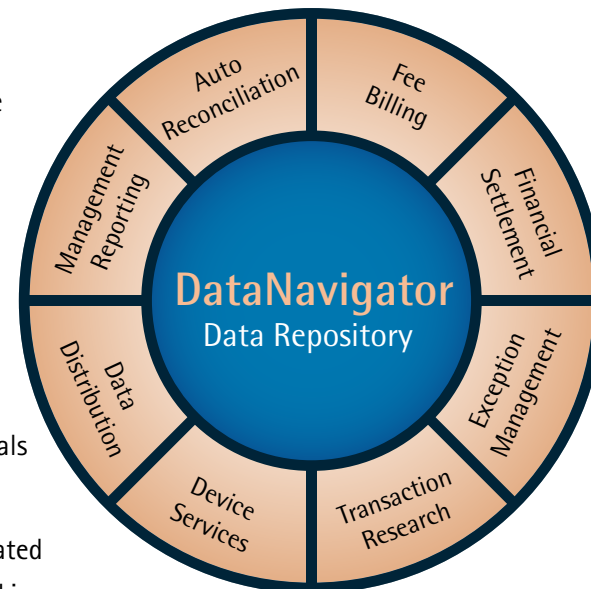


## Enterprise Transaction Management

### Smarter ATM Management

The ATM estate is a significant overhead, which requires precise management to control costs. Getting value for money out of ATMs is increasingly difficult and can only be achieved with instant access to device information and the ability to quickly troubleshoot problems. DataNavigator has a full suite of features and functions to increase customer satisfaction and make device management more profitable and hassle-free:

- Device Inquiry provides a full business view of device information, showing real-time status as well as maintaining a complete device history with user comments
- Cash Management provides a real-time view of the current cash position for each ATM, per currency and totalled by individual canister, optimizing cash levels and enhancing ATM profitability
- Auto Balance is an online tool for balancing ATM devices. Integrated with the Exception Management functionality, Auto Balance is an automated reconciliation between system online totals and totals provided by branch staff from their ATMs
- Deposit Verification tracks all deposits received at an ATM. Integrated with other DataNavigator features, it provides clear audit and tracking capabilities to streamline the back office process for validating deposits.



With the benefits of modern payment processing technology, reliability and efficiency are taken for granted as billions of payment transactions circulate around the globe. To maintain a profitable payments business today, having the right infrastructure to drive ATM and POS devices and manage switching effectively is the starting point for all financial institutions. However, with banking margins under pressure and costs shaved as far back as possible, companies are now asking themselves how to obtain more value from the payment processing engine, as they seek to deepen customer relationships and generate increased revenue from the retail channel.

DataNavigator® is a comprehensive solution that collects and connects transactional data across the enterprise. Vast amounts of data are handled in the payments environment every day, providing a rich source of information about customers and their activities. Whether it helps improve customer service levels, track fraud patterns or understand customer behaviour in order to manage cash availability, insight into the data behind each transaction can provide the basis for faster responsiveness, better decision-making and improved operations within the payment processing business.

### New Challenges

As the number of transactions generated by EFT systems grows, databases become more complex and data management costs increase. With more organizations seeking to consolidate payments processing operations across subsidiaries, countries and continents, effective data management is necessary to control costs. Meanwhile, in the face of intense competition, customer service levels have to be consistent across all parts of the retail banking operation.

### About eFunds

With more than 30 years of payment processing and information intelligence expertise, eFunds delivers flexible, innovative solutions to the world's leading businesses. Leveraging mission-critical business insight, eFunds enables financial services companies, retailers and government organizations to grow their business while reducing transaction and infrastructure costs, detecting potential fraud and building long-term customer value. eFunds' flexible delivery model means solutions can be run in-house, outsourced or anything in between, helping customers balance the need for control with operational efficiency and low cost of ownership. From the point of account opening to the settlement of every transaction – debit, credit or prepaid – eFunds helps businesses win more of the right customers, service them more efficiently and keep them. Additional information is available at [www.eFunds.com](http://www.eFunds.com).



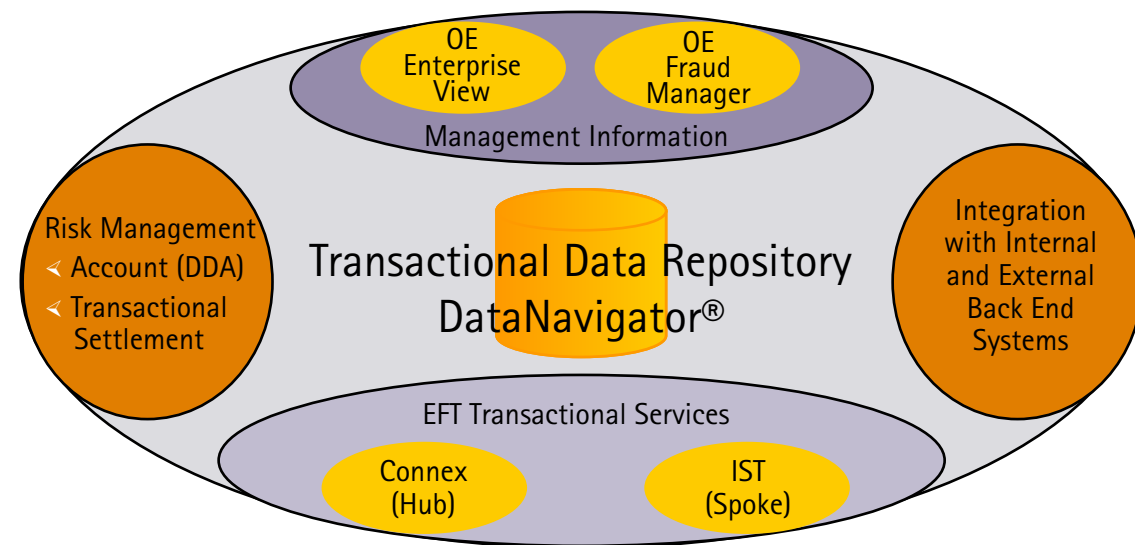
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## Collecting and Connecting Data

DataNavigator forms the Transaction Management Layer of eFunds' integrated payments framework, aggregating data from all the disparate acquisition channels and processing systems. As part of the central payments engine in a hub and spoke architecture, DataNavigator allows banks to obtain a real-time enterprise-wide view of all transactions and consumer interactions flowing through the system. This endless stream of information has to be stored, aggregated and analyzed. DataNavigator optimizes the Transaction Research, Exception Management, ATM Management, Settlement and Reporting functions in one central location.



## Simplified Transaction Research

Transactions are fed into DataNavigator as they occur and can be accessed immediately by customer service staff using either a PC or web-based user interface. This means that bank representatives can retrieve all relevant information when a customer phones to query a transaction and handle that inquiry on the spot, leading to high levels of customer satisfaction and improved efficiency in the customer service team. The system can be customized to extract specific data required by an individual bank to monitor its own business. It can also be configured to provide various levels of access to customer service staff, dependent on need and authorization. Transaction research can be as simple or complex as the institution deems appropriate.

## Round the Clock Settlement

As many organizations consider the benefits of a continuous processing environment and with compliance mandates asking for shorter settlement windows, the ability to view the current settlement position at any time is critical. Built to offer customers a wider choice of configuration options and facilitate the rapid deployment of new payment technologies, DataNavigator will support any processor's settlement needs, regardless of the front-end switching platform.

DataNavigator monitors settlement totals in real-time as transactions are loaded into the database. It provides summary and drill-down information about net funds flow and suspense account positions, providing detailed management reports and generating funds movement files. Funds may be moved by a variety of methods, including ACH, wire transfer, email notification, manual transfer or a mixture of these. If multiple methods are used, the Auto Reconciliation feature is available to balance totals for the settlement period, by automatically comparing transactions from any external endpoint against those stored in its data repository. Back office staff can identify exceptions and opt to send them directly to DataNavigator's Exception Management system.

## Meaningful Management Reporting

On-demand and scheduled reports generated by DataNavigator are available in Issuer and Acquirer packages. They can be configured using current and historical data and totals can be aggregated on an hourly, daily, monthly, quarterly and annual basis. Similarly, data can be broken down to global, regional, national or branch level. Giving access to a broad range of transaction and interchange data, DataNavigator allows business managers to have the most comprehensive overview of transaction activity available.

## Faster Exception Management

On any given business day, a percentage of transactions will become exception items, which must be handled in accordance with network and bank rules. Manual processing of exceptions is time-consuming and expensive. DataNavigator simplifies the management process for pin-based and signature transactions. Its Exception Management system is an intelligent, rules-based engine, supporting the entire lifecycle of an exception from retrieval requests, to adjustments, charge-backs, re-presentment, rejection or arbitration. Visa® and MasterCard® fraud reporting and miscellaneous fee handling are integrated into the system. To eliminate user errors, all reason codes, next actions and required documents are presented to the user based on transaction attributes.

DataNavigator reduces losses and improves customer service by handling disputes, adjustments and fraud reporting more effectively. Revenues are increased by automating the collection of appropriate fees, whilst staff training and servicing costs are reduced.