

**XRoads™**

**Reduce Costs and Errors With Comprehensive File Transfer and Translation Services**



XRoads from Fiserv is a flexible, cost-effective data delivery solution with a specialized focus in data management and delivery to and from financial entities, vendors and processors.

What makes XRoads unique in the transmission product industry is its Applications Service Provider (ASP) model, eliminating the need for additional IT resources to procure, install and maintain expensive data transfer applications and onsite equipment. In short, XRoads is a complete, end-to-end file transfer service.

XRoads data transfer and translation experts collaborate with clients and data providers in building a workflow solution that reduces operational cost and errors and enables you to focus on managing your business.

**Cost-Effective File Transfer and Translation**

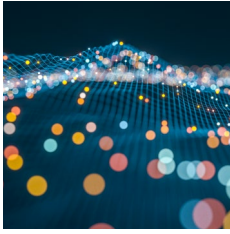
XRoads provides outsourcing services and multiple deployment options to several market segments, including financial institutions, insurance, health care and retail. XRoads leverages more than 40 years of transmission expertise to provide the most robust data delivery tool available.

Today, tracking the movement of organizational assets is a necessity to reduce losses, mitigate risk and protect your reputation in the market. XRoads provides an advanced tracking system that optimizes your data delivery oversight capabilities and delivers the automation and control required to reduce expenses.

As file transfers grow in size and increase in number, so does your need to monitor and manage a larger infrastructure across more locations, members or customers, and trading partners. Increased data volume brings an increase in issues and exceptions – all taxing your ability to quickly resolve them and maintain satisfaction levels.

XRoads can help you improve productivity and collaboration among your vendors, partners, and members or customers by enabling the quick, easy and secure exchange of sensitive business data. With XRoads, you can eliminate the effort of installing software, managing servers and designing networks. XRoads enables you to keep pace with compliance regulations for data exchange.

In this new era of meticulous security and shorter processing windows, XRoads is the file transfer solution optimized for high volume, secure and assured delivery of files.



## Benefits

With XRoads, you can consolidate data delivery into a single connection point for your business, eliminating unnecessary costs associated with multiple connection points.

- Reduce potentially significant IT costs and the need for in-house data transmission and transformation expertise
- Access an extensive network of data providers via a single point of contact
- Save on “hidden” support costs, and redeploy specialized staff to other strategic activities
- Retrieve data information from the previous 90 days and store your critical data up to six years with access anytime
- Leverage the expertise of XRoads data professionals to research and resolve discrepancies on your behalf and increase member or customer satisfaction with rapid resolution of file transfer issues
- Reduce operational risks and associated costs due to manual processing
- Reduce the cost of leased lines by safely and securely leveraging the Internet
- Eliminate the need to replicate connections and equipment at a recovery location; XRoads reroutes your data in minutes

## Features and Functionality

The browser-based solution is designed to detect data issues immediately after the data is received from the source point, prior to being sent to the processing system. Early detection, coupled with precise error detail presented to the source point, provides the best results for rapid repair of the data. This proactive approach decreases processing delays.

## Transmission Services

The base service from XRoads, Transmission Services is an outsourced, scalable solution that facilitates efficient file movement between your business and third-party vendors while also offering data verification, scheduling and 24/7 monitoring and support.

## Data Verification/Prescreening

- Validate incoming data prior to the data being received by the end processing system
- Ensure data contains the correct information and key fields required for processing are populated
- Detect duplicate files based on multiple criteria
- Track and monitor inbound delivery of data to a predetermined schedule
- Generate automatic requests for missing, late or inaccurate data via various notification methods

## Flexible Scheduling Options

The workflow and file transfer process management system can automatically pull, process and push files on a scheduled, event-driven or on-demand basis.

## Scalability

- Features scalable architecture to handle your most demanding loads from high volumes of small files to multi-gigabyte files
- Manage data transmission growth without resource increases

## Efficiency-Boosting Automation

- Eliminate the uncertainties associated with manual methods and provide real-time visibility for managing data transfers
- Shift manual processes such as check-off lists to automated solutions



## Security

XRoads is a highly secure enterprise data transfer service that provides end-to-end encrypted transfer and storage of data and files.

- Transfer data in multiple electronic formats using industry-accepted secure communication methods and protocols
- Rely on security and a professional team that is available 24/7
- Secure and protect data transfers while meeting current regulatory requirements and staying on the leading edge of new requirements
- Decrease risk and liability by removing the security exposure for file-based transfers
- Route credit card and other client-sensitive data securely with PCI DSS compliant service and data center

## Data Transformation

- Leverage sophisticated data transformation flexibility to map required data elements to required industry or proprietary formats
- Aggregate data from multiple sources for delivery to a single end point
- Parse data from a single source to multiple end points
- Leverage hundreds of format templates already established within the XRoads format library
- Create a new format with virtually any to any translation functionality available

## Client Interface

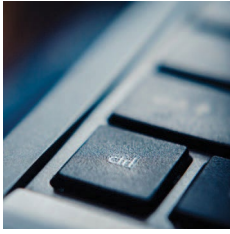
XRoads gives you a consolidated view of your entire file transfer environment and can help replace the need for transmission-related reports with on-demand query capability into your transmission history.

- Gain a clear, concise view of critical data with an intuitive user interface that uses standard Microsoft® Windows® controls and navigation
- Drill-down investigation from a summary screen to underlying data
- Full audit trail to track information about transmissions and related issues or changes
- Improve visibility into your data transfers and manage operational risk

## Specialized Services

### ACH Services

- Provides Federal Reserve and Electronic Payment Network connectivity with redundant connections at both the Fiserv primary and recovery sites
- Conduct annual ACH audit for third-party service providers
- Receive ACH receipt and send origination and/or returns with either ACH operator
- Perform multiple edit checks to verify ACH files conform to the NACHA file format
- Reject files with a date and modifier matching a previously sent file
- Verify that ACH acknowledgements from the ACH operators match ACH origination or return files sent



- Check the acknowledgement message for any file- or batch-level processing errors
- Retain ACH origination, return and the related acknowledgement files along with the associated file transfer audit trail for six years

### **Commercial Payment Interface**

Fiserv offers varying levels of service with XRoads: Commercial Payment Interface to satisfy your business model. From providing your commercial clients the ability to outsource connectivity, to enabling your clients to benefit from unique advanced features, Commercial Payment Interface gives you the power to meet a need that is in more frequent demand among businesses.

- Originators transmit files directly to XRoads via multiple secure protocols
- Perform edit checks on the files for format issues and duplicate files
- Financial institutions access the XRoads website to validate file totals
- Fiserv staff monitors the site to ensure files are validated
- Time frames can be set for when files will be accepted for processing IAT/OFAC Screening Services

### **IAT/OFAC Screening Services**

- XRoads is integrated with IAT Watch List Filtering Manager from Fiserv to OFAC screen International ACH Transactions (IAT) as part of the ACH file format verification process
- Delivery options available, including updating the NACHA file or creating a separate IAT “suspect” NACHA file

### **Automated EDI Report Delivery**

- Receive EDI reports from the Federal Reserve via XRoads automated delivery
- XRoads: Automated EDI Report Delivery unbundles the reports from the Federal Reserve format and packages them for various report storage systems, including Nautilus® and Director® from Fiserv
- Access for commercial clients to EDI Reports can be made via a cash management portal with integration to the report storage system
- XRoads: Automated EDI Report Delivery delivers EDI Reports directly to commercial members or customers in a secure manner
- Options for automated billing of commercial members or customers based on monthly EDI report volumes are also available

### **Extension Remote Services**

XRoads: Extension Remote Services can manage all of your file transmissions, whether or not they go through the XRoads system.

- XRoads has created a new data delivery method, unique in the industry, that extends the ASP capabilities of XRoads to run in-house at your facility
- Extension Remote Services, controlled by the XRoads system in Madison, WI, offers both the software and the services for XRoads to manage your file transmissions



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](https://www.fiserv.com) to learn more.

## Disaster Recovery Services

The flexibility of XRoads is available even if you only need XRoads: Disaster Recovery Service to provide connectivity to your vendors, such as ACH and check services, in a recovery situation.

## ACH Services

XRoads: ACH Service provides connectivity to the Federal Reserve or Electronic Payment Network and your recovery facility to transmit ACH receipt, origination, advice and return data.

## Check Services

Check services provide connectivity to the Federal Reserve and your recovery facility to transmit FedReceipt, FedForward and FedReturn data.

## Annual Test

Annual four-hour test with retention of that test data and transmission information until the following year's test.

## Connect With Us

For more information about XRoads, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](https://www.fiserv.com).



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