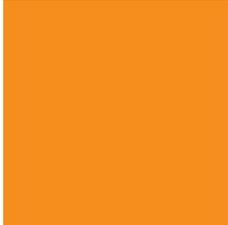


CorPoint®

Next-Generation Cash Management for Your Merchant Customers



Cash continues to be a preferred payment method for many consumers and its use continues to grow. But just how much does cash cost your merchant customers? CorPoint from Fiserv manages the entire cash supply chain through two modules, Order Manager and Deposit Manager.

Cash Management Challenges Your Customers and Your Institution

On the cash ordering side, it can be a demanding process for merchants to order cash reserves for their daily operations while concurrently keeping track of cash deposits. Cash orders are typically completed via a manual process as customers fax or phone orders into your institution. In addition to being time-consuming, this method does not give your customers the order tracking, forecasting, reconciliation and accountability needed to efficiently manage their financial operations.

On the deposit side, merchants typically collect cash, count it and deliver it to a financial institution via an employee or armored transportation service. The deposit process is labor-intensive and inefficient and merchants lack an easy way to reconcile store totals with the banks deposit verification. Merchant reconciliation is often manual and performed days in arrears. In addition, this environment does not offer

true cash control for merchants challenged to prevent cash shrinkage and other forms of loss or theft.

It is no less challenging for your institution to manage these manual processes for multiple merchant customers. The time and manpower spent should be focused on enhancing the customer experience in order to attract new merchant accounts and to strengthen existing relationships. And while your institution would prefer to offer a solution that increases account visibility and control, you may lack the IT infrastructure to implement and support such an application. That is, until now.

Robust End-to-End Cash Management

CorPoint is the end-to-end cash management solution for your merchant customers—enabling them to be more efficient, controlled and cost-effective in their cash operations. CorPoint enables order placement via a Web portal or automated telephone system and deposit tracking through the use of intelligence safes that can facilitate provisional credit and enhance merchant reconciliation. CorPoint establishes a single data access point for sharing information across the cash supply chain for both orders and deposits.

CorPoint is transportation-agnostic, allowing your retailers to choose the hardware, transportation provider and frequency of service. This enables them to optimize costs and employ a more customized process for their unique business needs. Available as a standalone or hosted service,

CorPoint levels the playing field for smaller community banks and credit unions when competing with larger institutions for new merchant accounts. The CorPoint solution is divided into two equally powerful modules to help your merchant customers effectively manage the entire cash supply chain: Order Manager and Deposit Manager.

Control and Convenience with CorPoint: Order Manager

The cash ordering process should be streamlined, automated and simple—allowing your merchants to get back to the business of running their business. The process should also offer your institution the control and convenience needed to handle cash management operations at a cost that does not diminish your bottom line.

Order Manager is a comprehensive cash order tool that automates the cash order process. Merchants can place orders either through an automated telephone system or through an online Web portal. Order Manager can be configured to verify credit limits, forecast order amounts, post debit entries to merchant accounts and electronically pass order details to cash vault operations and third-party armored carriers for fulfillment and delivery. Merchants can access the Web portal 24/7 to check the status of orders, pull order history and obtain reconciliation data via dashboards and reporting.

Through Order Manager, institutions of any size can provide simplified cash management services to their merchant customer base.

Order Manager Key Benefits

- Automated, convenient web-based and telephone cash ordering
- Order history available 24/7 through a Web portal
- Credit limit checks on placed orders
- Centralized view of order activity across different locations

The Order Manager Advantage

- Flexibility – Order Manager allows you to offer your merchant customers both the convenience and control over the phone or Internet that they need to manage their cash supply chain—even for multiple merchant locations—with ease and confidence
- Visibility – Order Manager offers customers a central view of all their locations, and the module's flexible configuration options enable banks to manage their corporate profiles by location and organization levels with less manpower and with full audit tracking
- Tighter Control – The solution allows you to enforce credit limits at the location or corporate level, capture and post customer account information, and utilize flexible approval workflow
- Accountability – Organizations can now manage order and deposit information from a single view with access to advanced and automated management reports and dashboards for greater control and visibility

Deposit Intelligence with CorPoint: Deposit Manager

Your merchant customers are seeking advanced, integrated cash deposit solutions that streamline their entire cash handling process. They want control and flexibility, with the option to choose the hardware and armored vendor relationships that best fit their unique business challenges. Deposit Manager can be configured to work in several different ways:

Deposit Tracking

Deposit Manager can accept feeds from your vault processor and display detailed merchant deposit information by denomination. Merchants can easily run reports and view deposit history online 24/7.

Remote Cash Capture Aggregation

By accepting existing remote cash capture data feeds from the various armored vendors, Deposit Manager can give your merchant customers a consistent user experience and display deposit information online with the same “look and feel” regardless of the servicing armored carrier. With Deposit Manager as the information aggregation point, the bank no longer has to manage the incoming data files. Deposit Manager can aggregate the customer information and easily produce a single file for updating customer accounts with provisional credit information.

Remote Cash Capture Management

Using the full functionality of Deposit Manager, Fiserv can help you revolutionize your merchant cash supply chain. Deposit Manager for remote cash capture management streamlines merchant cash operations, improves security, increases cash availability, provides fingertip balance and reconciliation reporting, reduces cash transportation costs and helps facilitate a single banking relationship regardless of geographical location. With Deposit

Deposit Manager Key Benefits

For Your Merchant Customers:

- Improved cash flow and availability
- Simplified in-store cash operations
- Reduced number of transportation services
- Easier reconciliation at both the cashier and deposit level
- Greater recycling of cash in the store

For Your Institution:

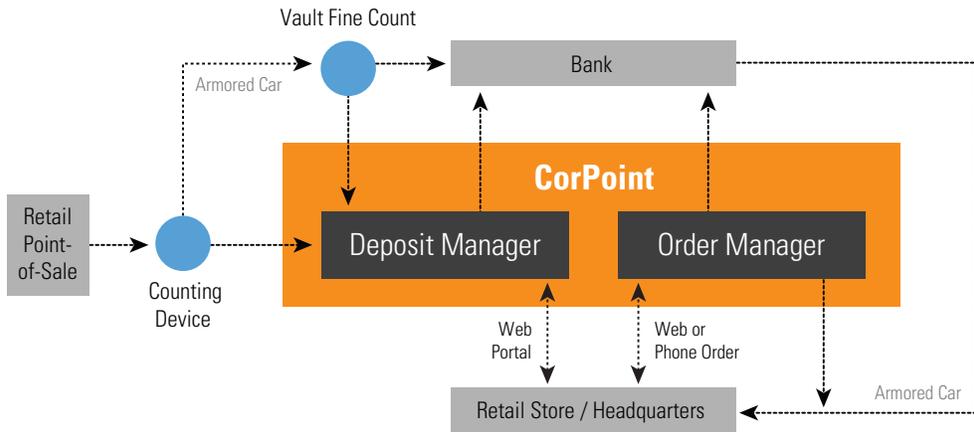
- Fiserv assistance with marketing campaigns
- Facilitation of long-term merchant/bank relationships
- Option to provide provisional credit on cash deposits
- Integration with the bank's deposit system
- Banking relationships beyond geographic footprint
- Sophisticated reporting and dashboards
- Certified hardware offerings

Manager, your merchants can work with the armored couriers that they choose without integration or technology challenges.

Deposit Manager connects to any number of certified intelligent deposit devices, which are installed in each merchant location. Typically, the device automates cash counting, reconciles with the point-of-sale and balances to the cashier level. At specified intervals the device sends encrypted electronic deposit information to Deposit Manager. The solution then sends the encrypted electronic deposit posting information to your bank's core banking system.



CorPoint allows for streamlined processing, shared workflow and data to enable all participants greater access to information and value.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Deposit Manager is designed to build and strengthen your customer relationships while generating revenue opportunities for your institution.

The Deposit Manager Advantage

- Relationship – Re-engage with your customers and take back the strategic cash relationship from armored carrier services. Your customers rely on your institution for deposit management, while they choose which services are important to them.
- Revenue Opportunities – You can charge fees to your merchants, and potentially make a margin on any hardware devices sold. In addition, you can avoid the erosion of deposit processing fee income.
- Provisional Credit Income – Offer your merchants a fee-based provisional credit service on verified cash in the device.
- Control for Any Size Institution – Through the use of virtual vaults, a single bank can manage the entire cash relationship for a merchant regardless of geographic location. Regional banks and credit unions

can now compete with large multi-state banks for large merchant accounts, offering powerful cash solutions outside their traditional banking footprint.

Powerful Cash Management

As the only provider with consulting expertise and technology solutions across the entire cash supply chain, Fiserv is uniquely positioned to help your organization drive down costs, improve revenues and promote customer acquisition and retention. Our commitment to delivering the leading customer-centric technology and services makes us your ideal partner for cash and logistics management.

Connect With Us

For more information about CorPoint, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com