Avivatech – helping Banks and Retail Businesses Implement More Efficient Cash and Check Transactions

Jeff Hempker
President

Avivatech, LLC.

BIO:
Jeff Hempker, President
Jeff Hempker is the president of Avivatech, an Alpharetta, Ga.-based technology company specializing in check and cash automation solutions. Hempker drives all aspects of Avivatech's business, directing the company's growth and continued innovation.

In a career that spans almost three decades in financial services, Hempker possesses vast knowledge on building and implementing growth-oriented business strategies. Overseeing the business operations for sales, marketing, technical support, and product management, he leads a talented and dedicated group of professionals who are committed to delivering on Avivatech's promises.

Hempker, who serves as a member on AFT and NACHA, spent the past 18 years at Digital Check Corporation, before its launch of Avivatech, holding executive positions including president, Digital Check, EVP of field operations in sales, marketing, product management and client support, VP of sales and marketing, VP of sales and national sales manager. Prior to joining Avivatech, Hempker began his career at Standard Register where he served as Marketing and Sales Specialist for eleven years. During his time there, Hempker was recognized as Salesman of the Year and received the 2021 Anderson Family Impact Award.

Hempker earned a Bachelor of Science from Ohio University and proceeded to obtain his Master of Business Administration from the University of Georgia – Terry College of Business. He is the father of two children with his wife of 22 years. Hempker is an avid sports fan and outdoor enthusiast, enjoying fishing and gardening in his spare time.

Interview conducted by:
Lynn Fosse, Senior Editor, CEOCFO Magazine

CEOCFO: *Mr. Hempker, what is the overall concept behind Avivatech?*
Mr. Hempker: I am a meat and potatoes kind of person. For me it is about the mission and the vision, the charter if you will, that we have created for Avivatech, which is the culmination of bringing different software technologies together to create a company that at its very basic purpose is focused on providing more efficient transactions and greater control of cash and check transactions by banks and retail businesses. Our focus is on excelling at helping our customers implement more efficient transactions when it comes to handling their payments.

CEOCFO: *Have people paid much attention to how they handle the cash and checks or is it an area that many businesses whether banks or retail, do not realize could be improved?*

Mr. Hempker: The two primary markets that we serve are banking and retail businesses. Very much so in banking there is an understanding and an awareness about obtaining efficiency when it comes to handling all sorts of payments. In a branch setting they are very much attuned to the benefits that come along with automating their cash processes.

For example, a bank a lot of times will choose to automate their cash transactions because they are looking for shorter transaction times with their customers. Banks are looking to unlock more of the capabilities that exist in some of the hardware that they may have already purchased in the way of cash recyclers. Certainly, they are looking to increase the accuracy in the handling of those cash payments in the way of automated balances which are more efficient. Additionally, machines prove to be faster and much more effective than counting cash particularly when you have high quantities of cash being counted. Automating these paper transactions enhances efficiency, improves accuracy and is overall a better use of time for both their tellers as well as their customers.

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CEOCFO: *What have you developed to help banks get the most effective results with their cash?*
Mr. Hempker: On the banking side we have developed a suite of software products that allow banks to gain the most efficiency and the most capability from the hardware that is available to automate cash transactions. It is a one-two punch. When banks look to automate they are usually looking for a cash recycler which is an integrated safe, cash counter and sorter. Our software that we have developed allows them to maximize the capabilities that exist in that hardware giving them tremendous flexibility to manage different types of hardware platforms across their enterprise versus the alternative, which is to use the piece of software that is normally native to that piece of hardware which can mean ending up with very different user experiences across multiple brands of hardware products.

They have now created an environment where the user experience can be nuanced. Avivatech's software allows them to create that common platform so that regardless of what kind of hardware they may be using across their enterprise, they are going to get a consistent experience and get a feature-rich outcome when it comes to utilizing the capabilities across each of those device types.

> **"Avivatech is part of Digital Check Corp., which has been investing in long-term relationships since 1959." Jeff Hempker**

In addition to managing the hardware, our software also brings an advanced level of reporting, error-handling and the ability to integrate back into their posting systems, which is yet another advantage we bring to the table for our bank customers. In most cases we have that integration already in place with their existing host system and if we do not, we can perform that integration as a service for that client. That then gives them the added benefit of being able to run a

fully integrated solution, not a solution that creates either exception processes or standalone type operations. It maintains that full integration within their host system.

CEOCFO: *What is the situation with retail in terms of cash?*
Mr. Hempker: For retail, businesses do not have a great level of awareness about what is available in terms of managing their cash in a more efficient way. It is a slightly different approach. Our goal is to give back to retailers time that they can better utilize to allow their businesses to succeed. They are very much interested in processing transactions to sell goods and services, but they are not in-tune with the best approach in managing their back-office, records, filings and balancing their payments at the end of a shift or at the end of a day. Certainly, the larger retailers are more sophisticated, so you have a different set of dynamics based on the retail segment that you are focusing on. Usually, the smaller the retailer, the less amount of understanding they have when it comes to payment automation.

What Avivatech brings to the retail market is a very simple approach for retailers to cover the basic needs of their business which is to secure its cash, audit or count the cash, prevent against fraudulent transactions or stealing of cash revenue and then the reporting or the tracking particularly for those retail environments where they have multiple store footprints with more of an enterprise type approach. We give retailers the ability to track from the beginning of the shift for a cashier, how much cash is dispensed to fill a cash register till which is all automated through dispersing cash from a recycler, through the software and then integrating with the point-of-sale system to provide reconciliation at the end of the shift. There is a very tight audit that happens in retail when they use Avivatech's hardware and software technology.
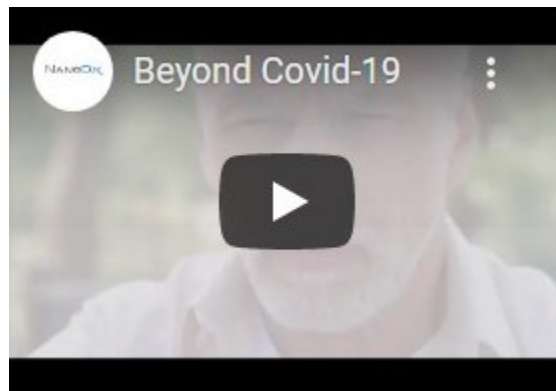
Nano Diagnostics/NanoDX

CEOCFO: *When a bank or a retail establishment is talking to you and looking at your programs, do they understand the ROI?*
Mr. Hempker: The banking market tends to be more sophisticated when it comes to measuring and tracking their return on investment. Avivatech helps our clients do just that, as part of justifying the investment. We are aware that an important aspect of the making of technology is being able to have assurances that they will be able to recoup savings to offset that technology investment. In a banking environment it is very much about transaction times as well as efficiencies that are gained with the automation of reporting and the automation of the transaction balancing.

In banking they are much more aware of where the ROI comes from, in terms of labor, accuracy, reducing errors and then the ability to generate the reporting that gives them tighter controls and audits of their cash positions. That is where they save time from a cash forecasting standpoint in terms of managing just what the individual branches need in terms of armored car deliveries to maintain their cash position.

On the retail side it is more of a hand-holding effort where through our consultative approach, we are helping people understand that what they inherently know is potentially an inefficient process. They are not as in-tune with where those cost-savings are going to come from. Being able to guide them through the improvements and workflows which create

labor and time savings for them is beneficial. Additionally, there is an opportunity to improve access to cash through provisional credit with their banking relationship which is sometimes not a concept they are well informed of and that usually becomes something they want to try to take advantage of. That is part of automating processing of cash and creating that relationship with the bank using remote cash depository advantages that their banks will oftentimes provide.

CEOCFO: *What have you learned as more and more organizations are using your services and what may have changed in your approach?*
Mr. Hempker: There is a growing need for greater visibility and real-time access to data. The data is more about aggregating transaction information down to the user, to the location and even to the physical cash recycler device. It is a growing demand and where we are investing in more development. Enterprise dashboards give customers power to leverage the data at the transaction level happening at the branch, the store or across their enterprise and aggregating that data in a centralized fashion so that they can access it for greater control and better decision-making as they manage their business from day to day.

CEOCFO: *How do you reach out to potential clients and how does an organization find Avivatech?*
Mr. Hempker: Avivatech is part of Digital Check Corp., which has been investing in long-term relationships since 1959. We are always trying to expand brand awareness through our industry involvement, through our relationships with partners like William Mills Agency, and ongoing efforts to be where our customers are and where we feel our prospective customers interact.

Avivatech is a new brand within the corporate organizational structure at Digital Check. Avivatech has the ability to introduce new software and services capabilities for our existing customer base which is well over 1500 banks in North America and many more banks worldwide. Our goal is to spread awareness regarding our technology capabilities both through direct marketing efforts as well as expanding our messaging within our current customer base.

CEOCFO: *What is the competitive landscape like and why does Avivatech stand apart?*
Mr. Hempker: Like any industry or market that has a vibrant landscape in terms of opportunity, we too have competitors with very good technology that keeps us focused and motivated to stay ahead of the curve. What we bring to the table that is unique in the industry is our experience. Our employee base has hundreds of years of experience in banking and in payments automation. The most unique aspect of our technology is the ability to solve for more than just cash.

We are one of the few if not maybe the only partner out there that solves for both cash and check automation. While both cash and check are falling out of favor to some degree, they are still very relevant across most payment ecosystems and therefore our customers are needing to solve for better workflows for both cash and check. Avivatech solves for both, and I am not aware of anyone who does it as well as we do.