

Integrated Currency Manager™

The Intelligent Solution for Currency Supply Chain Management



New, increasing pressures in the financial services market present unique challenges for organizations operating and managing a currency supply chain. Integrated Currency Manager from Fiserv ensures world-class customer service without sacrificing profitability and control.

Challenges of Currency Supply Chain Management

Organizations are challenged to provide an adequate supply of currency to the various cash points where currency is required to service their customers. In a fiercely competitive market, running out of currency at an ATM or any other critical currency service center can have far reaching impacts to customer satisfaction and revenue generation. This negative customer experience can drive traffic into an already overtaxed branch, or worse, to the competition. These missed opportunities also reduce revenue generation from lost surcharge fees and can increase expenses related to costly emergency currency deliveries to correct the outage.

On the other side of the coin, overstocking currency at any cash point due to poor forecasting or to avoid outages is also costly to the organization. When currency sits idle, this non-earning asset cannot be invested to generate interest income. Even the slightest

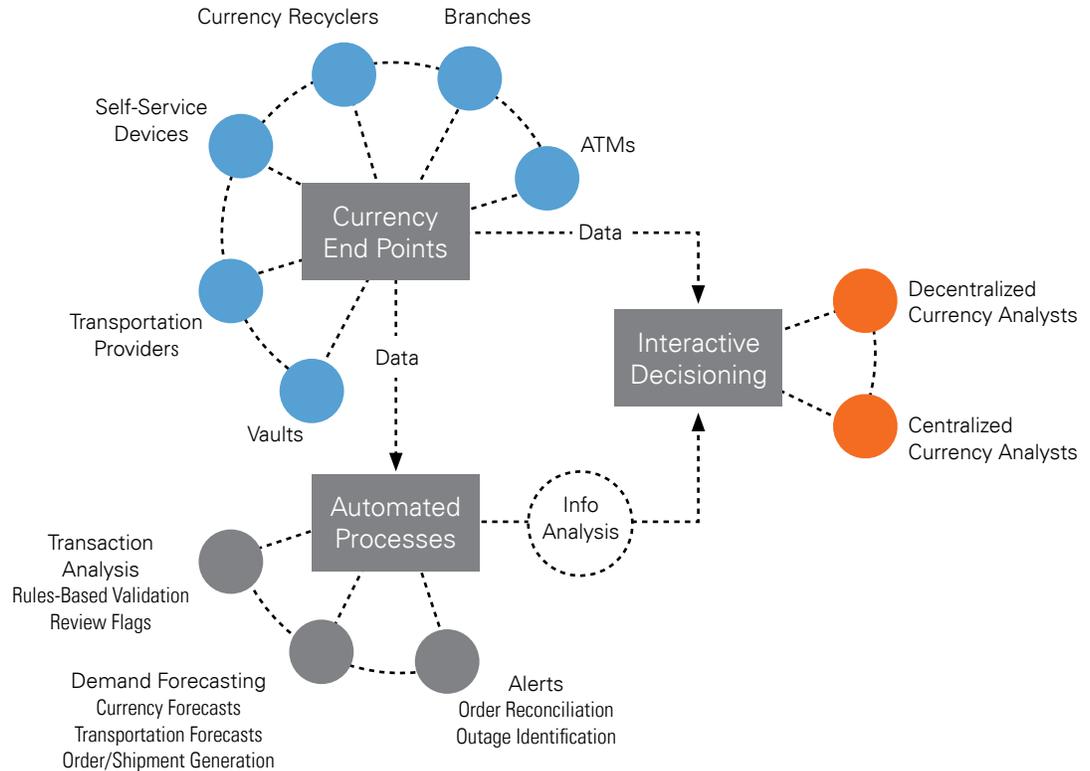
currency reduction can potentially free up capital for greater leverage in other areas of the organization.

But correctly managing the currency supply chain and accurately forecasting requirements for each cash point can be extremely difficult, time consuming, error prone and expensive. Branch currency demands differ from location to location, and ATM currency demands actually differ from machine to machine. Additionally, spikes in currency requirements can occur for various reasons such as holidays or special local events, and the ability to manage for those situations is critical.

Delivering an Intelligent Solution for Currency Supply Chain Management

Integrated Currency Manager is a robust, web-based solution designed to support any organization responsible for supplying, managing and transporting currency across multiple cash points and locations. Whether you have tens or thousands of cash points in your supply chain such as ATMs, branches, stores, vaults, self-service currency devices or third-party currency storage facilities, Integrated Currency Manager provides the intelligence you need to forecast currency across town or across the globe. Combining comprehensive forecasting functionality with historical utilization trends and known local events, Integrated Currency Manager allows your organization to easily manage your enterprise currency requirements. The result is optimized currency holdings and reduced expenses—with maximized currency availability for customers.

Integrated Currency Optimization and Forecasting Across the Enterprise



Automated Currency Forecasting and Revenue Optimization

Integrated Currency Manager is a comprehensive currency forecasting solution that addresses the dynamic supply chain requirements facing financial institutions, retailers, independent sales organizations (ISOs) and transportation providers. Designed with powerful automation and state-of-the-art forecasting algorithms, Integrated Currency Manager easily accommodates the currency forecasting needs of traditional cash points such as ATMs, branches and vaults. It goes one step further to address the growing currency requirements of self-service devices such as in-branch currency dispensing units, and remote currency capture/recycling machines. The sophisticated analysis and reporting functionality of Integrated Currency Manager delivers a centralized view of currency activity across the enterprise, allowing your organization to quickly adjust to shifts in demand created by new locations, industry trends or technologies.

Integrated Currency Manager optimizes your entire currency supply chain using robust forecasting capabilities, resulting in currency inventory reductions of 20 to 40 percent. And by delivering accurate forecasting that eliminates unnecessary over or under inventories of currency, you can feel confident that your cash points are properly stocked and available for customer use. Higher availability translates into greater customer satisfaction and maximized surcharge revenue.

And thanks to its secure and scalable web-based design, Integrated Currency Manager also allows your organization to offer fee-based currency supply chain management services to your respondent banks, partners or corporate customers. Through automated currency management and robust communication and reporting tools, Integrated Currency Manager enables your organization to offer enhanced currency supply chain management as a value-added service.

The robust forecasting capabilities of Integrated Currency Manager can reduce currency inventories by 20 to 40 percent.

Cost Reduction at All Points Within the Currency Supply Chain

As your organization expands the number of cash points in your network, you need an automated currency forecasting solution that will keep costs low and availability high. As an end-to-end automated currency management solution, Integrated Currency Manager links key elements of the currency network together, recommends the most efficient transportation schedules, indicates whether vault depots have sufficient currency to meet orders and notifies the correct currency operations resources when balances are low. Additionally, our transportation optimization and just-in-time order processing capabilities help your organization to balance the cost of currency versus fluctuating delivery costs. This holistic automated approach helps you to reduce the time-consuming, labor-intensive efforts that can drive up staffing costs and impede growth efforts.

Control and Compliance by Design

In today's global environment, the ability to address various cross-territory regulatory requirements is paramount for both growth and compliance. Integrated Currency Manager was designed with this international focus in mind, helping organizations to effectively address regulations instituted to limit the central bank's role in currency sorting, shipping and storage. Through flexible technology that supports multiple currencies and regional regulations, Integrated Currency Manager can help you avoid costly penalties and fines associated with custodial inventory and cross-shipping.

Integrated Currency Manager also delivers more management control with centralized configuration capabilities regardless of your centralized or decentralized approach to currency forecasting. The solution accounts for the unique currency requirements at the local level, while allowing you to establish currency ordering, shipping and transportation

Key Benefits

- Eliminates excess currency inventories and increases capital availability for investment
- Accurately forecasts currency demand for all cash point types, reducing currency levels 20 to 40 percent while ensuring currency availability
- Combines complex forecasting functionality with historical trends and known events to reduce currency outages and expensive emergency deliveries
- Optimizes transportation scheduling, balancing cost of currency versus delivery costs
- Combines local requirements with centralized guidelines to ensure adherence to corporate policies and controls
- Reduces costs of central bank cross-shipping penalties
- Supports centralized or decentralized currency management, including multi-site, multi-currency and multi-language requirements

guidelines at the corporate level. This approach to corporate policy control reduces staffing, training and errors as it increases organization-wide process documentation and significantly decreases audit time across your currency forecasting sites.

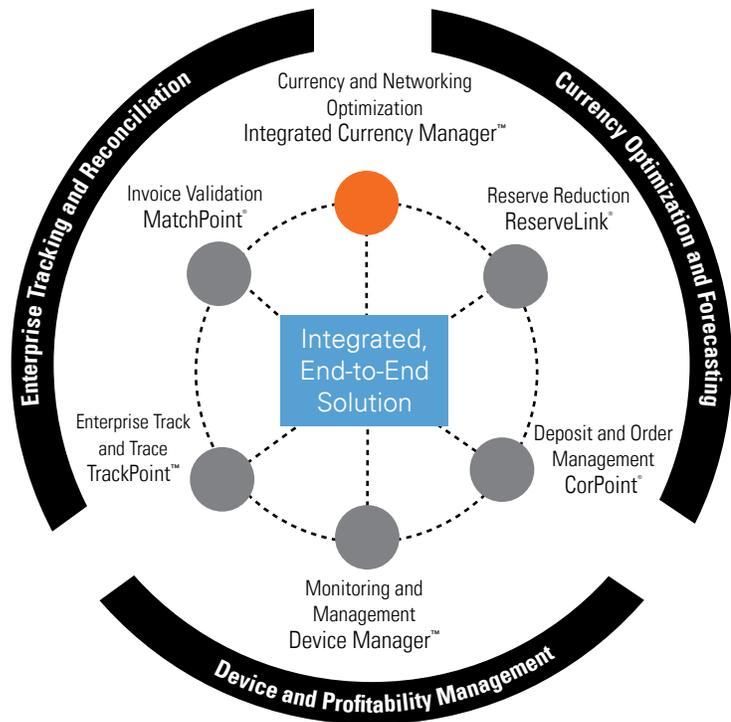
Power, Flexibility and Cost Efficiency Through Automation

Deployment of Integrated Currency Manager is flexible and cost effective. Secure access can be offered to any number of authorized personnel and third-party vendors without expanding your current network or legacy systems.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.

Currency Supply Chain Solutions



It easily accommodates one to thousands of cash points, as well as future cash points obtained through mergers and acquisitions or organic growth. Integrated Currency Manager can be quickly installed and implemented into your organization's existing infrastructure, or as a hosted, Software as a Service (SaaS)/ASP option.

The Cash & Logistics Advantage

- 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

Your Partner for Currency Supply Chain Management

As a pioneer in the currency supply chain management field, Fiserv was the first vendor to launch a sophisticated, next generation web-based version of an already proven currency management solution. From currency forecasting, to invoice reconciliation, and all points in between, Fiserv has the solution to meet your currency supply chain objectives.

Connect With Us

For more information about Integrated Currency Manager, call 800-872-7882, email ReplyCash@Fiserv.com or visit www.fiserv.com/cashandlogistics.



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