



EFT/CARD MANAGEMENT SOLUTION

Manage Your EFT Channel with Certainty

The use of EFT cards, and ATMs has become a critical delivery platform for an increasingly broad range of services. Proper management of your offering is critical to a prosperous EFT channel. The Fiserv CBS EFT/Card Management solution offers powerful transaction authorization and card management features for the diverse needs of your clients. And because it is designed for CBS users, all information from the core application is available to EFT/Card Management clients. The EFT/Card Management solution is comprised of Transaction Authorization, Switch Interface and Card Management Modules.

Transaction Authorization Module

The Transaction Authorization System of the CBS EFT/Card Management Solution operates in a memo-post environment, and verifies the card status, user-defined daily card limits, account status, and available balance using the same

real-time data available to a teller. During nightly processing, the system uses a memo-post file to approve and record transactions.

Before the Host Teller System is taken off-line for the nightly update, a memo-post file containing each ATM account's present account status and available balance is passed to the Transaction Authorization System. This information is then used to approve transactions that are then stored until the Host Teller System is brought back on-line. All such transactions are then passed to CBS.

Transaction Authorization Features

- Authorizes transactions in an on-line or memo-post environment
- Creates a memo-post file for authorization use before nightly processing begins
- Applies stored transactions when the host is brought back on-line
- Assigns point-of-origin data for assessing fee transactions
- Assesses service charges at the time of transaction or accumulates for when statements are generated
- Passes hold information for POS pre-authorization transactions
- Supports inquiry, deposit, withdrawal and transfer transactions on checking and savings accounts
- Releases POS holds as matched transactions are received from the switch
- Supports payment and advance transactions to/from loan, checking, and savings accounts
- Identifies transactions as ATM or POS in on-line account history
- Offers the ability to limit card access to ATM only
- Provides capability to apply overdraft protection to POS and/or ATM transactions

- Prints host balancing reports to simplify ATM balancing
- Provides the ability to receive switch interface reports to assist in network settlement.

Card Management Module

The heart of the CBS EFT/Card Management Solution is an iSeries-based comprehensive ATM and debit card management system. With the CBS Card Management System you can use CBS fee programs to assign service charge plans, link multiple accounts to a single card, and access a customer's accounts by swiping their card. In addition, because of its seamless integration into CBS, cardholder set-up, maintenance, and inquiry activities are handled from within current CBS subsystems structure.

Card Management Features

- Link up to 99 accounts per application (savings, DDA, and loan) to a single card
- One savings, and DDA is designated as primary and may be accessed at non-proprietary ATMs
- Secondary accounts may be accessed at proprietary ATMs
- Accounts linked as secondary are automatically unlinked when they are closed
- Cardholder set-up, inquiry, and change screens for existing customers are seamlessly integrated into CBS account opening
- Cardholder screens include a memo screen for free-form notes/memos
- Accounts accessed by entering the card number or the customer's name
- On-line inquiries determine if an account is linked to a card, how it is linked, and whether other cards are linked to that account
- The CIF primary or customer alternate address data, along with the card data, may be automatically downloaded for a card embosser
- Cards automatically reissued based on term or expiration date and a card fee may be assessed for reissued cards
- An annual card fee may be assessed
- CBS service charge plans may be used to

assess ATM fees

- For a user-defined period, a card history of all ATM and POS transactions is retained, including transactions that were not approved
- Card numbers automatically or manually generated
- Supports multiple ISO numbers with up to 35 different card types per ISO number
- User-defined daily card limits determined by card type
- Supports both single and multi-bank holding companies.

Additional Services

Regulatory Compliance

Transactions involving an ATM or POS device must comply with Regulation E and Regulation DD. The CBS Card Management Module allows input of Regulation E-required transaction descriptions for proprietary ATM transactions. The system also captures non-proprietary ATM and POS Regulation E information for inclusion on the customer's statement. Regulation DD requires that service charge descriptions be printed in the customer disclosure documentation and on the customer's account statements. To comply with this requirement, this service charge information is automatically included when CBS generates the customer statement.

Switch Interfaces

Fiserv CBS Division has developed and certified multiple switch interfaces that are customized to handle your unique business needs.

ATM Drivers

Fiserv CBS Division will contract to provide ATM drivers for proprietary ATMs under the control of the Transaction Authorization System. These drivers are customized to meet your specific needs.

The Fiserv CBS EFT/Card Management Solution is available today. For more information, contact your CBS Account Executive.

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