

**LynxGate®**

What If You Could Harness the Power Behind Your ATMs to Increase Revenue, Reduce Costs and Strengthen Member Relationships?



Increase revenue. Reduce costs. Strengthen member relationships. LynxGate from Fiserv gives you the power to achieve those goals—through a cost-effective ATM intercept processing solution that gives you in-house control of ATMs and realtime access to switches and networks.

**ATM Control is in Your Hands**

To bring you the most complete solution for online ATM, debit and credit card services, we teamed up with the people who best understand your needs: credit union employees. LynxGate is the outcome of our close collaboration with credit union professionals—resulting 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 like member customization, automated balancing, and device control.

**The Confidence Behind Your Connections**

**Keep Your ATMs Online and On Track**

LynxGate gives you peace of mind—and assures your members the highest level of service—through its sophisticated network monitoring capabilities.

- LynxGate monitors your ATM devices, switch gateway connections, and the interface to your host system; if a problem occurs, LynxGate notifies designated personnel via e-mail, text pager, and phone; you can also opt to route alerts to standard network monitoring systems via SNMP
- 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
- Need insight into trends over time? LynxGate delivers 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

### **LynxGate Highlights**

- Provides full control of your ATM network
- Generates revenue from foreign transactions at credit union 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® 2003 servers using the Microsoft SQL® server 2005 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

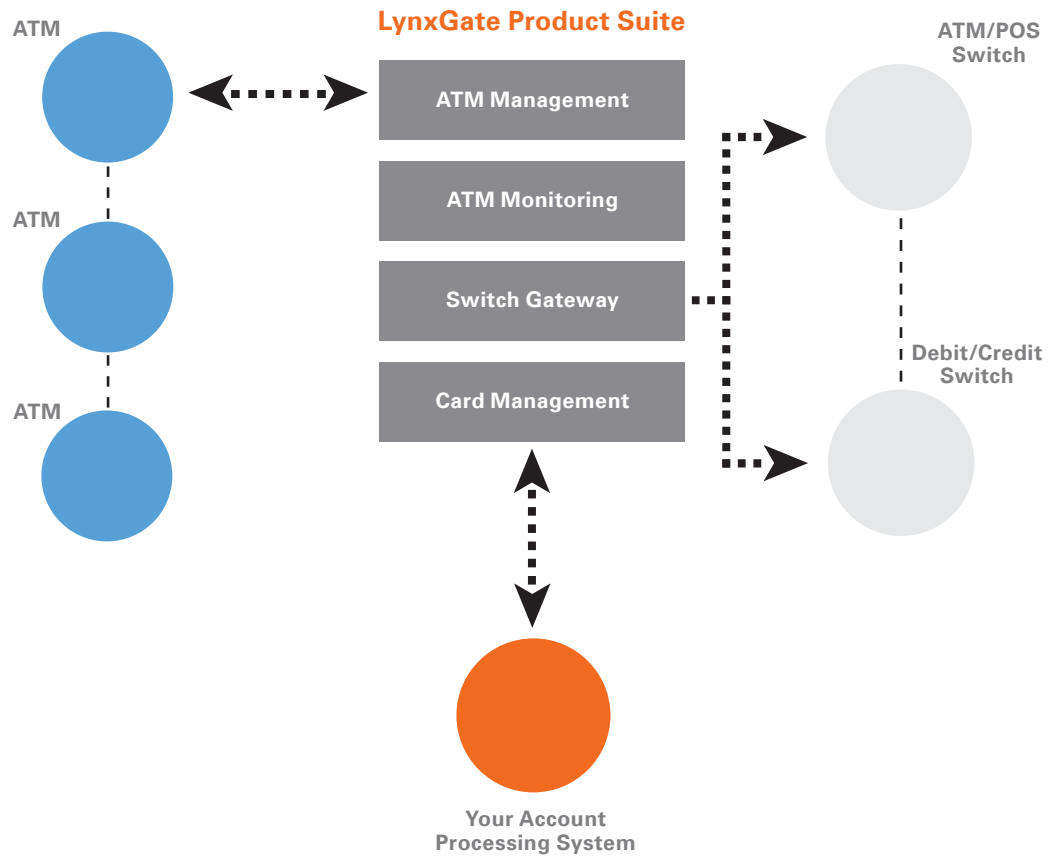
### **LynxGate Key Features**

- Automated balancing with access to transaction detail and exception subsystem
- Member relationship management through additional velocity limits, promotional messages on screen and receipt, 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

### **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



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

### ATM Solutions

#### ATM Management

With LynxGate, you can customize ATM screen text and graphics and modify transaction menus. Advanced functions are supported including open account relationship, mini-statements and check cashing.

#### ATM Monitoring

LynxGate provides 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.

### Switch Gateway Solutions

LynxGate manages the routing and settlement of activity from ATM, point of sale, debit card, credit card and shared branch network interfaces. Solutions include:

- Switch interfaces and balancing
- Debit and credit processing
- Shared branching
- Card management

### Connect With Us

For more information on solutions from Fiserv, please contact us at 800-872-7882 or visit [www.fiserv.com](http://www.fiserv.com).



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