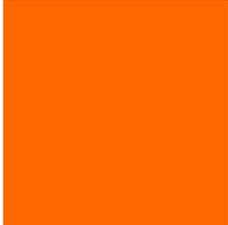


Product



Weiland BRMedge™

Reduce Commercial Bank Fees With Less Time and Effort Through Automated Bank Fee Analysis



Analyzing your commercial bank fees is a critical treasury task that can save money. However, few organizations have time to manually sort through statements. Weiland BRMedge from Fiserv automates bank fee analysis for better results in less time.

The award-winning BRMedge is built on over 20 years of input from the world's largest organizations, including more than 40 percent of Fortune 500 companies. No other company in the market has the experience and the backing from a \$13 billion fintech company like Fiserv. Available as an in-house, hosted or fully outsourced solution, BRMedge is backed by world-class support and the expertise of Fiserv professionals, recognized for their account analysis innovation.

Are the invoices from your bank(s) 100 percent accurate? Are you getting the most favorable rates? Are you using the best mix of financial services? Cash managers know they should audit their bank statements to address questions like those, but typically don't have the time or staff to manually review thousands of line items every month. The solution: Weiland BRMedge.

Save Money in Less Time

Weiland BRMedge automates bank fee analysis for better results in less time. The solution automatically retrieves, processes and reports all of your bank fee statement data to resolve every possible billing discrepancy. Advanced automation and intuitive navigation streamline the process, so you can spend more time doing what you do best – optimizing your organization's costs. You'll gain a comprehensive view of your treasury operation that lowers your bank fees, increases productivity and assists with total cash management transparency.

Improve Productivity

BRMedge automatically captures statements, identifies discrepancies and reports on findings so you can evaluate them within each single banking relationship and across all bank relationships and accounts. The bank fee tool consolidates, prioritizes and tracks every discrepancy through resolution by identification and reporting of cases. Weiland offers BRMedge as an out-of-the-box solution or a solution customized to your needs. In addition, BRMedge processes most common domestic and foreign electronic statement formats, allowing you to avoid time-consuming data re-entry.

Gain Control

You're in the driver's seat with BRMedge. You can budget future fees, model "what-if" scenarios or allocate fees to business units to distribute your costs. From customized reports to detailed audit trails, BRMedge lets you control every aspect of the fee analysis process. Use this as an audit tool and cost reduction tool. Embed it within your business practices to review and approve all bank invoices prior to paying them.

Reduce Fees

BRMedge reduce banking fees by producing detailed reports to avoid overpaying current banks. Manually finding bank overcharges can be very difficult and time-consuming. The solution automatically reviews every detail of every statement, compares actual to expected charges and validates calculations. A final report is available to integrate or download to almost any treasury workstation service. The product is able to flag audit violations (many firms routinely see 50 violations or more).

BRMedge helps you compare service by service or bank to bank against known benchmarks to enhance negotiations, gain insights to optimize your service use, and achieve total treasury transparency for maximum savings. BRMedge displays and reports billing errors from first detection through resolution. Easy-to-use reporting, comparison and budgeting tools allow for further analysis and reporting directly to your banks. Finally, BRMedge offers an intuitive Case Manager to help staff prioritize next steps.

Key Benefits

- Achieve total bank fee transparency with detailed analysis of your paper and electronic bank fee billing statements, both domestic and foreign
- Reduce bank fees by identifying billing errors and operational inefficiencies
- Save time and increase productivity with fully automated analysis that virtually runs itself
- Negotiate from a position of strength by comparing your services against other banks and benchmarks
- Understand the global cost of your bank relationships
- Identify the most fee-efficient cash management strategies
- Review and model the impact of hard interest on your bank accounts
- Reduce risk by identifying missing account protections
- See your entire bank fee picture from all of your banks worldwide in your preferred currency
- Grade the performance of your banking partners

Enjoy Global Capabilities

No matter where you bank across the globe, BRMedge can give you easy access to the fee information you need both within and outside the U.S. If you have international bank relationships, Weiland BRMedge: BSB for bank services billing will save you significant time and money by automating foreign bank statement analysis.

With bank services billing (BSB), you can process and analyze international BSB electronic statements just like domestic 822s. The BSB contains the same balance, service, transaction and account data as the U.S. electronic statement, with the addition of currency and regional tax information.

Implementation Options

BRMedge is available as an in-house, hosted or as a fully outsourced solution, Business Process Outsourcing. Choose the deployment option that best meets your organization's needs and preferences. Identification of your business needs (banks, accounts, users) is performed upon implementation and training, and can be updated at any time.

In-House

When you deploy BRMedge in-house, you can use your IT resources and expertise to maintain the solution within your existing infrastructure. You specify and maintain the hardware configuration, choose your operating system preferences, and exercise complete control over your processing environment. All product updates are shared through secure transfer processes, and our dedicated team of subject matter experts and client support staff are available to you.

Key Benefits:

Business Process Outsourcing

- **Unrivaled Expertise:** Consultants have many years of in-depth treasury experience working with the same banks you do. As the only analysis provider serving both banks and corporations, our account analysis expertise is unparalleled. You will not find the same experience, dedication and passion for bank fee analysis anywhere
- **Dedicated Service:** Our Weiland Consultants meticulously review all statements to identify maximum opportunities for savings and to ensure your charges are those you have agreed to with your bank. Working closely with your staff, they design a customized processing, data management and reporting strategy to meet your needs. If you need help, your Weiland Consultant is just a phone call away
- **Thorough Review:** Every consultant will review each bank and each service 822, BSB or other invoice on a monthly basis. Detailed reviews ensure you are only paying for the services currently utilized by the company. Also, they will identify those cases in which variation between banks can offer you fee reductions while potentially increasing your services across those banks
- **Actionable Information:** You will receive personalized monthly reports and detailed recommendations that include analysis trends, urgent action items, bank, fee and service summaries, along with a customized summary of our analysis



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.

Hosted

For a fast, affordable way to lower your bank fees, deploy BRMedge in a hosted environment in our secure Fiserv data center. With this software-as-a-service model, you simply access BRMedge via the internet from any Web-enabled computer with no installation or infrastructure expenses.

Fiserv manages the IT environment at its U.S.-based, secured data center, controlled and externally SSAE16-audited with multiple backup layers. We handle all system updates so you are always working with the latest version with no IT administration needed on your end. Fiserv can even retrieve your electronic statements for you each month.

Business Processes Outsourcing Consulting Services

Let our consultants assist your treasury group in getting the maximum value out of your banking relationship. We will help you identify savings and work with your treasury group to negotiate with banks to find alternative, less expensive services.

Leave bank fee analysis to the Fiserv experts when you use BRMedge as an outsourced solution. Not only do you get all of the benefits of the hosted system, but you also get a bank fee expert to manage the system and advise you on actions to take. Business Process Outsourcing combines the optimal bank fee management technology with seasoned consultants who will help your organization achieve true fee transparency on pricing and services.

Connect With Us

For more information about Weiland BRMedge, please contact us at 800-872-7882, email getsolutions@fiserv.com, or visit fiserv.com.



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