

# Solutions



## Cash & Logistics

Intelligent and Integrated Solutions to Optimize Currency Levels,  
Reduce Expenses and Improve Control







## Solutions

The financial services industry faces a number of new challenges in the current environment. In addition to the continued need to reduce costs and optimize efficiency, treasury managers have intensified their focus on increased visibility, control and risk mitigation. In the wake of the global economic crisis, regulatory compliance has become a top priority. Cash & Logistics from Fiserv offers integrated, end-to-end solutions and consulting services that help financial institutions, retailers and service providers reduce expenses and improve control.



Additional pressures have emerged in response to consumers' demands for convenience and availability. Integrated technologies are needed to provide 24/7 services, and an expanded geographic reach through self-service networks is paramount.

### Currency Optimization

Financial services organizations are now challenged to ensure that a growing number of cash points—including branches, vaults, ATMs, smart safes, teller cash recyclers and other automated devices—are stocked with optimal cash levels and continuously available. To remain competitive, the need is growing for integrated technologies to forecast currency levels, monitor self-service devices, track and reconcile shipments and deliveries, and analyze profitability.

This must be achieved with a laser-like focus on risk and compliance. As regulatory burdens grow, profitability will increasingly depend on how efficiently organizations can facilitate central policy management of the currency supply chain and track assets that have both monetary and privacy value throughout the enterprise.

### The Four Cornerstones of Currency Operations

Fiserv offers a comprehensive and integrated set of solutions and consulting services to achieve these goals. Our primary focus is on the many facets of managing currency and other value-based assets

within financial institutions, retailers and service providers. Our goal is to increase automation, eliminate siloes and break down the barriers that limit the profitability of currency operations.

Fiserv delivers end-to-end currency optimization and self-service device management by focusing our software and expertise on four cornerstones of enterprise currency supply chain management:

- Reducing Non-Earning Assets and Optimizing Revenue—Lowering reserve requirements, reducing currency overages or outages, increasing the volume of working capital, creating revenue-generating products and monitoring channel profitability
- Reducing Costs and Controlling Spending—Automating processes to increase productivity, improve transportation and vendor management, validate invoice accuracy and reduce audit and IT expenses
- Managing Risk and Compliance—Achieving cost-effective regulatory compliance, fraud mitigation, central policy control and sensitive information oversight
- Facilitating World-Class Customer Service—Improving currency and self-service device availability, ensuring continuous operations and improving adherence to service level agreements (SLAs)



# Cash & Logistics



Our advanced software applications reside on an integrated, Web-based architecture to facilitate the sharing of common data elements and straight-through processing. They are installed and integrated with your organization's existing infrastructure, or delivered as a hosted, Software as a Service (SaaS)/ASP option.

## **Integrated Currency Manager™**

Integrated Currency Manager from Fiserv is a robust, Web-based currency forecasting solution that addresses the dynamic supply chain requirements of supplying, managing and transporting currency across multiple cash points and locations. Using advanced forecasting algorithms, Integrated Currency Manager automates the forecasting needs of your ATMs, branches, vaults and self-service devices (such as in-branch currency dispensing units and remote currency capture/recycling machines). Sophisticated analysis and reporting functionality delivers a centralized view of currency activity across the enterprise, allowing your organization to quickly adjust to shifts in demand, ensure consumer satisfaction and maximize profitability. In fact, Integrated Currency Manager can improve forecasting accuracy and reduce cash inventories by 20 to 40 percent. With a secure and scalable Web-based design, the system allows your organization to offer value-added currency supply chain management services to your respondent banks, partners or corporate customers.

Key features and benefits:

- Accurately forecasts cash demand for all cash points, reducing cash levels 20 to 40 percent while ensuring cash availability

- Combines complex forecasting analysis with historical trends and known events to optimize cash holdings for each unique cash point, reducing cash outages and expensive emergency deliveries
- Optimizes transportation scheduling, balancing cost of cash versus delivery costs
- Ensures accurate and timely cash deliveries and pick-ups via tracking and reconciliation
- Fights fraud through alerts of unusual deposits, withdrawals and ending balance variances that may require investigation
- Reduces costs of central bank cross-shipping penalties
- Supports centralized or decentralized models for central policy management and enforcement

## **ReserveLink®**

ReserveLink from Fiserv is a deposit reclassification solution that allows you to sweep transaction account balances into non-transaction accounts, transforming previously idle funds into income-earning investment assets for your organization. ReserveLink supports any size or type of organization with a Federal Reserve account, or multiple Federal Reserve accounts that exist due to mergers and acquisitions. It effectively evaluates the balance in each Federal Reserve master account and automatically moves funds to your interest bearing accounts based on established rules and balance thresholds.

Key features and benefits:

- Reduces reserve requirements by sweeping demand account balances into savings accounts, transforming previously idle funds (non-interest bearing Fed account) into investment dollars
- Automatically sweeps, on average, over 90 percent of reserveable account balances, reducing required manual analysis and execution by staff
- Complies with Federal Reserve rulings and letters
- Provides internal reporting on analyzed accounts to determine interest sharing opportunities for internal lines of business or external accounts
- Offers a scalable, multi-platform solution for any size institution

**CorPoint®**

CorPoint from Fiserv is a flexible solution that streamlines, automates and simplifies currency management for merchant customers through two modules— CorPoint: Order Manager and CorPoint: Deposit Manager.

Order Manager enables automated currency ordering through an automated telephone system or online Web portal. The module 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.

Key features and benefits:

- Streamlines currency ordering through automation
- Provides order histories 24/7 through a Web portal
- Enables credit limit checks on placed orders
- Enables a centralized view of order activity across locations
- Robust reporting of historical order amounts

Deposit Manager can be configured in a variety of ways to track and manage merchant deposits. It can be integrated with your vault processor or accept remote currency capture data feeds from any armored carriers to provide merchants with online deposit histories 24/7. Deposit Manager for remote currency 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.

Key features and benefits for merchant customers:

- Improves cash flow and availability
- Simplifies in-store cash operations
- Reduces the number of transportation providers
- Simplifies reconciliation at the cashier and deposit level



Key features and benefits for your institution:

- Strengthens and expands merchant/bank relationships
- Integrates with the bank's core deposit system
- Offers sophisticated reports and dashboards
- Includes certified hardware options

CorPoint allows retailers to choose their hardware, transportation provider and frequency of service. It is available as a standalone or hosted service, allowing any size financial institution to compete for new merchant accounts.

#### **Performance View™**

Real-time visibility into the costs and performance of your supply chain is increasingly critical in today's competitive, evolving markets. Performance View is a Web-based business intelligence reporting suite that delivers comprehensive monitoring, data gathering, analysis and reporting for your enterprise supply chain. When integrated with other Cash & Logistics solutions from Fiserv, Performance View creates a single point of access to many facets of asset management.

Key features and benefits:

- Allows users of all skill levels to create reports in a fraction of the time versus traditional reporting systems
- Gives business information needed to identify new business opportunities

- Delivers real-time access to information that is critical to operations
- ASP option creates scalability and budget flexibility for any organization
- Reduces IT and DBA work by enabling business users to create ad hoc reports

#### **Device Manager™**

Achieving revenue targets only occurs with maximum availability of your self-service network. Device Manager from Fiserv provides end-to-end problem management for your entire self-service network. It automates problem detection; tracking; dispatching and service provider management; escalation and resolution functionality; and report generation and distribution. Device Manager supports any device or currency point type, including ATMs, kiosks, smart safes, teller cash recyclers, self-service devices, currency dispensing units and POS devices.

Key features and benefits:

- Receives, analyzes, responds to and manages complex device status information
- Maximizes transaction fee revenue through increased device and network availability
- Improves fault management and proactive troubleshooting to increase critical self-service device and network availability
- Enables significant service cost reductions through automated vendor management

- Reduces call center costs through automated decision-making logic for dispatching, tracking and vendor communications
- Frees staff for other priorities by automating problem identification and resolution
- Provides a highly scalable, flexible solution that is easily integrated to accommodate any existing infrastructure
- Supports growing compliance requirements through enterprise-wide reporting capabilities
- Improves fraud management by providing alerts of potential device tampering

### **TrackPoint™**

TrackPoint from Fiserv is an enterprise track and trace system that streamlines delivery and management processes to reduce expenses, minimize errors, mitigate risk and improve service. By leveraging bar code scanning, electronic signature capture, or Web services, TrackPoint can be used to track, trace and report on virtually any item shipped within or outside of your organization.

Key features and benefits:

- Tracks assets with monetary value such as checks, cash, bond/stock certificates, and accountable mail
- Tracks sensitive assets such as customer data disks, credit card receipts, loan applications or tax documents

- Provides real-time visibility of both location and point in process, creating enterprise transparency
- Allows for definition of routes and processing schedules to enhance SLA management, audit and compliance
- Reduces potential losses due to float, SLA penalties and legal fees (sensitive information)
- Supports compliance initiatives such as the Sarbanes-Oxley Act, Payment Card Industry and Gramm-Leach-Bliley Act
- Supports separation of duties and proof of progress

### **MatchPoint®**

MatchPoint from Fiserv is an automated invoice validation and reconciliation system that eliminates losses due to vendor errors while improving the management of vendor relationships. MatchPoint supports any organization that reconciles vendor or service provider invoices against agreed contract rates and actual goods/services rendered, across the entire enterprise.

Key features and benefits:

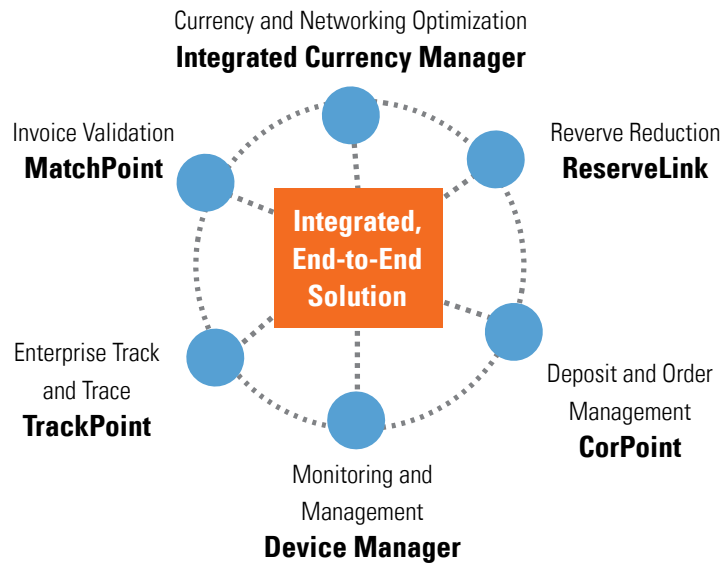
- Manages the entire lifecycle of vendor invoices from goods/services ordering to invoice payment authorization
- Accounts for complex pricing agreements including sliding scale pricing or conjunctive pricing
- Provides a central repository for all vendor contract information



- Addresses frequent contract pricing changes and provides intelligence to negotiate more favorable pricing across vendor relationships
- Improves accuracy and faster resolution of discrepancies
- Provides auditable record of accounts payable (AP) and vendor invoice reconciliation, creating internal and external accountability
- Supports compliance initiatives such as the Sarbanes-Oxley Act

**Powerful Solutions for the Competitive Enterprise**

Our Cash & Logistics solutions are designed to eliminate processing siloes and point solution barriers that impact organizations managing cash and other assets across the globe. As the only provider with consulting expertise and integrated solutions across the entire currency supply chain, Fiserv is uniquely positioned to help your organization drive down costs, grow revenues, and address regulatory challenges at an enterprise level. Our customer-centric solutions and services are helping enterprises worldwide ensure continued growth and success.



**Connect With Us**

For more information on Cash & Logistics, call 800-872-7882, email ReplyCash@Fiserv.com or visit [fiserv.com/cashandlogistics](http://fiserv.com/cashandlogistics).



## About Fiserv

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](http://www.fiserv.com) for a look at what's next now.



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