



Global Funds Exchange (GFX)

Automated wire transfer solutions,
modularly designed to fit *your* financial institution.

TO INQUIRE ABOUT BANKSERV'S GFXN SERVICE BUREAU,
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GFX FEATURES

Real-Time Access and update of account data and account balance information

Real-Time Automatic Accounting generating memo or real-time posting entries to your back office accounting system for all domestic and foreign exchange wires

Automated Notification of transaction advices via fax, e-mail, or U.S. mail, based on predefined criteria for both incoming and outgoing wires

Automated OFAC and U.S. Patriot Act Compliance Screening of all incoming and outgoing transactions against a variety of regulatory watch lists, including the OFAC Specially Designated Nationals (SDN), via an integrated watch list screening application

GFXWeb's Browser-Based, Secure Remote Initiation enables satellite offices, branches or customers to easily create, verify and inquire on transactions while a centralized wire department retains verification, approval, and release to the payment network — eliminating redundancy and manual faxing/calling efforts

Straight-Through-Processing via real-time interfaces to cash management and DDA systems and a sophisticated account matching algorithm & payment validation allows transactions to be processed automatically with little to no manual intervention

Federal Reserve Balancing and Monitoring keeps you informed throughout the day of your bank's overall position with the Federal Reserve Bank; provides on-line ability to buy and sell FED FUNDS over the open market and monitor their return

Cash Management Interfaces link your corporate cash management clients to the wire room so that they can initiate wires and receive confirmations on a real-time basis

Integrated Foreign Exchange Processing with competitive real-time rates, access to first class FX providers' worldwide correspondent networks and the ability to mark up your transactions to create an attractive new revenue stream at your Bank

GFX automated wire transfer solution

A COST-EFFECTIVE ENTERPRISE CLASS SOLUTION

When it comes to finding the perfect electronic funds transfer system for your financial institution, one size does not fit all. That is why BankServ developed GFX, a comprehensive and proven wire transfer solution that is configurable for financial institutions of all sizes.

BankServ recognizes the demands and issues surrounding electronic funds transfer, including security, reliability, regulatory compliance and customer service. With GFX, BankServ offers a wire transfer product that uniquely meets the needs of the

financial community with the levels of support and service required to succeed in today's highly competitive banking environment.

Many banks have migrated from Fedline, FedAdvantage, or other vendor systems to GFX. Today over 110 bank holding companies, credit unions and Federal Home Loan Banks use BankServ's wire transfer GFX solution to meet their daily wire transfer needs.

Flexible solutions for your business needs

EXPERIENCE THESE BUSINESS BENEFITS WHEN YOU IMPLEMENT GFX

BANKWIDE AND CUSTOMER RISK MANAGEMENT

- Automated, real-time account inquiry reduces risk of insufficient funds
- Robust Federal Reserve account management functionality keeps the intra-day balances in constant view to reduce risk of overdrawing the bank's Fed account

STRENGTHENED REGULATORY COMPLIANCE

- Bank Secrecy Act (BSA) compliance with comprehensive online archiving and retrieval of current-day and prior-day transaction history; up to 7 years of transaction history available online
- U.S. Patriot Act compliance for every wire, with integration of an OFAC database that provides the U.S. Treasury's list of Blocked Entities, Specially Designated Nationals (SDNs) and 19 additional watch lists

INCREASED TRANSACTION SECURITY

- Rules-based message routing and dual-custody verification
- Comprehensive audit trail for all user, transaction, and system access
- Security options including caller id, pin authentication and Token id technology for secure message authentication

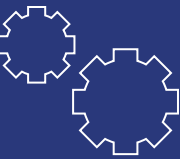
IMPROVED OPERATIONAL EFFICIENCY AND THROUGHPUT

- Interfaces to GL/DDA systems allow for automated balance verification and transaction posting
- Eliminates manual steps such as re-keying of wire instructions, posting of accounting entries to core bank systems, verification of funds, screening for OFAC violations, and faxing of advices to customers
- Reduces the number of misrouted and rejected transactions with auto-fill templates and online access to the Fed ABA directory

ENHANCED CUSTOMER SERVICE AND SATISFACTION

- Operators have immediate access to wire transfer inquiry, processing and audit details from a single user interface
- Customers receive timely notification of their wire transfers through flexible user-defined automatic notifications of incoming and outgoing wires via fax, e-mail and statement advices
- Customers can initiate and monitor their own transactions using remote entry capabilities

GFXN SERVICE BUREAU (ASP)



Significantly improve efficiency, reduce risk and enhance customer service with BankServ's comprehensive wire transfer automation solution, while minimizing the cost and resources associated with licensing an in-house software product.

GFXN fees are transaction-based, enabling financial institutions of all sizes and wire volumes to cost effectively offer wire transfers to their customers.



GFXWEB

Provide your branches and corporate customers an easy-to-use wire transfer initiation, verification and inquiry tool. GFXWeb is a secure, browser-based solution for remote access, combining multi-factor authentication and a customer friendly and efficient workflow.

GFX INTERNATIONAL PAYMENT MODULE



Your single point of entry for domestic and foreign wire needs. GFX IPM provides a fully integrated international wire product to allow non-SWIFT member financial institutions to negotiate and deliver SPOT foreign currency transactions. Now your institution can offer both domestic and foreign exchange wire transfers.