

Exploring New Avenues for Plastic Cards

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 platform, as they seek to deepen customer relationships and generate increased revenue from the retail channel.



EFD 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.

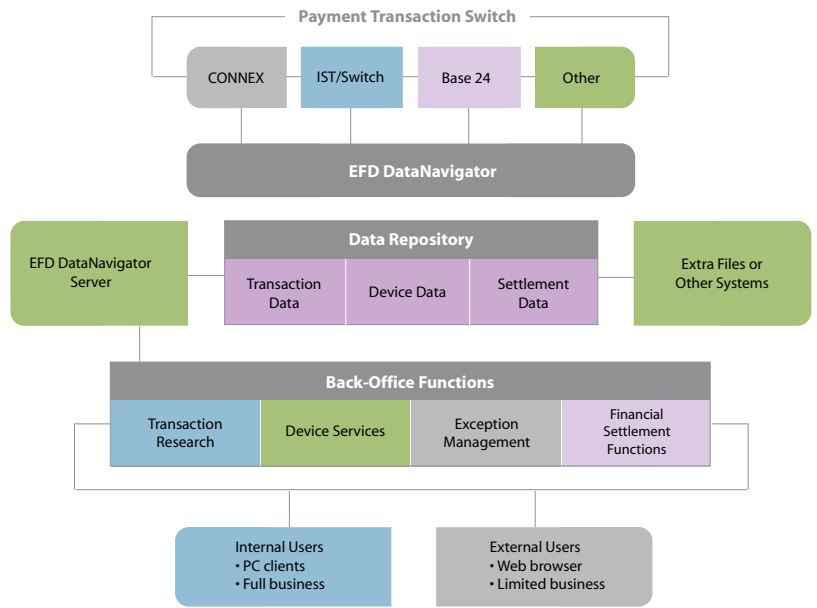
New Challenges

As the number of transactions generated by EFT systems grows, databases become more complex and data management costs increase. With more organisations 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.

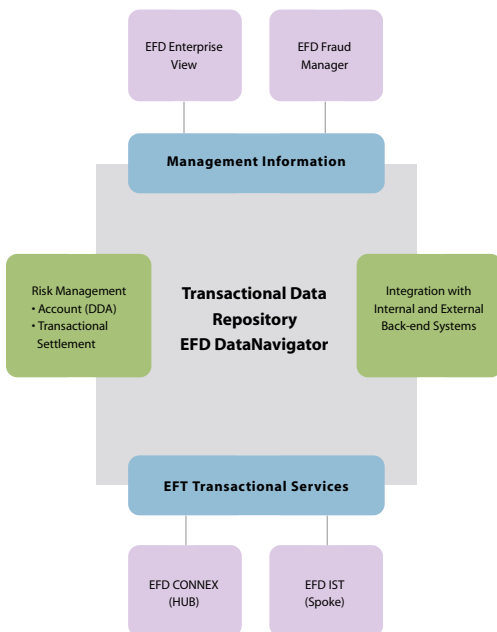
EFD|eFunds NOW A PART OF

FIS»

FIDELITY NATIONAL
INFORMATION SERVICES



EFD DataNavigator can take data feeds from EFD systems, as well as from third parties and other internal systems.



Collecting and Connecting Data

EFD DataNavigator is the back-office transaction management component of the EFD Enterprise Payments Platform, aggregating data from all the disparate acquisition channels and processing systems. As part of the central payments engine in a hub and spoke architecture, EFD 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. EFD DataNavigator optimizes the Transaction Research, Exception Management, ATM Management, Settlement and Reporting functions in one central location.

Simplified Transaction Research

Transactions are fed into EFD 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.

Transaction Processing Services

Round the Clock Settlement

As many organizations consider the benefits of a continuous processing environment and with compliance mandates demanding 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, EFD DataNavigator will support any processor's settlement needs, regardless of the front-end switching platform.

EFD 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 EFD DataNavigator's Exception Management system.

Meaningful Management Reporting

On-demand and scheduled reports generated by EFD 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, EFD 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.

EFD DataNavigator simplifies the management process for PIN-based and signature transactions. Its Exception Management system is an intelligent, rules-based engine, supporting the entire life cycle of an exception from retrieval requests, to adjustments, charge-backs, re-presentment, rejection or arbitration.

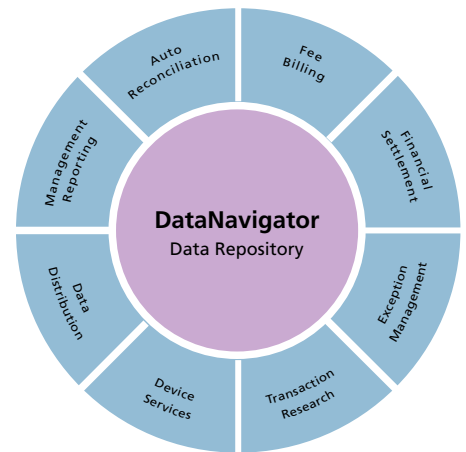
Visa® and MasterCard® fraud reporting and miscellaneous fee handling are integrated into the system. To eliminate user errors, all reason codes, next actions and required documents are presented to the user based on transaction attributes.

EFD 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, while staff training and servicing costs are reduced.

Smarter ATM Management

The ATM fleet 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. EFD 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 EFD DataNavigator features, it provides clear audit and tracking capabilities to streamline the back office process for validating deposits.



EFD at a Glance

- More than 3,500 EFT processing customers
- Software handles more than 30 billion transactions globally every year
- Processes 80% of U.S. debit volume
- Serving 80,000 businesses worldwide with payment fraud solutions
- Unique information intelligence from 3 billion consumer records within DebitBureau
- 90% of United States financial institution locations use EFD decisioning solutions

Transforming enterprise payments and data & decisioning expertise into trusted commerce takes more than technology... it requires business insight.

EFD delivers flexible, innovative solutions that enable the world's leading businesses to acquire the right customers, serve them more efficiently and keep them.



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at www.fidelityinfoservices.com.

Additional information may be found by calling one of our sales offices:

United States: +1 480 629 7700
United Kingdom: +44 (0)1928 791791
Australia: +61 (0)2 9954 9533
India: +91 22 2883 3863
Canada: +1 416 228 8000

All features and specifications are subject to change without notice.

© 2007 eFunds Corporation.
All Rights Reserved.

