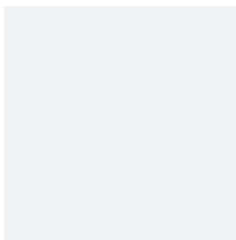
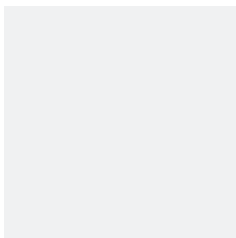
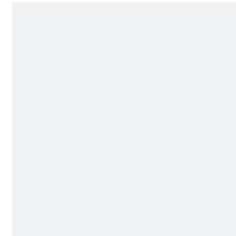
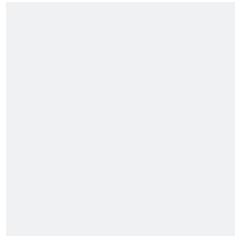
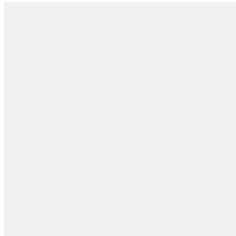


**Product**



**LynxGate®**

Build Member Relationships With a Powerful, Secure,  
Real-Time Transaction Solution





## Product

Today's consumers live in the now. They've become accustomed to a world that provides immediate access to virtually everything, from text messages to movie tickets. Having real-time access to their money – no matter where they are – is no longer a convenience, it's a requirement. With LynxGate from Fiserv, you have the power to give consumers what they expect, helping you build deeper, more loyal member relationships.



LynxGate is a highly flexible, fully functional switch gateway and ATM intercept processing solution that connects you with all digital channels for real-time credit, debit and ATM processing. LynxGate automates the balancing of these transactions and enables you to customize services at the cardholder level and allow full access to rich transaction detail.

LynxGate combines power, flexibility and ease of use into one solution, providing you the best in security and operational efficiency.

### **Taking Member Service to a New Level**

With LynxGate, you can create cardholder intimacy with customized messaging at the point of the transaction, such as a happy birthday message or an adjusted credit limit. And with real-time access to detailed cardholder and transaction information, you can provide immediate, helpful service to cardholders when they need it.

With stand-in authorization capabilities provided by LynxGate, you never need to risk member service if your account processing system goes down. LynxGate will continue to approve transactions based on the last known information, ensuring your members have uninterrupted usage of their credit, debit and ATM cards.

### **Stay Ahead of Regulations**

With LynxGate, you can rest assured that you are always in compliance with federal regulations and up to date with Visa® and MasterCard® switch requirements. Because the Fiserv team that supports

### **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

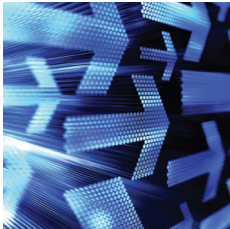
LynxGate is focused solely on maintaining the gateway, we are able to respond more quickly to new requirements, ensuring you never miss an update.

We are a leader in PA-DSS certification, and our experts have deep knowledge of the card industry and best practices to ensure you the utmost in security and efficiency. We will work with you to ensure you get the most benefit from LynxGate, from helping you design your ATM screens to a full operational review.

### **Easy to Use, Easy to Manage**

LynxGate runs on one or more Microsoft® Windows® servers using the Microsoft SQL® server database and an intuitive Web-based user interface. Operating on a current, user-friendly platform makes LynxGate easy to learn and easy to integrate with off-the-shelf tools for data mining.

# Stable, Secure and Always Up-to-Date



The underlying relational database provides a variety of standard queries and reports, as well as open access to custom reports and queries. Your staff can reach critical information to help them answer members' questions and provide assistance when members need it most.



## **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 from Fiserv 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, acquiring terminal or other factors.

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.

## ATM Solutions

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. 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 via SNMP. If corrective action is not taken in a predetermined period of time, LynxGate will escalate the alert.

LynxGate checks each ATM's depository, cash cartridges, receipt printer and journal printer, and you receive alerts based on low cash thresholds and other patterns of activity. LynxGate also monitors your switch gateway and alerts you if the connection is lost or when the percentage of declined transactions exceeds a specified 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.

You can also designate alternate switches to be used when the primary switch is unavailable.

LynxGate delivers insights into trends over time by reporting uptime and activity statistics. Based on 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.

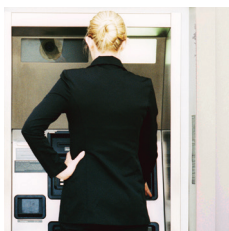


# Give Your Members What They Expect



## Shared Branch Services

Participating in a shared branch network makes good sense. It 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 posting transactions and directly affecting your bottom line.



Shared Branch Services includes a standalone teller platform that gives your credit union the capability to process transactions to 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 securely routed through a Fiserv service center, where it is stored and can be retrieved by various identifiers, including transaction number, member number, teller number, transaction type, transaction date and transaction amount.

## Network Monitoring

With network monitoring from Fiserv, you can maximize the performance of your ATM and switch connection network and enhance service levels. Fiserv provides reliable, unattended operation of your network, maintaining constant communication with your system and remote personnel. We monitor an unlimited number of ATMs and switch connections and provide alerts by email, text message, SNMP, voice and paging in case of an issue.

## Key Benefits

- 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

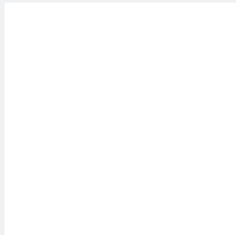
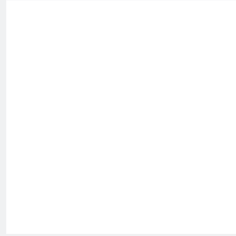
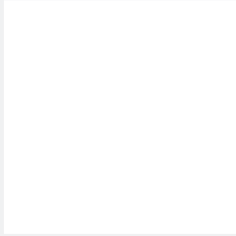
You can designate who receives the initial notification and who should be contacted for escalation.

## Boost Your Bottom Line

Credit unions using LynxGate build deeper members relationships, achieve significant cost savings and increase revenue. 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.

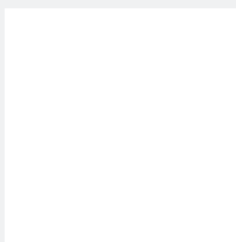
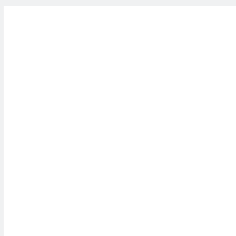
## Connect With Us

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



## About Fiserv

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





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