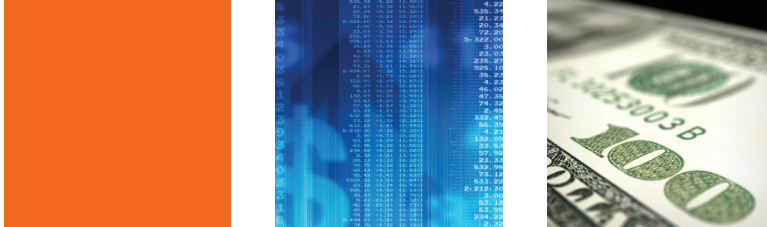


Product



ReserveLink®

The Optimal Deposit Reclassification Solution for Maximizing Earning Assets



Used by more than 200 financial institutions of all asset sizes, ReserveLink from Fiserv maximizes the earnings potential of your non-earning assets without risk and without impacting customers.

Improving profitability has never been more important for financial institutions. Intense competition for new and existing customers, growing customer expectations for self-service options, unpredictable markets and rising operational costs all demand that banks seek new revenue streams to sustain expected profitability. The ability to reduce non-earning assets and expand asset income to produce additional free capital for investment is critical to a bank's overall profitability strategy.

Robust Deposit Reclassification

ReserveLink is a deposit reclassification solution that sweeps transaction account balances into non transaction accounts, transforming previously idle funds (low-interest bearing Federal Reserve account balances) into an earning asset for your organization.

This multiplatform tool allows banks to reduce reserve requirements and expand investment income by establishing a process that greatly reduces or

eliminates the need to maintain balances in accounts at the Federal Reserve.

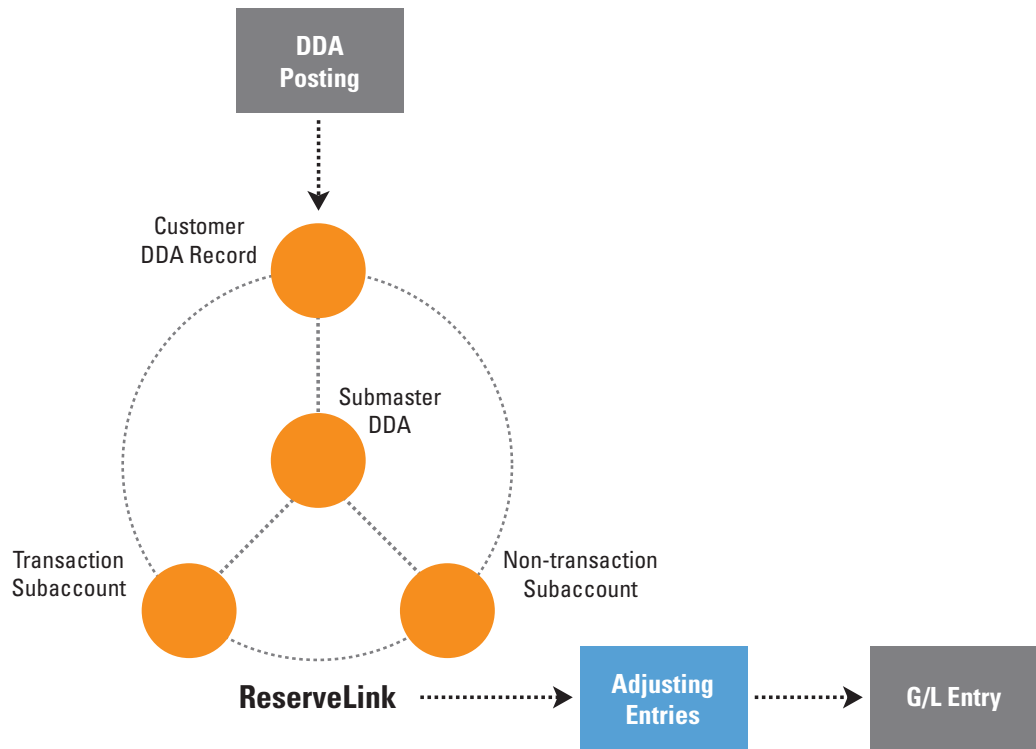
Reduce Non-Earning Assets and Optimize Revenue

ReserveLink evaluates the balance in each transaction master account and then transfers funds based on established rules and balance thresholds. Using a step-by-step approach, ReserveLink links to the bank's existing DDA master file and offers optional subledger G/L accounting with selective sweep capabilities. The solution utilizes a dynamic daily account level threshold processor that uses internal algorithms to speed up or slow down the sweep process on individual accounts, depending upon activity cycles, achieving improved sweep percentages without incurring additional risk.

Reduce Costs and Control Spend Management

ReserveLink automatically sweeps on average over 90 percent of reservable account balances, reducing required manual analysis and execution by staff. ReserveLink operates as a "lights out" solution, with all analysis, funds sweeping and reporting handled in an automated, unattended fashion—providing your organization with more investable funds at lower operational costs. The system is scalable and supports existing DDA systems, as well as future DDA systems introduced due to mergers, acquisitions and system conversions.

ReserveLink Process



ReserveLink runs after DDA posting and before general ledger. This process requires no change to existing G/L entries from current DDA process. Furthermore, it requires no modifications to existing applications and allows for creation of new general ledger contra-accounts for adjusting entries.

ReserveLink uses a U.S.-patented algorithm and process that sets the optimum demand deposit threshold balance daily. On average, consistently over time, ReserveLink will keep 90 percent of the previous total prestructured balances in sub-MMA accounts that are not subject to reserve requirements.

Provides financial institutions of all asset sizes with the ability to generate additional investment income by enhancing the management of reserve requirements and non-earning assets.

Enhanced Compliance Management

ReserveLink is completely compliant with Federal Reserve rulings and letters. ReserveLink maintains both a demand deposit or NOW account and a money market deposit account, identically matching the Federal Reserve defined account structures. Additionally, all customer swept funds are maintained based on the close of business for all days the institution reports the funds. The system further tracks daily, weekly and monthly movements to and from the accounts automatically, limiting to six sweeps per month in compliance with Federal Reserve Regulation D. For compliance reporting, ReserveLink contains seven standard reports detailing information at both summary and detailed levels.

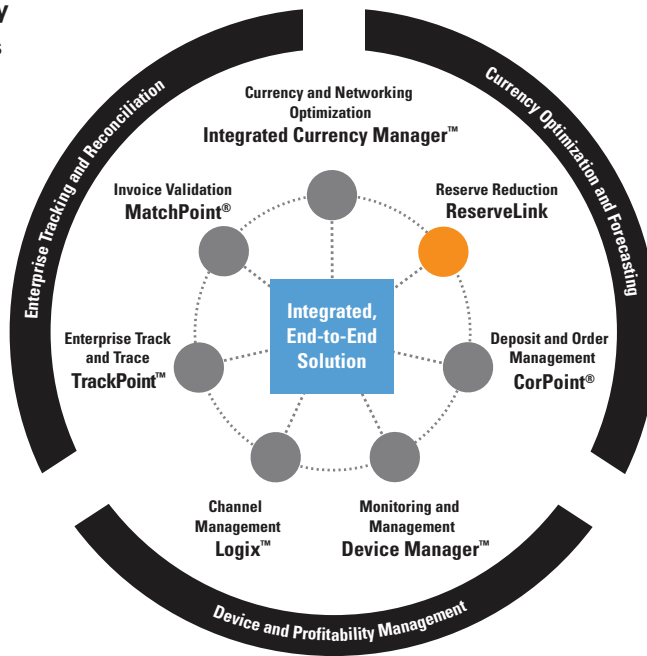
Key Benefits

- Automatic adjustments of individual account thresholds, which provide higher and more stable sweep percentages that are unmatched by any sweep solution on the market today
- Multiplatform/DDA system portability that enables banks to migrate to or acquire new DDA systems with full confidence that ReserveLink can accommodate system changes
- Automatic interest accrual tracking that enables full compliance with Federal Reserve requirements
- Stand-alone system with an independent master file and full subledger reporting for balancing that does not require modification to posting systems
- A checklist of legal and regulatory issues with recommendations on how to address each to enable complete compliance with federal sweep guidelines
- Provides the most robust sweep technology on the market with complete transparency to customers



Currency Supply Chain Solutions

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.



A Dedicated Partner for Your Deposit Reclassification

ReserveLink offers you an advanced deposit reclassification system to maximize your earning potential for non-earning assets. ReserveLink is utilized by more than 200 financial institutions of all asset sizes to improve profitability without risk and without impacting customers.

- Currency forecasting and optimization
- Currency deposit and order management
- ATM device monitoring and management
- ATM profitability and channel management
- Self-service device monitoring and management
- Track and trace for enterprise assets
- Invoice reconciliation and contract management
- Business process optimization consulting

Connect With Us

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



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