

Fiserv, Inc. (FISV)

Technology / Information Technology Services · NASDAQ Global Select

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$47.55 2026-10-16	MARKET CAP \$25.3B VOLUME 4.0M	52-WK HIGH \$238.59 52-WK LOW \$43.88	TRAILING PE 9.1 P/S 1.21	GROSS MARGIN 47.2% NET MARGIN 13.4%	ROE 11% ROIC 6%	PIOTROSKI 6/9 ALTMAN Z 1.2	1-YR RETURN -59.7% 5-YR RETURN -55.6%
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Fiserv, Inc. is a global provider of technology solutions for payments and financial services. Its operations are structured into three primary segments: Acceptance, Fintech, and Payments. The Acceptance segment enables businesses to process transactions at the point of sale and through digital channels, offering mobile payment capabilities and robust security and fraud prevention tools. Key offerings include Carat, its omnichannel commerce platform; Clover, a cloud-native platform for point-of-sale and business management; and Clover Connect, designed for independent software vendors. This segment reaches clients via diverse distribution channels, including direct sales, agent networks, ISVs, and financial institution partnerships. The Fintech segment supports financial institutions in managing core functions like customer deposit and loan accounts, general ledgers, and central information repositories. Further services extend to digital banking, financial and risk management, specialized consulting, and item processing solutions. The Payments segment facilitates a wide array of card-based transactions, including processing for debit, credit, and prepaid cards. It also delivers security and fraud safeguards, card manufacturing, print services, and various network functionalities. Beyond cards, this segment offers digital payment solutions like bill payment, account-to-account transfers, person-to-person payments, and electronic billing, complemented by security features. Fiserv caters to a broad clientele, including businesses, banks, credit unions, other financial institutions, merchants, and corporate enterprises. Established in 1984, Fiserv, Inc. maintains its corporate headquarters in Brookfield, Wisconsin.

SECTOR Technology INDUSTRY Information Technology Services EXCHANGE NASDAQ MARKET CAP \$25.3B EMPLOYEES 38,000 (SEC-filed)
CEO Takis Georgakopoulos IPO 1986-09-25 COUNTRY US
600 North Vel R. Phillips Avenue, Milwaukee, WI 53203 · Tel 262 879 5000 · [fiserv.com](https://www.fiserv.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

37 / 100

Street mean \$54.64 (11 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

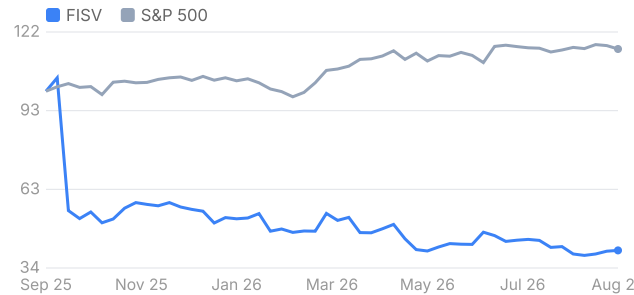
NET BUYING

\$2.2M open-market purchases vs \$0.0M sales / 6 mo

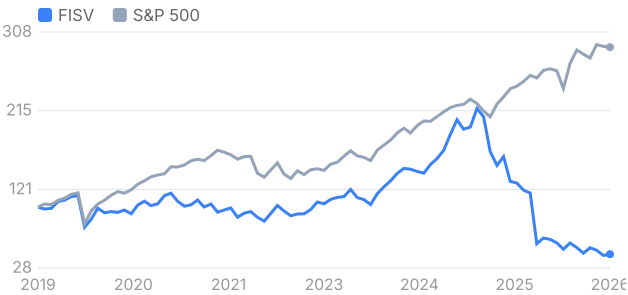
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · FISV -59.7% · S&P 500 +15.9% · spread -75.6pp



7 Years vs S&P 500 · FISV -55.6% · S&P 500 +189.9% · spread -245.4pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE
37
OF 100

Score Breakdown

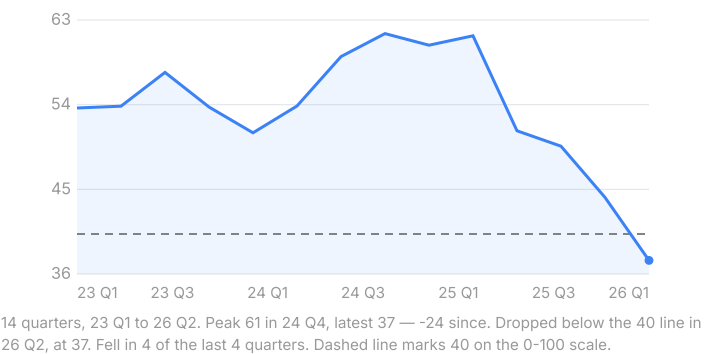
Profitability	39/100
Growth	26/100
Momentum	59/100
Quality	65/100
Earnings Quality	74/100
Balance Sheet	36/100
Value	78/100
Risk (safety)	30/100
Overall	37.2/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

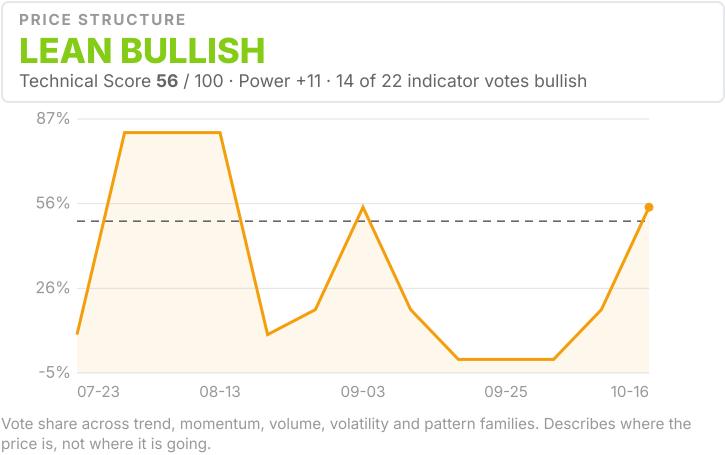
SYMBOL	IS SCORE
CTSH	66
BR	74
CDW	49
FIS	55
LDOS	63
CACI	57
FISV	37

IS Score Trend — quarterly



4 TWO READINGS

business vs price



These two disagree — business quality 37, price structure 56 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 37.2	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 51 → 49 → 44 → 37	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

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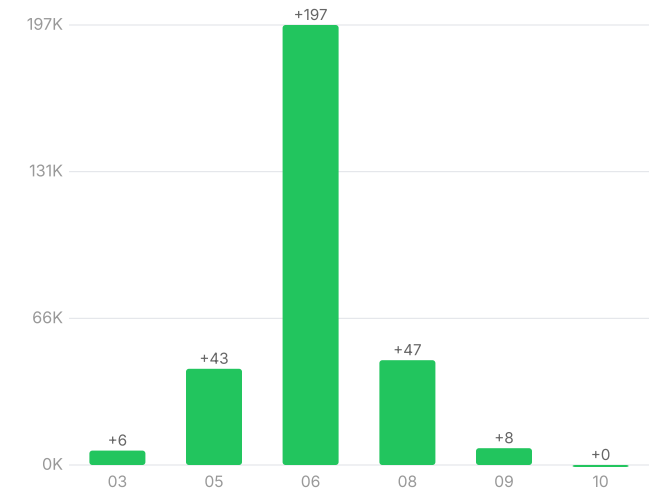
6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 2 buys 2026-09-25	INSIDER BUYS (180D) 7 \$2.24M	
ETF FUNDS (30D) 388 up / 311 down net +77 funds				

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Cohen Stephanie	director	2026-09-30	A-Award	775	—	2,021	
De Castro Henrique	director	2026-09-30	A-Award	720	—	7,560	
Disimone Harry	director	2026-09-30	A-Award	775	—	9,420	
Dufetel Celine S	director	2026-09-30	A-Award	775	—	2,021	
Fritz Lance M	director	2026-09-30	A-Award	858	—	4,089	
Gopal Ajei	director	2026-09-30	A-Award	831	—	3,875	
Mamilli Wafaa	director	2026-09-30	A-Award	858	—	3,498	
Nixon Gordon M.	director	2026-09-30	A-Award	1,107	—	2,784	

8 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY					EDGE
6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT	
P — Open-market purchases	7	44,781	\$2.2M	Counted	
F — Tax withholding	1	795	\$0.0M	None — compensation	

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Net Buying	OPEN-MARKET SELLS \$0.0M 0 txns / 6 mo	OPEN-MARKET BUYS \$2.2M 7 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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9 FORM 144 PLANNED-SALE PIPELINE				live EDGAR data
FILED	FILER	SHARES REGISTERED	EST. PROCEEDS	
2025-08-01	Tracy S Bisignano	348	\$0.0M	
2025-07-22	Frank J Bisignano	10,542	\$1.7M	
2025-07-21	Frank J Bisignano	16,090	\$2.7M	
2025-07-21	Frank J Bisignano	834,913	\$138.1M	
Trailing 12 mo	0 filings	—	\$0M	

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10 13D / 13G STAKES					COND
FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES	
2026-04-29	SCHEDULE 13G	Vanguard Capital Management	7.18%	38.4M sh	
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change	
2026-02-13	SCHEDULE 13G/A	Dodge & Cox	9.20%	49.5M sh	
2026-02-05	SCHEDULE 13G/A	The Vanguard Group	11.78%	63.4M sh	

11 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-25	2026-10-09
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-11	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-08-10	2026-09-07
John Boozman	Senate	SELL	\$1,001 - \$15,000	2026-01-29	2026-02-15
John Boozman	Senate	SELL	\$1,001 - \$15,000	2026-01-29	2026-02-14
John Boozman	Senate	SELL	\$1,001 - \$15,000	2025-11-21	2026-08-24
HOUSE 12-MO 27 trades 18 purchases		SENATE 12-MO 6 trades 0 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Birch Hill Investment Advisors Llc	601,759	\$27M
Assenagon Asset Management S.A.	529,306	\$24M
Ifp Advisors, Inc	333,245	\$15M
Two Point Capital Management, Inc.	224,929	\$10M
Courant Investment Management Llc	190,000	\$9M
Mn Services Vermogensbeheer B.V.	155,812	\$7M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$687M
VTI	0.0%	\$687M
VT SAX	0.0%	\$687M
VSMPX	0.0%	\$687M
VWNFX	1.0%	\$648M
VWNAX	1.0%	\$648M

12

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

83%

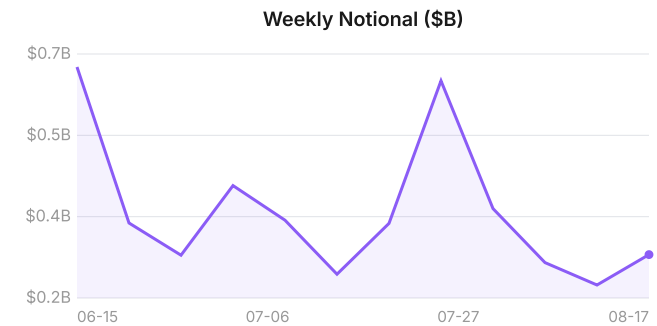
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Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

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13 DARK POOL ACTIVITY

EDGE · live ATS data

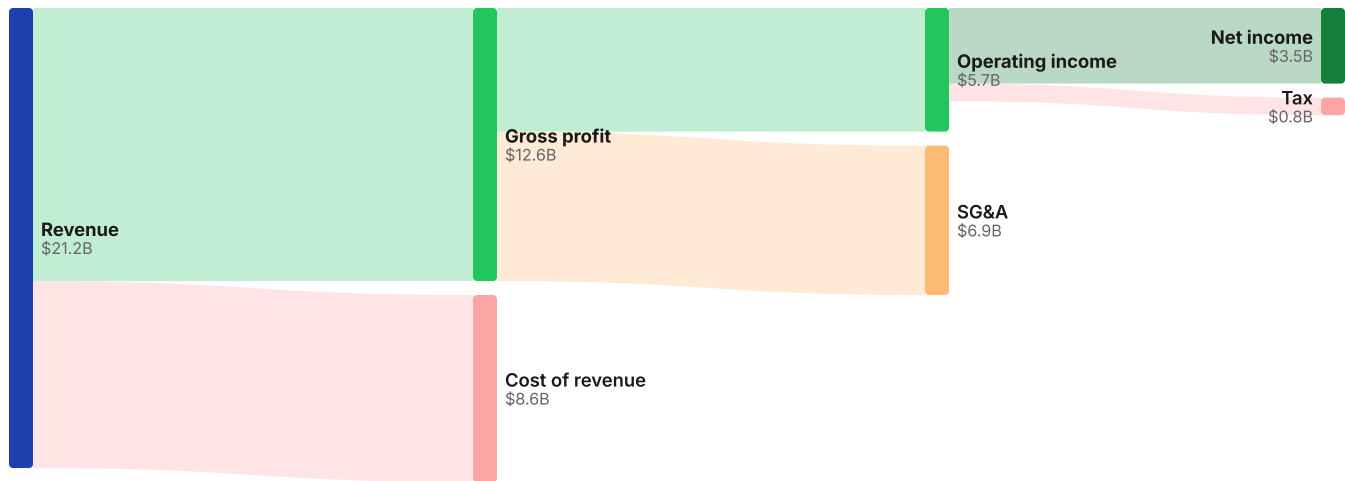


Where FISV Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	5.7M	63 sh
Ubsa Ubs Ats	5.3M	69 sh
Mstx Ms Trajectory Cross (Ats - 1)	4.5M	79 sh
Ebxl Level Ats	3.6M	32 sh
Pure Purestream	3.1M	45 sh
Sgmt Sigma X2	3.0M	69 sh

14 REVENUE FLOW — FY2025

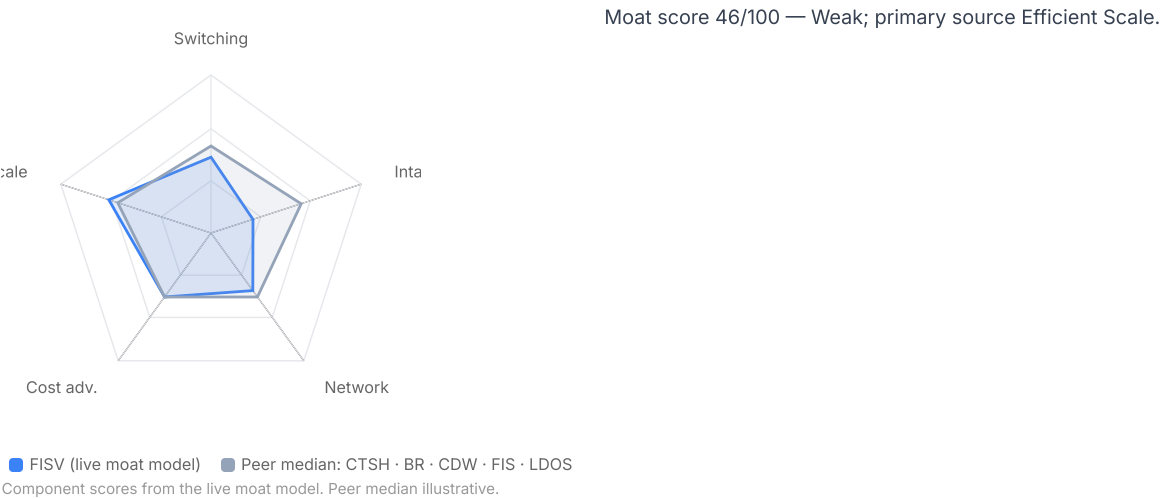
live segmentation + income data



Where a dollar of Fiserv, Inc. revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION

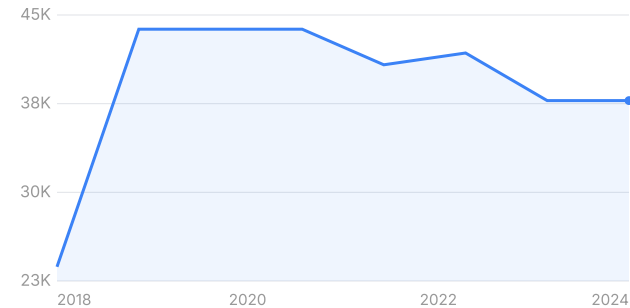
LIVE MODEL · 46/100 WEAK



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3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS		38,000 employees
OFFICER	TITLE	
Guy Chiarello	Chief Operating Officer	
Frank J. Bisignano	Chief Executive Officer & Chairman	
James W. Cox	Head of Corporate Development	
John Gibbons	Head of Financial Institutions Group	

17

REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

Revenue (\$B)

Fiscal Year	Revenue (\$B)
FY21	16
FY22	18
FY23	19
FY24	20
FY25	21
FY26E	20
FY27E	20

EPS (\$) — GAAP diluted actual, street-basis estimate

Fiscal Year	EPS (\$)
FY21	1.99
FY22	3.90
FY23	4.98
FY24	5.38
FY25	6.34
FY26E	7.24
FY27E	7.92

Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

18

ESTIMATE VS. ACTUAL & SURPRISES

live data

Quarterly EPS — Actual vs. Consensus

Quarter	EPS (\$)
25-04	2.11
25-07	2.11
25-10	2.11
26-02	2.11
26-05	2.11
26-08	2.11
NextE	2.11

BEATS (>2%) 3 of 6 recent quarters	AVG SURPRISE -0.5%	NEXT REPORT 2026-11-03	INCOME QUALITY 2.07 OCF ÷ net income
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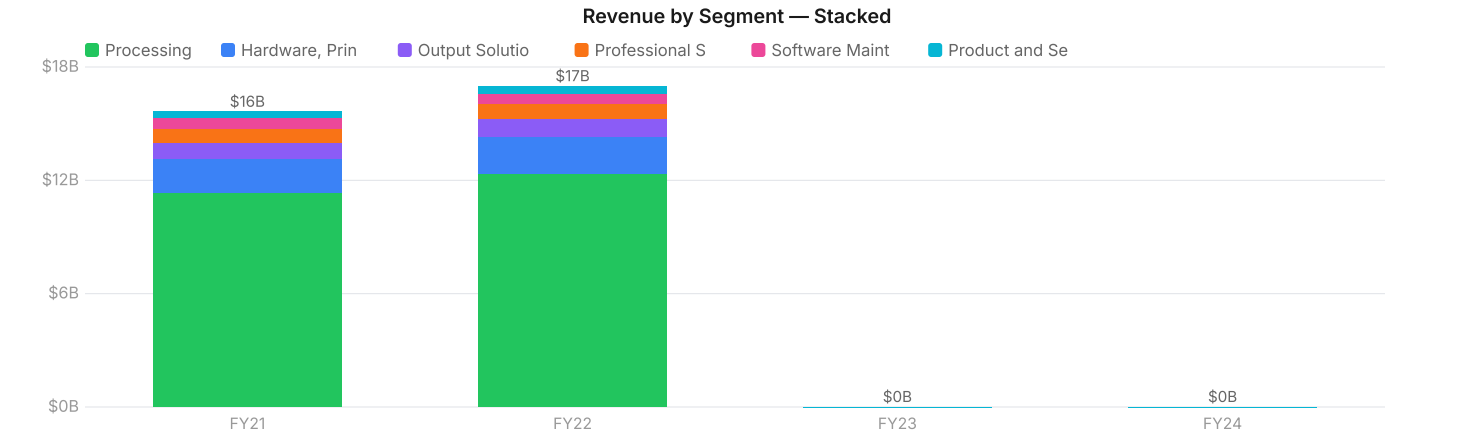
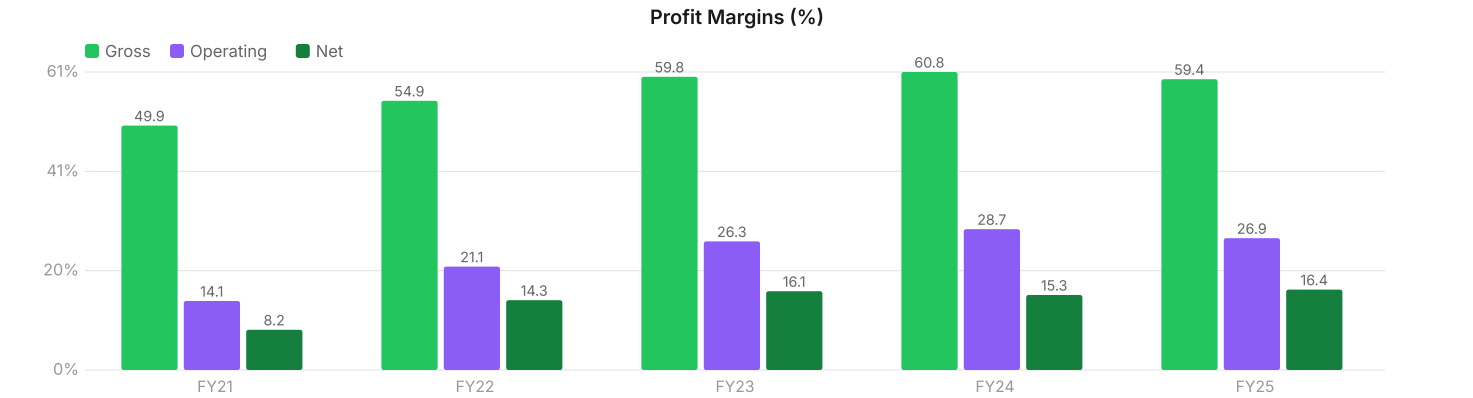
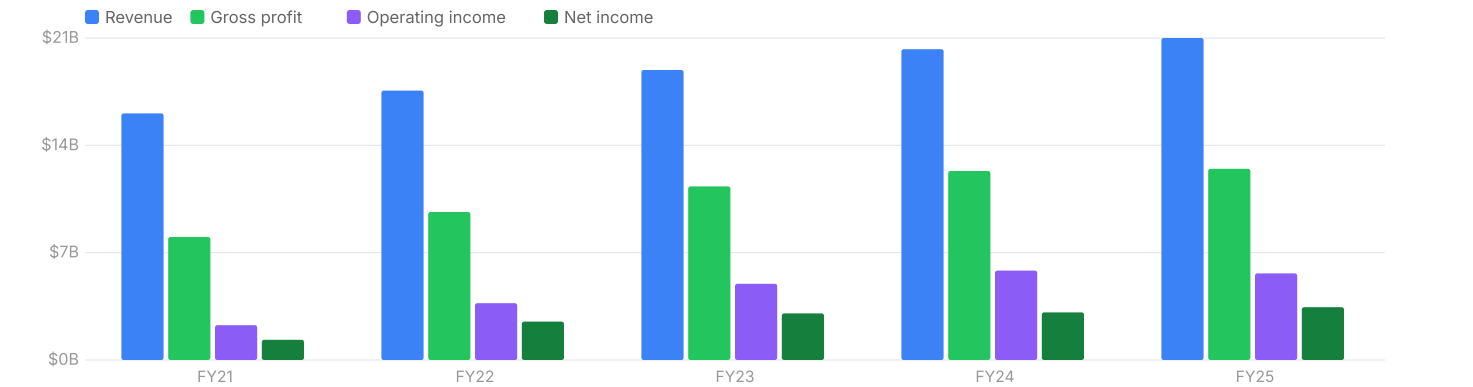
19 REPORTED VS. CONSENSUS — FULL HISTORY0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEARlive financials

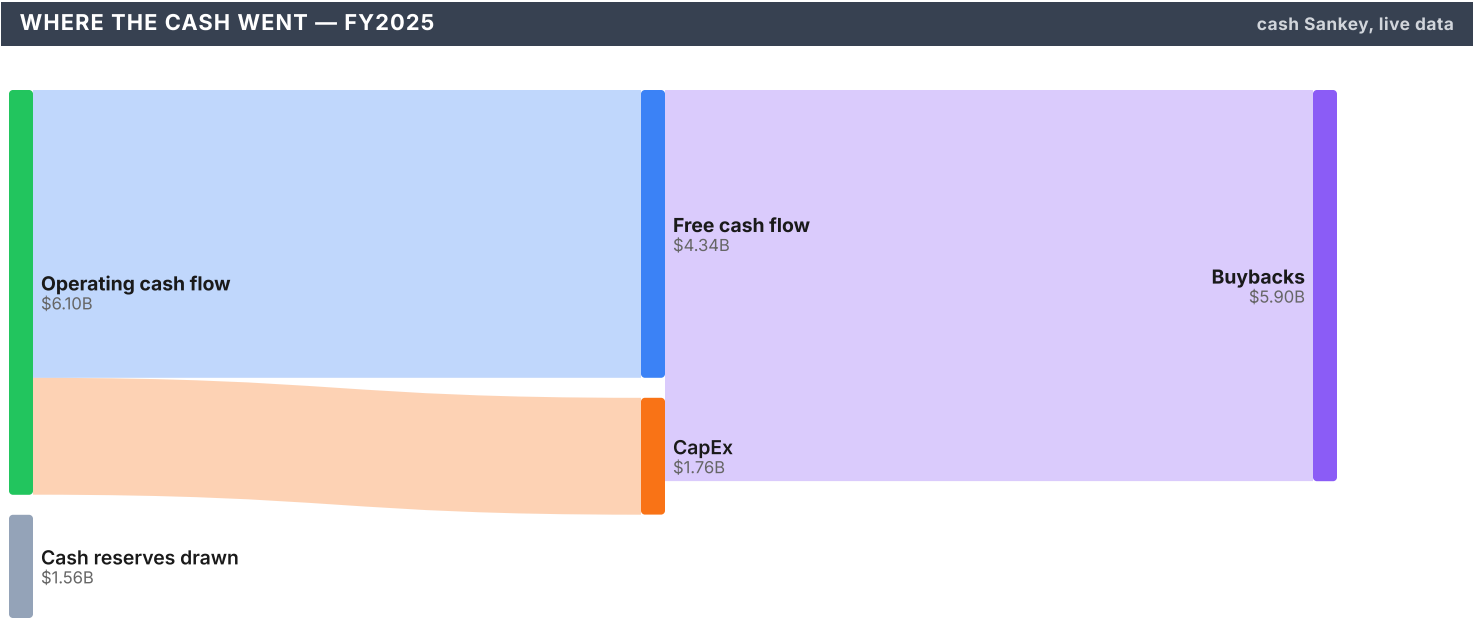
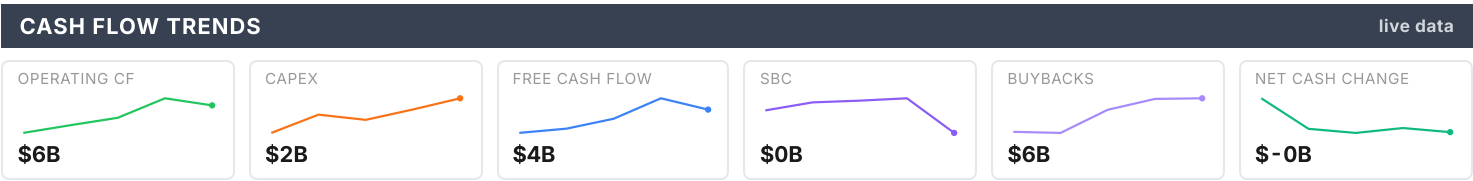


Live segmentation data.

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+9.3%	+9.3%	+7.6%	+7.1%	+3.6%
Gross profit	+15.0%	+20.3%	+17.2%	+8.9%	+1.1%
Operating income	+23.5%	+63.5%	+34.1%	+17.3%	-3.1%
Net income	+39.2%	+89.7%	+21.3%	+2.1%	+11.1%

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20 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	16.2	17.7	19.1	20.5	21.2	
Cost of revenue	8.1	8.0	7.7	8.0	8.6	
Gross profit	8.1	9.7	11.4	12.4	12.6	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	5.8	6.1	6.6	6.6	6.9	
Operating income	2.3	3.7	5.0	5.9	5.7	
EBITDA	5.6	6.8	8.0	8.8	9.0	
D&A	3.2	3.2	3.1	3.1	3.2	
Pretax income	1.8	3.1	3.9	3.8	4.3	
Income tax	0.4	0.6	0.8	0.6	0.8	
Net income	1.3	2.5	3.1	3.1	3.5	
Diluted EPS (\$)	1.99	3.90	4.98	5.38	6.34	
Diluted shares (M)	672	648	616	582	549	



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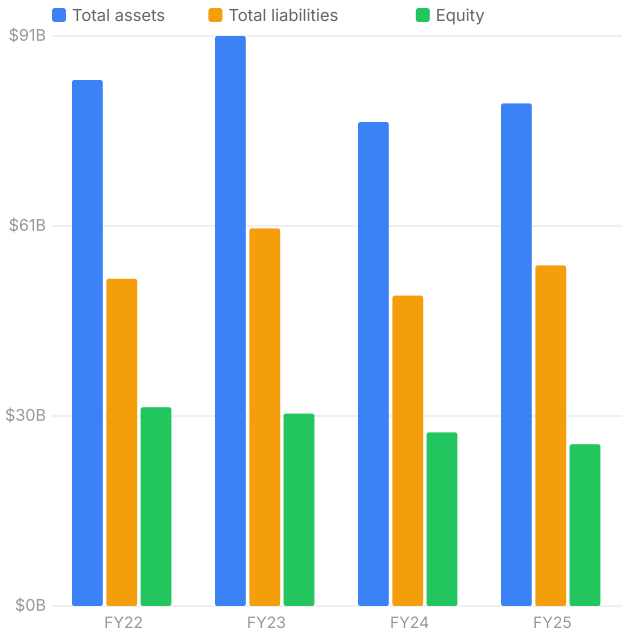
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.9	1.2	1.2	0.8	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	3.6	3.6	3.7	4.0	
Total current assets	27.5	34.8	23.5	24.7	
PP&E (net)	2.0	2.8	2.4	3.1	
Goodwill + intangibles	49.2	48.4	46.5	42.8	
Total assets	83.9	90.9	77.2	80.1	
Accounts payable	0.7	0.4	0.5	5.3	
Short-term debt	0.2	0.4	0.8	1.2	
Deferred revenue	1.5	1.4	1.8	0.9	
Total current liabilities	26.5	33.6	22.2	23.9	
Long-term debt	20.4	21.9	23.1	27.8	
Total liabilities	52.2	60.2	49.5	54.3	
Shareholders' equity	31.7	30.7	27.7	25.8	

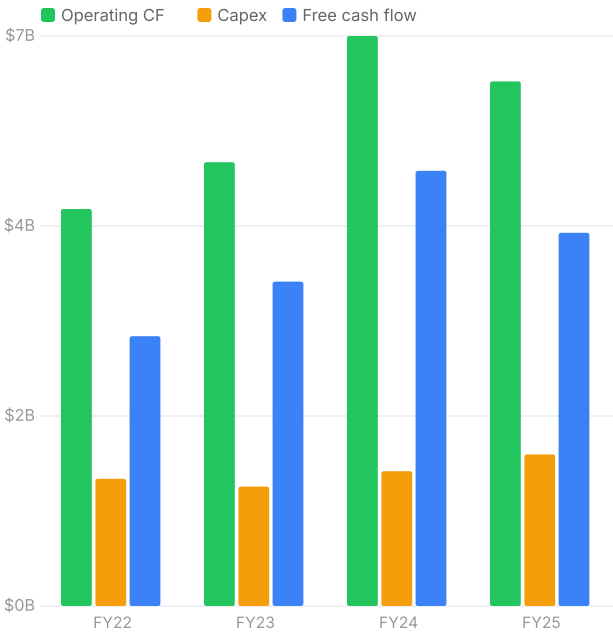
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.6	3.1	3.2	3.5	
D&A	3.2	2.9	3.1	3.2	
Stock-based compensation	0.3	0.3	0.4	0.0	
Working capital change	(0.7)	(0.9)	(0.3)	(0.0)	
Operating cash flow	4.6	5.2	6.6	6.1	
Capital expenditures	(1.5)	(1.4)	(1.6)	(1.8)	
Investing cash flow	(2.1)	(1.1)	(2.4)	(3.0)	
Buybacks	(2.7)	(4.8)	(5.8)	(5.9)	
Dividends paid	0.0	0.0	0.0	0.0	
Debt issuance / (repay)	0.1	1.1	1.7	2.2	
Financing cash flow	(2.5)	(4.4)	(4.2)	(3.4)	
Free cash flow	3.1	3.8	5.1	4.3	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	4.2%	8.2%	10.1%	11.0%	13.2%	11%	
ROA	1.8%	3.2%	3.5%	3.7%	4.4%	3.5%	
ROIC	3.5%	6.0%	7.7%	9.6%	8.6%	6.5%	
Gross margin	49.9%	54.9%	59.8%	60.8%	59.4%	47.2%	
Operating margin	14.1%	21.1%	26.3%	28.7%	26.9%	21.4%	
Net margin	8.2%	14.3%	16.1%	15.3%	16.4%	13.4%	
EBITDA margin	34.3%	38.5%	42.0%	43.2%	42.3%	35.7%	
FCF margin	17.7%	17.7%	19.8%	24.7%	20.4%	—	
VALUATION							
P/E	51.65	25.51	26.10	38.19	10.37	9.1	
P/B	2.23	2.09	2.68	4.42	1.40	0.9	
P/S	4.25	3.64	4.19	5.85	1.70	1.21	
P/FCF	23.98	20.56	21.21	23.62	8.34	6.4	
EV/EBITDA	16.07	12.48	12.81	16.21	7.15	7.1	
EV/Revenue	5.50	4.80	5.38	7.01	3.03	2.5	
Earnings yield	1.9%	3.9%	3.8%	2.6%	9.6%	10.99%	
FCF yield	4.2%	4.9%	4.7%	4.2%	12.0%	15.53%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.03	1.04	1.04	1.06	1.03	1.04	
Quick ratio	1.03	1.04	1.04	1.06	1.03	1.04	
Debt / equity	0.69	0.70	0.80	0.92	1.12	1.04	
Debt / assets	27.9%	25.7%	26.3%	32.3%	36.2%	34.5%	
Net debt / EBITDA	3.67	3.02	2.83	2.68	3.14	3.66	
Interest coverage	3.39	4.92	4.88	4.64	3.85	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.22	0.22	0.22	0.24	0.27	0.26	
Receivables turnover	6.07	5.50	5.33	5.60	5.50	5.3	
DSO (days)	60	66	69	65	66	68	
DPO (days)	23	28	26	22	123	30	
Cash conversion cycle	37	38	42	43	-57	38	
GROWTH (YoY)							
Revenue growth	9.3%	9.3%	7.6%	7.1%	3.6%	—	
Net income growth	39.2%	89.7%	21.3%	2.1%	11.1%	—	
EPS growth	42.9%	97.2%	28.5%	5.7%	20.5%	—	
FCF growth	-11.5%	9.2%	20.2%	34.1%	-14.6%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	2.01	3.96	5.09	5.38	6.48	5.23	
Book value / share	46.62	48.27	49.54	46.50	48.03	50.24	
Revenue / share	24.44	27.77	31.68	35.14	39.47	38.94	
FCF / share	4.33	4.92	6.26	8.70	8.05	7.33	
Cash / share	1.26	1.41	2.00	2.12	1.49	1.17	
SHAREHOLDER RETURN & SCORES							
Buyback yield	4.0%	4.1%	6.0%	4.9%	16.4%	6.28%	
Altman Z-Score	1.53	1.40	1.52	2.41	0.91	1.2	
Piotroski F-Score	6	9	7	7	6	6/9	
Beneish M-Score	-2.48	-2.46	-2.65	-2.63	-2.54	-1.61	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	1.2	Distress (<1.81)	Distress	
Income quality	2.07	Cash-backed	OCF ÷ net income	
Beneish M-Score	-1.61	Elevated	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.83	Revenue stability	0.93
Interest burden		0.80	Earnings stability	0.66
Operating margin		20.0%	Earnings persistence	0.93
Asset turnover		0.26×	Revenue CAGR 3y	4.2%
Financial leverage		3.12×	EPS CAGR 3y	8.9%
= ROE		11%	FCF CAGR 3y	5.3%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD 6.28%	DIVIDEND YIELD 0.00% none paid	TOTAL SHAREHOLDER RETURN 6.10% cash yield	SBC / REVENUE 1.8% dilution pressure	



25 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
CTSH	\$29.7B	14.2	15%	11.6%	+5.6%	5/9	+1.3%
BR	\$19.8B	18.1	41%	17.9%	+8.5%	9/9	-22.3%
CDW	\$18.8B	18.0	44%	4.2%	+7.4%	6/9	+0.0%
FIS	\$18.6B	5.5	22%	6.8%	+20.4%	5/9	-45.0%
LDOS	\$15.7B	11.5	28%	7.8%	+3.4%	6/9	—
CACI	\$13.6B	25.3	13%	5.8%	+10.9%	5/9	—
IT	\$13.0B	18.4	114%	16.4%	+0.7%	6/9	—
INFY	\$49.7B	15.7	32%	16.1%	+4.1%	7/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

61 Analysts

Str Sell (0)

Sell (0)

Hold (28)

Buy (33)

Str Buy (0)

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$19.54B	\$19.67B / \$19.41B	\$7.24	\$7.34 / \$7.18	21
FY2027	\$20.22B	\$20.52B / \$19.75B	\$7.92	\$8.45 / \$7.54	22
FY2028	\$20.92B	\$21.28B / \$20.57B	\$8.90	\$10.08 / \$7.88	9

MEAN TARGET (QTR)
\$54.64
11 targets

TARGET VS. PRICE
+14.9%
last-quarter mean

NEXT REPORT
2026-11-03
street \$1.72

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27 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$49.00	+3.0%	2
Last Quarter	\$54.64	+14.9%	11
Last Year	\$76.93	+61.8%	49
All Time	\$135.96	+185.9%	117

Rolling mean of published targets vs. last close \$47.55. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

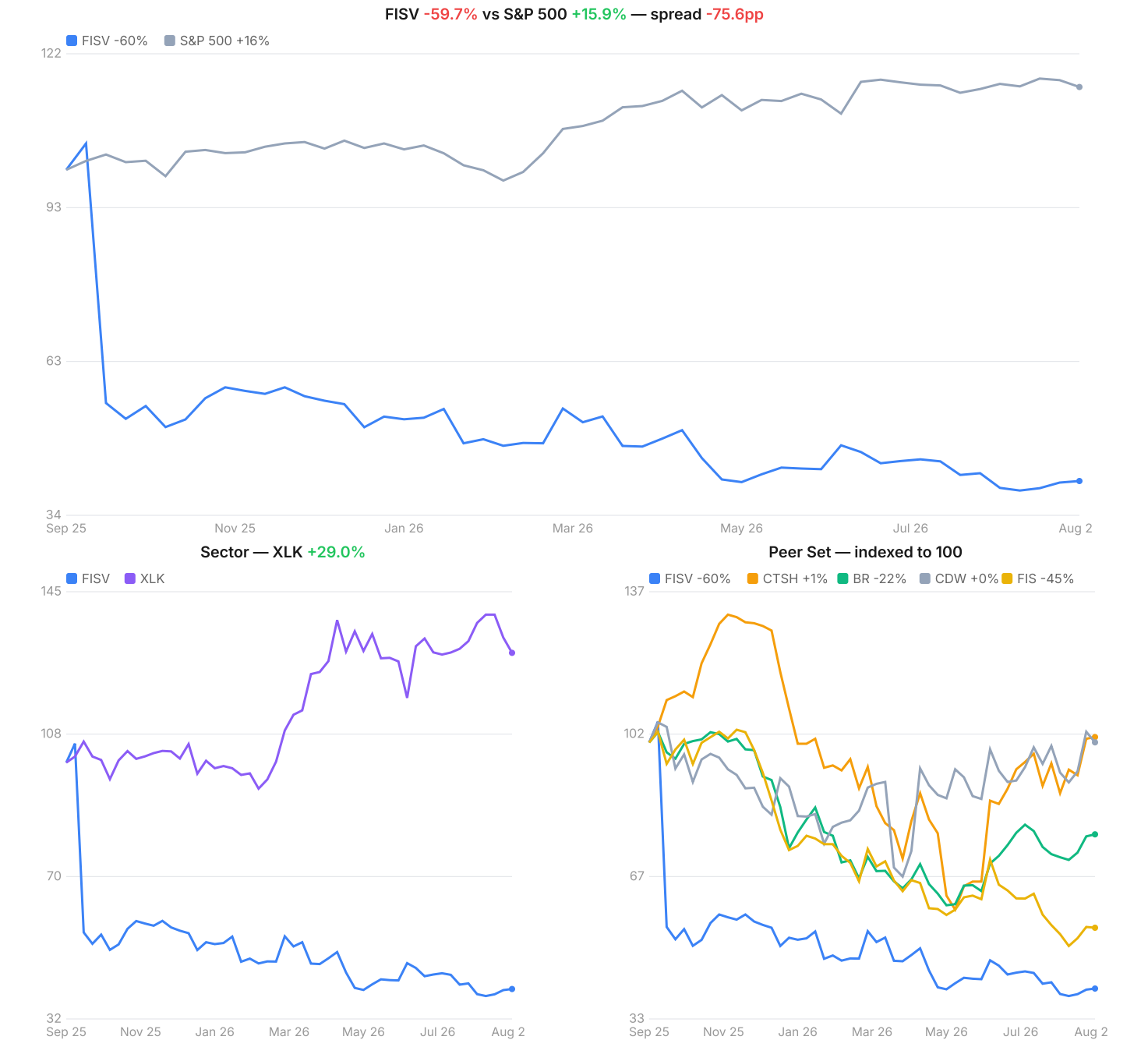
Third-Party Composite Rating

A-

DCF5/5ROE3/5ROA3/5DEBT/EQ1/5P/E4/5P/B5/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



All series indexed to 100 at the start of the window, adjusted closes.

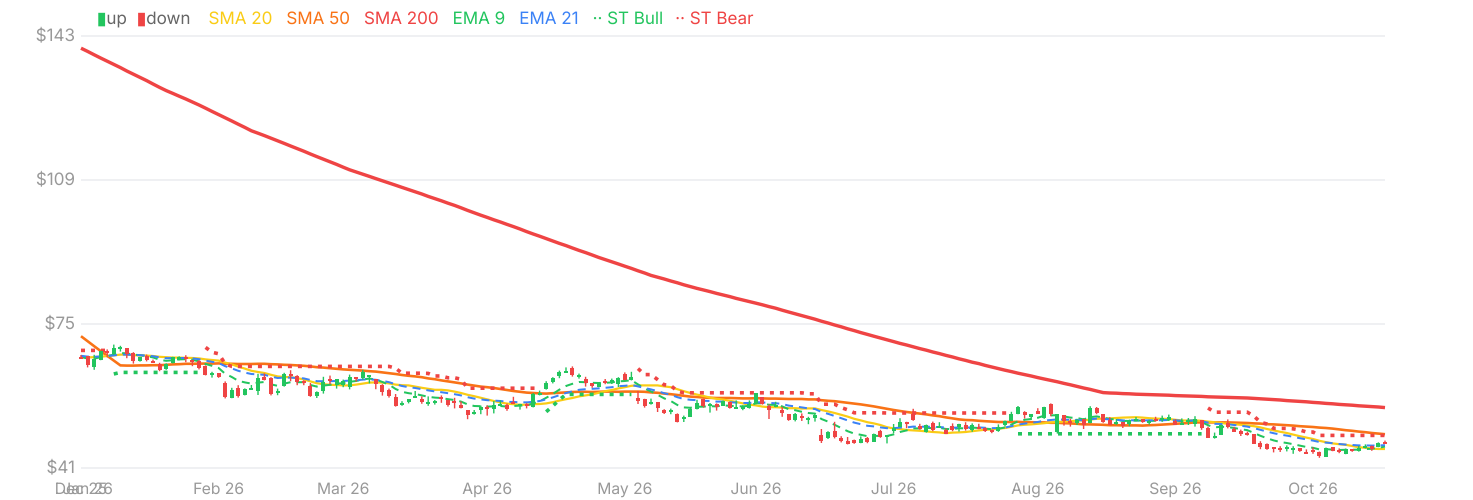
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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$45.97	+1.58	+3.44%	Above
SMA 50	\$49.43	-1.88	-3.80%	Below
SMA 200	\$55.67	-8.12	-14.59%	Below
EMA 9	\$46.50	+1.05	+2.26%	Above
EMA 21	\$46.84	+0.71	+1.52%	Above
EMA 50	\$48.63	-1.08	-2.22%	Below
EMA 200	\$62.65	-15.10	-24.10%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 56/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +11

14 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

33

82

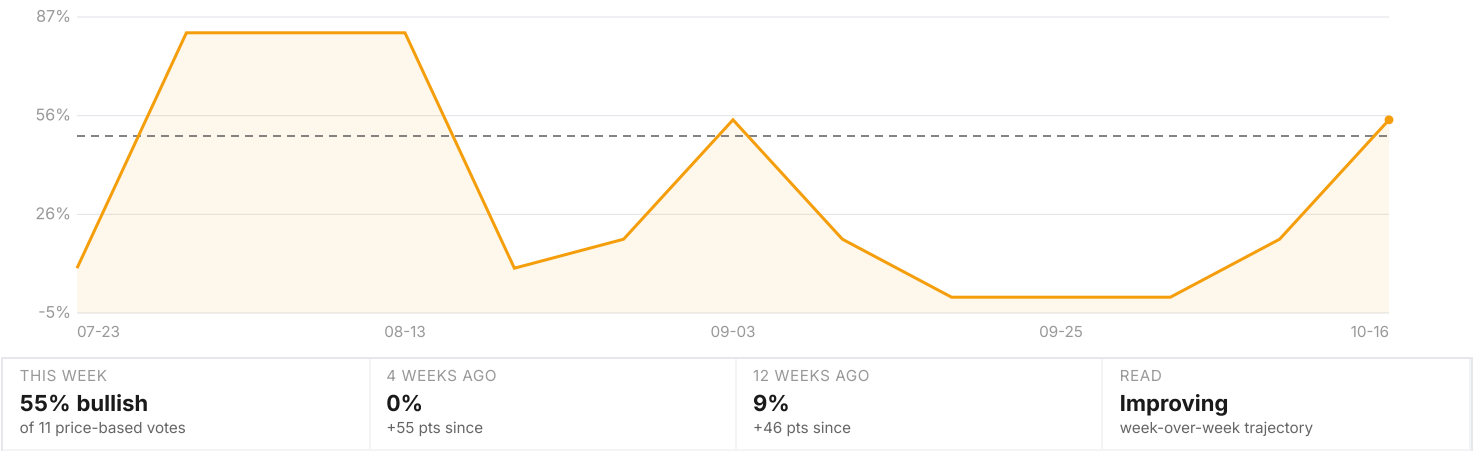
62

50

50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



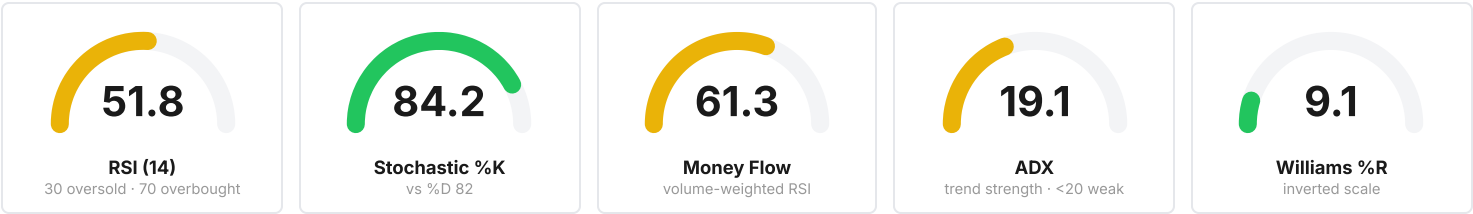
INDICATOR VOTE GRID

14 bull / 8 bear

● Price vs SMA 20	\$45.97	● Price vs SMA 50	\$49.43	● Price vs SMA 200	\$55.67
● EMA 9/21 Cross	46.5/46.8	● SMA 50/200	Death	● ADX Direction	ADX 19
● Supertrend	\$49	● Parabolic SAR	\$45	● SMA Slope	0.020
● RSI	51.8	● Stochastic K/D	84/82	● StochRSI K/D	94/94
● Williams %R	-9	● CCI	211	● TSI vs Signal	-14.7
● CMO	3.6	● ROC	7.19%	● OBV Signal	Accum
● Chaikin MF	0.000	● MFI	61	● Force Index	1M
● Elder Ray Bull	1.08				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$47.03 / \$47.69 / \$48.16	S1 / S2	\$46.56 / \$45.90
Bollinger (20,2)	\$44.57 - \$47.37	Squeeze	ON
52-wk range	\$43.87 - \$128.78	Off 52-wk high	-63.1%
ATR (14)	\$1.35 (2.8%)	Historical vol	24.2%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.7%
Jan
60%

+2.5%
Feb
85%

+0.3%
Mar
62%

+0.3%
Apr
40%

+0.5%
May
60%

+0.2%
Jun
55%

+2.1%
Jul
75%

+0.4%
Aug
50%

-0.4%
Sep
55%

-1.4%
Oct
65%

+3.5%
Nov
80%

+1.9%
Dec
70%

Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	FISV	S&P 500
Weekly volatility (σ , 1y)	8.33%	1.83%
Best / worst week (1y)	+14.0% / -47.4%	—
Max drawdown (5y, monthly)	-80.2%	—
1-week VaR (95%)	-11.3%	—
Beta (5y)	0.80	1.00

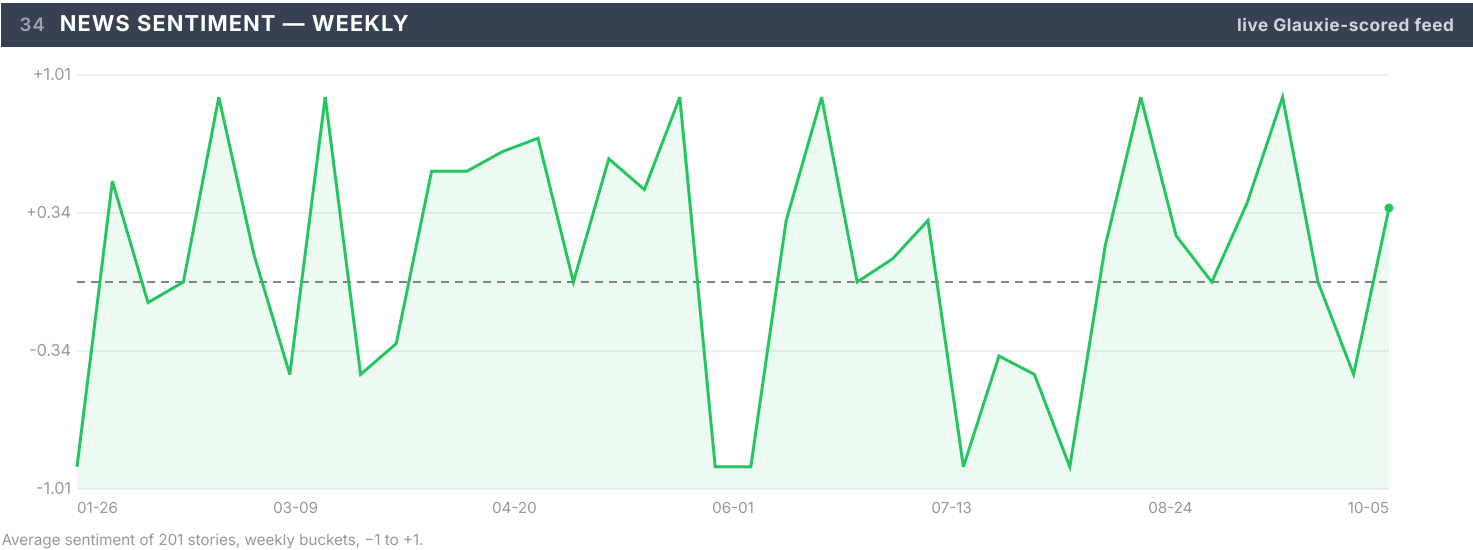
33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

FISV EQUITY WEATHER (LIVE)
RAINY · -18
Trend -42
Momentum +44
Volume -51
Volatility -30
Breadth -17

MARKET REGIME (2026-10-16)
NEUTRAL

VIX 19.99 Normal	DOW THEORY Confirmed Bearish	SPY / QQQ TSI 7.2 / 4.7 trend strength	SECTOR STRENGTH 46/100 breadth average
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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE EDGE · live weather engine · Rainy

OVERALL -18.3 -4.8 vs industry	TREND -42.4 -32.2 vs industry	MOMENTUM +43.5 +52.6 vs industry	VOLUME -51.4 -55.4 vs industry
---	--	---	---

READING	FISV	INFORMATION TECHNOLOGY SERVICES N=1,049	TECHNOLOGY N=6,969	ALL US SYMBOLS N=70,435
Overall	-18.3	-13.5	-20.7	-20.5
Trend	-42.4	-10.2	-20.8	-21.3
Momentum	+43.5	-9.0	-28.5	-15.8
Volume	-51.4	+4.0	+0.0	-3.8

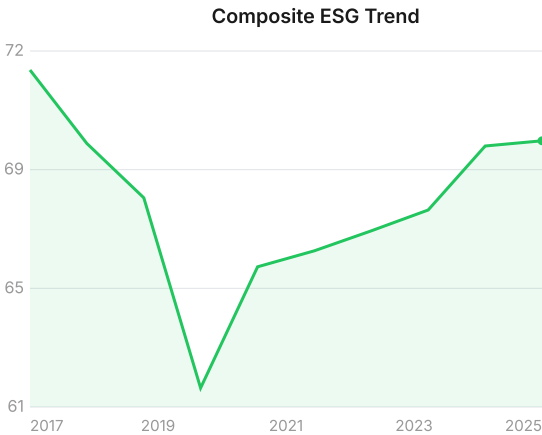
Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Michael P. Lyons Chief Executive Officer	\$70.3M	79% equity+incentive
Frank J. Bisignano Former Chairman of the Bo	\$26.4M	97% equity+incentive
Dhivya Suryadevara Co-President	\$16.8M	80% equity+incentive
Panagiotis (Takis) Georgakopoulos Co-Preside	\$13.9M	93% equity+incentive
Robert W. Hau Former Chief Financial Officer	\$9.0M	92% equity+incentive

37 ESG ASSESSMENT live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	70
Social	66
Governance	72
Composite ESG	69



38 8-K MATERIAL EVENTS live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-22	Officer/Director Change	5.02
2026-08-06	Earnings Release; Exhibits	2.02,9.01
2026-07-07	Officer/Director Change; Regulation FD	5.02,7.01
2026-06-23	Material Agreement; Financial Obligation; Other Events; Exhibits	1.01,2.03,8.01,9.01
2026-06-17	Material Agreement; Exhibits	1.01,9.01
2026-06-16	Regulation FD; Exhibits	7.01,9.01
2026-06-15	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-05-22	Shareholder Vote	5.07

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39 **METHODOLOGY**

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

40 **DISCLOSURES**

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41 **DATA PROVENANCE FOR THIS REPORT** sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-05-07 to 2026-08-06
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	not present for this symbol
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-07 to 2026-09-30
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-02-05 to 2026-04-29
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.