

# ARP/SMS™

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Take Your Account Reconciliation  
and Check Positive Pay Service to  
the Next Level

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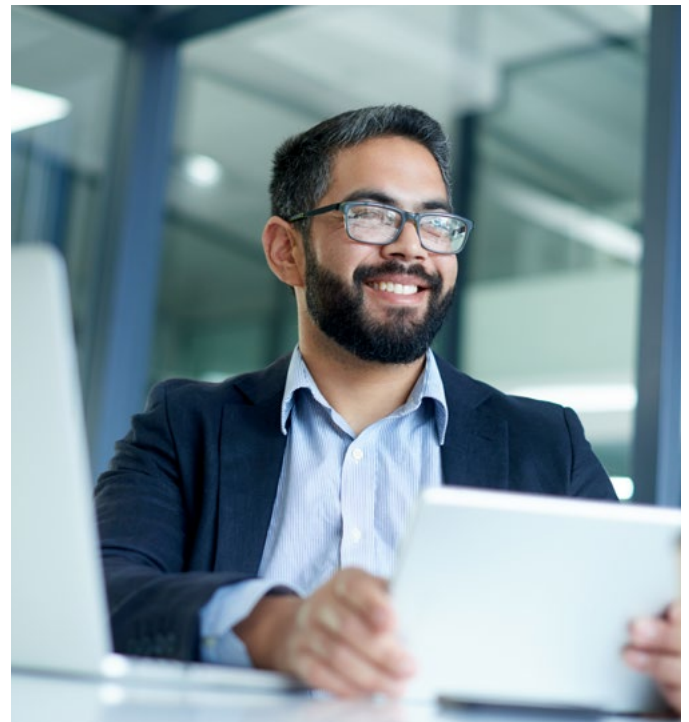
**Financial institutions must keep pace with the products and services their customers want, while reducing operational costs, increasing productivity and protecting against fraud risk. ARP/SMS from Fiserv is a comprehensive check positive pay and account reconciliation solution that provides the capabilities to expand your treasury management product offerings, reduce exposure to check fraud and streamline back-office operations.**

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ARP/SMS delivers a fully integrated, real-time, online system that allows for extensive and automated check positive pay reporting on a variety of exception conditions. Services such as next-day and same-day positive pay, and positive pay on accounts with no issue input, are easily supported along with extensive ARP services, including partial and full deposit reconciliation. ARP/SMS enables you to meet the increasing demand from your treasury management customers for a comprehensive check positive pay and reconciliation solution.

Since ARP/SMS works in real time, you can perform all adjustments, additions/deletions, balancing and control requests online with immediate results. This capability enables you to correct and update current balances, and lets you match paid checks and deposits for true reconciliation and reporting. ARP/SMS posts all transactions – including exceptions and rejects – to an integrated database, providing a detailed audit trail. Plus, you can access a complete history of every processed item and retain this history for extended periods. By automating several back-office activities, ARP/SMS greatly reduces your reconciliation costs.

ARP/SMS delivers advanced features that are critical for banks preparing to compete successfully in today's competitive commercial cash management market.



## Automation for Maximum Protection

As an automated, online reconciliation system, ARP/SMS allows for immediate correction and update of transactions, as well as files and reports for real-time positive pay reporting. That means your commercial customers can gain tighter control over disbursements. In addition to capturing and reporting paid-no-issue exceptions to customers, ARP/SMS accommodates the reporting of other exception conditions, such as exceeding the maximum dollar amount. Offering this service enables you to extend fraud protection to customers that do not have the capability to capture and forward issue data.

## Greater Fraud Control

Thanks to the solution's real-time capabilities, any transactions entered, such as critical stop payments or manual issues, can be posted immediately. This permits tellers to inquire against the most recent activity on the requested account. ARP/SMS can also report on exception categories that indicate a potentially fraudulent situation.

## Ability to Process and Post Intraday

ARP/SMS significantly improves turnaround time for check positive pay and reconciliation operations by leveraging intraday processing/posting and real-time correction capabilities. Being able to offer an aggressive level of service provides a distinct competitive advantage, as turnaround time is a critical measurement for commercial customers when selecting an ARP processing provider. This functionality also improves month-end processing productivity. As the volume of issue data increases toward month end, the ability to process data at any time helps you streamline the input operation, alleviating month-end contention.

## Increased Revenue Opportunities

Financial institutions that implement ARP/SMS find that it presents many opportunities for increased revenue, particularly with new product offerings. The enhanced treasury management capabilities of ARP/SMS will help you sell more ARP accounts, as well as additional reconciliation services. And, you can drive additional revenue streams by implementing fees for various features or services.

## Enhanced Deposit Reporting and Reconciliation

The ARP/SMS solution improves your deposit reporting by identifying all transactions. For your commercial customers, ARP/SMS provides the capability to match issue information to deposits that have been credited and posted to their account, enabling them to reconcile deposit activity and control fraud on the credit side. Since many corporations do not have the capital or resources for a system that provides a matching process, this new level of service will help you expand your product portfolio in the marketplace.

## Increased Operating Efficiencies

By automating correction and balancing processes, ARP/SMS simplifies check positive pay and reconciliation. A user is able to properly identify and correct rejected items on one screen, which saves significant time. The solution also automates several functions required to maintain the quality of the ARP product, such as preparing settlement sheets and adjustments schedules, ensuring accuracy and greater efficiency.

## Complete Account Reporting

ARP/SMS can identify all transactions passed from demand deposit accounts (DDA), which provides an easier and more informative reconciliation approach that enables customers to review and evaluate all activity in their accounts. By reporting all account activity, in addition to traditional check and deposit transactions, you can offer another level of service to your customers.

## Reach the Next Level With Ease

You can effectively install and expand your current reconciliation and check positive pay system with ARP/SMS. The transition will be transparent to your customers and smooth for your employees. And once ARP/SMS is installed, you can gradually introduce new efficiencies into your operations, and new products into your marketplace, while still providing the services you currently offer.

With the ARP/SMS solution, you'll receive:

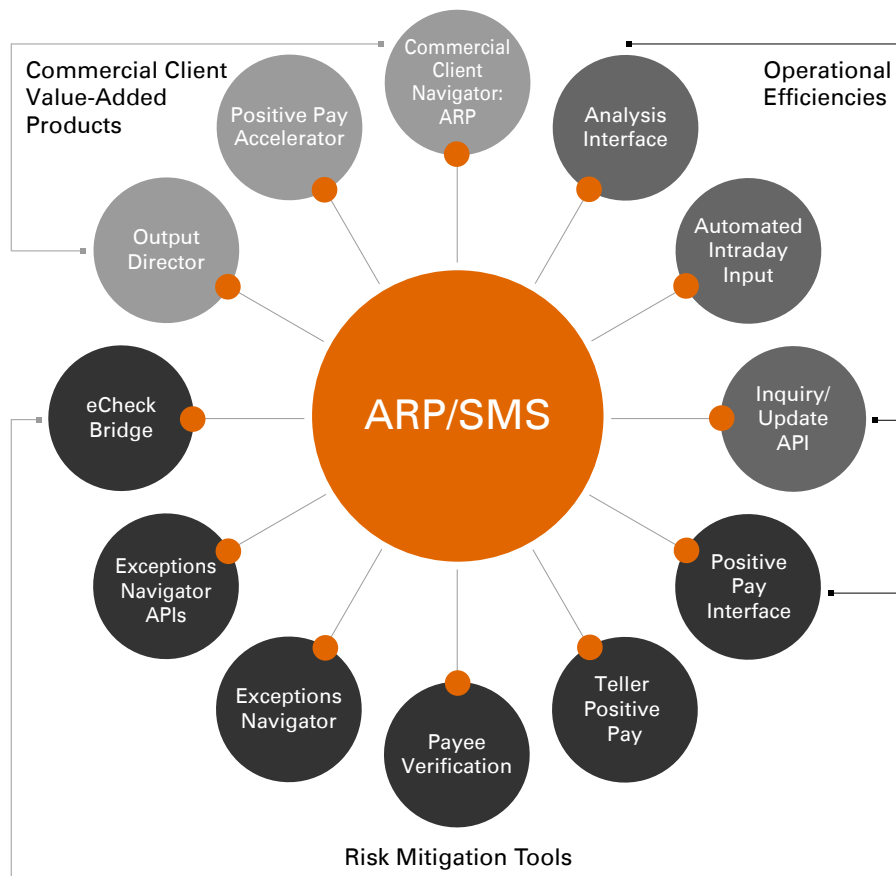
- Implementation by experienced staff at Fiserv
- On-site training on systems usage for designated bank personnel
- Test data and procedures to verify the integrity of the installation before you parallel test
- New documentation/user manuals written in an easy-to-follow, step-by-step format

Using ARP/SMS, you can take your account reconciliation service to the next level, providing interfaces to other cash management products. Or you can make ARP/SMS the first step toward building integrated cash management services. Either way, you will be positioning your financial institution to meet evolving commercial customer demands.

## Add Modules for a Comprehensive Solution

To further extend the capabilities of ARP/SMS, Fiserv offers a variety of modules to create an extensive check positive pay portfolio and a complete, end-to-end reconciliation solution.

## ARP/SMS System and Module Enhancements



## ARP/SMS: eCheck Bridge

The eCheck Bridge module is a robust solution that helps banks prepare for and manage corporate check conversion. The solution provides integration between ARP/SMS and ACH solutions, passing converted items through to ARP/SMS to be immediately validated against the issue on file and all applicable positive pay criteria. This level of integration assures banks that e-check items are correctly matched and processed through positive pay channels. Because eCheck Bridge tracks and identifies converted items, financial institutions are able to provide enhanced reconciliation reporting to commercial customers.

## ARP/SMS: Payee Verification

Payee Verification is a powerful positive pay tool that arms banks with the technology necessary to identify and prevent “payee alteration” check fraud. Using data recognition software, Payee Verification enables you to detect altered or unmatched payee exception items, and then present these exceptions to your customer for a “pay” or “return” decision. Integrated with ARP/SMS, Payee Verification offers effective fraud protection and enhanced positive pay services that can save you and your clients from potential losses, and enable you to better serve your treasury management customers.

## ARP/SMS: Teller Positive Pay

Teller Positive Pay enables financial institutions to effectively validate checks presented for payment at the teller line, significantly reducing exposure to fraud at the front line. Leveraging the real-time capabilities of ARP/SMS and intraday processing, Teller Positive Pay enables you to receive and post late issue files any time of day, empowering your tellers to authenticate checks against the most current information and to receive immediate payment recommendations based on rules established by your financial institution.

Teller Positive Pay further reduces your fraud risk by flagging items presented at the teller line in ARP/SMS, thereby preventing identical items from being cashed at other locations. With Teller Positive Pay, you can be proactive in the fight against fraud, fulfilling your commitment and fiscal responsibility to your customers, and further strengthening relationships in the process.

## ARP/SMS: Inquiry and Update Interface

The Inquiry and Update Interface module facilitates communication between bank applications and ARP/SMS, enabling banks and their customers to access valuable account information directly from ARP/SMS. Through the Inquiry and Update Interface solution, you can offer your customers an enhanced service that facilitates real-time inquiries or processing updates that can include posting inquiries to their ARP account, adding issues, placing stop-payment orders, and deleting or reversing items. By providing this access, you can reduce the number of incoming calls to your ARP department or Client Service area, helping your employees focus on other tasks important to growing your business.



## ARP/SMS: Exceptions Navigator

Exceptions Navigator is a fully integrated, image-based workflow solution that automates the handling of exceptions from beginning to end. This module provides immediate access to the data required for research and timely, informed exception actions. With its streamlined workflow, the system also enables your institution to handle more payee verification accounts and better control exception-handling costs. All positive pay exceptions, their related on-file issue information and other data are sent by ARP/SMS for processing.

Exceptions Navigator expedites exception processing by displaying the issue information from ARP/SMS, the exception description and the check image on one, user-friendly, split screen. To enhance efficiency, Exceptions Navigator automatically retrieves the corresponding images upon import of the exception items, thereby reducing idle time while a download is completed.

## Professional Services Experts – Your ARP/SMS Partners


As an integral part of a total solution, Fiserv can provide experienced personnel to handle implementation, installation, integration and ongoing support of the ARP/SMS system. Consulting and support provided through our professional services experts can be tailored to ensure the most cost-effective and productive solution for defining goals and requirements in project planning, conversion and implementation. This tailored approach maximizes your investment in ARP/SMS.

## Take the Next Step

Let ARP/SMS help you to offer new products, reduce operational costs, increase productivity and improve service levels. It is the complete account reconciliation and check positive pay service that will help you increase your competitive advantage.

# Connect With Us

For more information  
about ARP/SMS:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

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.

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