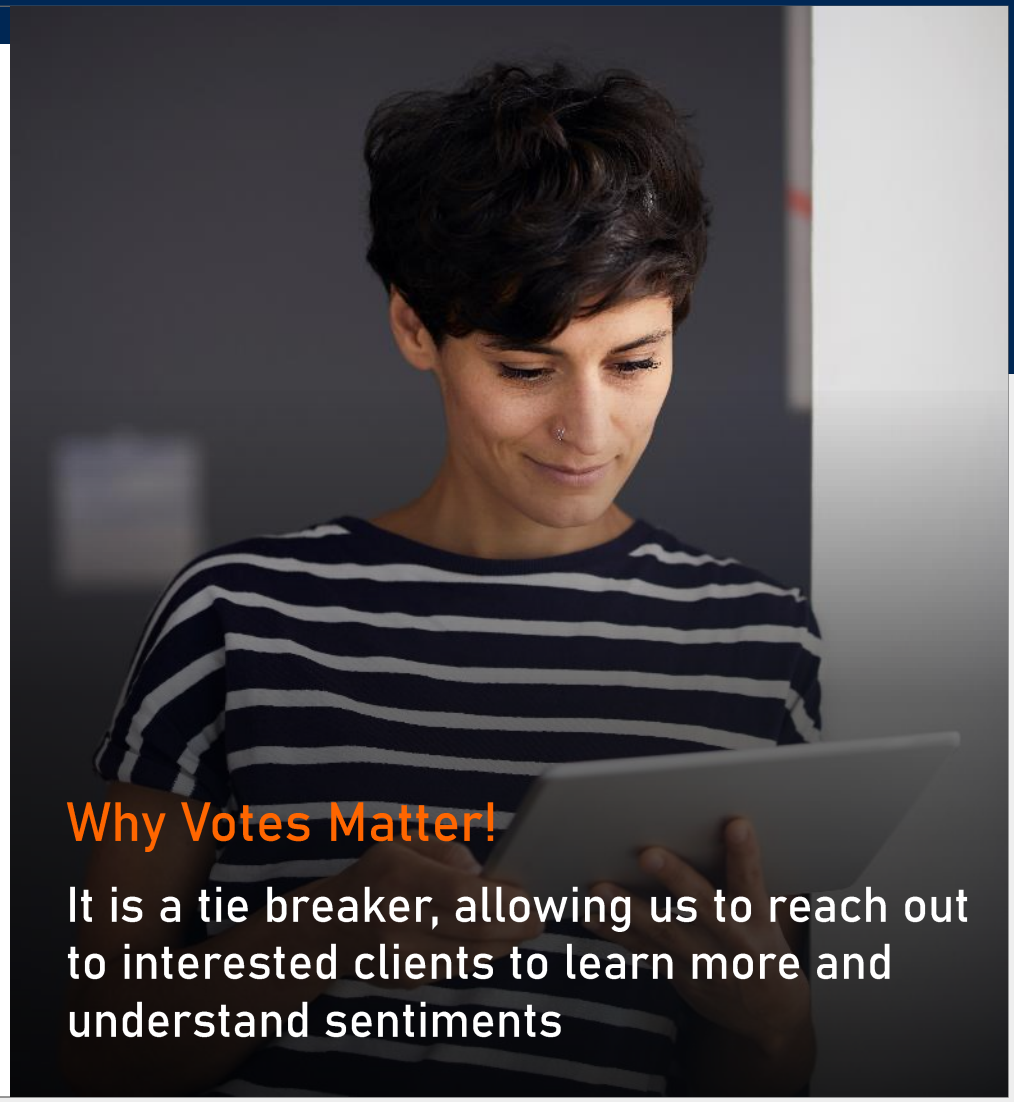
AHA Updates

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2026 Idea Recap

Idea portal votes will continue to help drive feature prioritization





Why Votes Matter!

It is a tie breaker, allowing us to reach out to interested clients to learn more and understand sentiments

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An Enhanced Service Experience

2026 Priorities

- Help our clients win
- Deliver exceptional service
- Get it right the first time
- Implement with speed and quality
- Increase AI and automation capabilities
- Fortify our risk and control environment
- Simplify and standardize the way we work
- Invest in our people

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Deeper Dive into Client360: Intelligent Front Door

Coming 2026

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The Service Experience from Fiserv



Finding answers and requesting support is faster and easier, with our service portal, Client 360



Enjoy a simpler, more intuitive experience with new **Conversational AI** search and self-help features



Receive improved support from your service team by leveraging **advanced AI technology** for the **inquiry opening** and **routing process**

Client360

our enhanced AI service portal

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2026 Important Dates

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2026 All Client Meetings and User Group and Training Meetings

45 Minute Learning/Sharing Opportunities

- September 2nd: Lessons learned from implementing new platforms, tools, or vendor solutions
- November 4th: Challenges, innovations, and best practices related to ACH, wires, real-time payments, and reconciliation

Contact Jason Allen (Tapco CU) to express interest and register – Jason.allen@tapcocu.org

Quarterly updates to bring you the latest information on XP2

- September 9, 2026
- December 9, 2026

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FORUM 2026

August 17 – 19, 2026

The Venetian® Resort, Las Vegas

Register by June 30 to save $300 | Register Now

Open Discussion

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Thank You!

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