Product

**LynxGate®**
Harness the Power Behind Your ATMs to Increase Revenue, Reduce Costs and Strengthen Member Relationships
To bring you the most complete solution for online ATM, debit and credit card services, we partnered with the people who best understand your needs: credit union employees. LynxGate is the outcome of our close collaboration with them, which results in a sophisticated, yet cost-effective ATM intercept processing solution.

LynxGate gives you in-house control of your entire ATM network and real-time access to any switch or network. Its Web-based user interface and fully integrated relational database create a solution that’s simple to use, yet capable of supporting advanced features that enable member customization, automated balancing and device control.

**Switch Gateway Processing**

**Real-Time Access to Any Switch or Network**

One of the main features of ATM, debit and credit cards is the ability of cardholders to access their funds at ATMs and merchant terminals throughout the world. Switches and networks make this possible.

LynxGate Switch Gateway Processing manages the routing and settlement of activity from ATM, point of sale, debit card, credit card and shared branch network interfaces.

LynxGate provides access to all major switches for authorization of network transactions. Your credit union determines which switch to use and under what circumstances. You can choose to route all transactions through one switch or you can use different switch processors for BIN, acquirer terminal or other factors. You can also designate alternate switches to be used when the primary switch is unavailable.

You can customize LynxGate inventories at the switch level, including deposit hold days, deposit limits and fee plans. You can also customize LynxGate inventories at the BIN level, including deposit hold days, deposit limits, fee plans, operation restrictions, promotional messages and velocity limits.

**Customizable Fee Plans**

Fee plans may be defined to assess transaction fees based upon a variety of criteria, including transaction counts within type, originating network and terminal. This allows the credit union to define free transaction counts by type, network and terminal, and to customize fee plans at the BIN or cardholder level.

Surcharge fee plans may also be defined to assess fees for foreign transactions performed at financial institution terminals. Surcharge fee plans may be customized at the terminal level or by BIN. Lists of BINs for which surcharge fees are to be waived or discounted may be maintained.
Shared Branch Services

Participating in a shared branch network enables your members to conduct business with your credit union from a multitude of locations. With LynxGate Shared Branch Services from Fiserv, you can take your shared branch activity a step further by accepting guest transactions and directly benefiting your bottom line.

Shared Branch Services includes a standalone teller platform that gives your credit union the capability to process transactions for members of any other institution in your shared branch network.

Shared Branch Services employs an easy-to-navigate, Web-based user interface that lets your staff quickly and simply post a variety of financial and nonfinancial transactions. All transaction information is stored for retrieval by various identifiers, including transaction number, member number, teller number, transaction type, transaction date and transaction amount.

ATM Solutions

LynxGate keeps your ATMs online and on track by providing continuous, unattended monitoring and automated alerts for devices attached to your network, including the interface with your account processing system, switch gateway connections and ATM devices.

• LynxGate monitors your ATM devices, switch gateway connections and the interface to your host system; if a problem occurs, LynxGate notifies designated personnel via email, text and phone; you can also opt to route alerts to standard network monitoring systems

• LynxGate provides initial notification and then escalates the alert if corrective action is not taken in a pre-set period of time

• LynxGate checks each ATM’s depository, cash cartridges, receipt printer and journal printer; you receive alerts based on low cash thresholds and other patterns of activity

• LynxGate monitors your switch gateway and alerts you if the connection is lost or when the percentage of declined transactions exceeds a specified level

• LynxGate delivers insights into trends over time by reporting uptime and activity statistics; based upon the information captured in the LynxGate SQL database, you can generate other custom reports to track key measures of ATM and switch productivity and performance
**Network Monitoring Advantages**

- Monitors an unlimited number of ATMs and switch connections
- Maintains constant communication with your system and remote personnel
- Minimizes evening and weekend downtime
- Provides reliable, unattended operation
- Provides alerts by email, text messaging, SNMP, voice and paging
- Sends alerts based on activity (such as number of bad PINs during a specified amount of time)
- Allows you to designate who receives the initial notification and contacts for escalation
- Reports uptime usage statistics to track reliability and trends over time
- Strengthens control of ATM network operations
- Maximizes the performance of your ATM network
- Enhances service levels

Rest easy knowing that your connections are safe and secure with the continuous unattended monitoring and automated alerts provided by LynxGate.

The LynxGate product suite links ATMs, switch connections and your account processing system with in-house control, ease of use and maximum reliability.
Strengthen Member Relationships

LynxGate Highlights
- Provides full control of your ATM network
- Generates revenue from foreign transactions at your ATMs
- Eliminates network charges by intercepting on-us transactions
- Reduces overdrawn accounts
- Minimizes your investment by using cost-effective hardware
- Increases ATM and network availability and uptime
- Streamlines balancing functions through automated online tools
- Maximizes member relationships by customizing ATM products and services

Technology Highlights
- Runs on one or more Microsoft® Windows® servers using the Microsoft SQL Server® database and an intuitive Web-based user interface
- Underlying relational database provides many standard queries and reports, as well as open access to custom reports and queries

LynxGate Key Features
- Automated balancing with access to transaction detail and exception subsystem
- Member relationship management through additional velocity limits, promotional messages on screen and receipt and fee plans at the cardholder or BIN level
- Guest customization including selective surcharge support, routing by BIN and alternate switch assignments
- Expanded device support and monitoring
- Data change auditing and advanced encryption functions

Increase Revenue, Reduce Costs and Strengthen Relationships
Credit unions using LynxGate achieve significant cost savings, increase revenue and improve service to their members. With the sophisticated network monitoring capabilities and real-time access to any switch or network provided by LynxGate, you have peace of mind that your ATM, debit and credit card services are operating smoothly.

Connect With Us
For more information about LynxGate, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.
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 for a look at what’s next now.