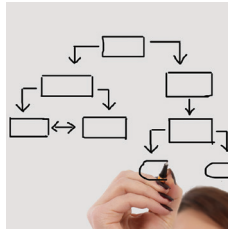


CUnify™

Streamlined Functionality for Member-Focused Credit Unions



A unified account processing solution enables you to achieve higher service levels, retain your members, grow loyalty and share of wallet, improve efficiency and expand your market share. CUnify from Fiserv provides flexibility and robust functionality that credit unions require.

CUnify is a credit-union-focused account processing solution that unifies critical processing capabilities with a modern, member-centric system. This full-featured account processing system provides a complete picture of your relationship with your members, helps you better understand their needs and allows you to meet those needs by offering relevant and appropriate products and services.

The system's automated processing streamlines operational tasks and makes your back office more efficient by helping you eliminate manual processes, make better use of your resources and focus on serving your members. Built-in marketing capability provides insight into the most profitable activities, products and branch locations to guide your business growth.

CUnify is built on a powerful member-centric, relational database that helps you meet changing business demands while

satisfying the needs of key stakeholders: your management team, staff and most important, the valued members of your credit union. With CUnify, you get reliable delivery of credit union services with the option of on-premise or on-demand processing. Real-time database updates and relational reporting with access to all member information puts key information at your fingertips immediately.

CUnify provides the functionality to meet your needs today with the flexibility to support tomorrow's challenges and opportunities.

Making the Most of Relationships

Developed with the guidance of our credit union clients, CUnify offers flexible member service functionality to match your way of doing business. With CUnify, you get a complete view of your members' relationship with your credit union. The relational database inherent to CUnify provides an optimal data-mining environment that can be used for member engagement opportunities aimed at profitable member recruitment and retention. Built-in marketing helps you better understand the needs of your members and meet those needs by offering relevant and appropriate products and services. Real-time relational reporting – using industry-leading SAP Crystal Reports® – facilitates quick identification of trends, changes and operational exceptions, allowing you to keep pace with and respond to members' needs as they change.

CUnify was built with you in mind. The system's workflow mirrors daily operations of a financial institution, and automated processing makes back-office functions more efficient.

Advanced Lending Support

CUnify has built-in lending support designed to fit credit union needs. Loan origination is a native part of CUnify, ensuring all previously input information is at the user's fingertips. Point-and-click processing consolidates member information onto one screen so applications can be processed rapidly and efficiently. Automated lending decision tools recommend loan decisions based on previously set criteria while allowing your loan officers to make the final decision.

Simplified Back-Office Accounting

The CUnify accounting and general ledger management system is fully native, without cumbersome third-party layers, enabling instant back-office processing. The system was developed on a workflow strategy that mirrors daily operations in a financial institution, and it is designed to fully integrate all aspects of general ledger, accounts payable and fixed assets management. The automated processing inherent in CUnify is designed to streamline operational tasks, making the back office more efficient. It is built on the Windows® platform to ensure maximum flexibility, ease-of-use and multiple concurrent process functionality. The fully integrated accounting suite within CUnify enables detailed tracking of investments, accounts payable, fixed assets, prepaid expenses, accruals, check reconciliation and budgets.

Fully Integrated Applications and Tools

- An integrated teller/member services platform
- Internet banking
- A native accounting and general ledger management system
- Built-in business intelligence, member and target marketing capabilities
- Loan origination
- Back-office processing
- Operations tools
- Management tools

Support for Your Business Growth

The business intelligence and target marketing capabilities built into CUnify provide insight into the most profitable activities, products and branch locations to guide business growth at your credit union. Instant access to all member information with real-time relational reporting leads to greater cross-selling opportunities. You have the flexibility to adapt member services for CUnify to precisely match your way of doing business and deliver service excellence.

Full Support From a Technology Leader

Fiserv has been a leader in financial institution technology for decades, and we make it our business to understand your business. With Fiserv, you get the support, delivery options and training you need to help your business grow.

Client Care, First and Always

The Fiserv technical support community is knowledgeable, friendly, experienced and available to you any time of the day – seven days a week.

On-Premise or On-Demand

To meet the needs of individual credit unions, Fiserv offers on-premise and on-demand servicing options for CUnify. Our on-premise structure allows you to specify and maintain your own hardware configuration. Our on-demand solution provides access to the same system, but hosted and maintained at our state-of-the-art Global Operations Center.

Comprehensive Training

Our training programs are designed to educate your entire staff on the best use of your system. Available online, onsite at your location or ours, or via live webcasts, we endeavor to keep your staff up-to-date on system best practices and proper use of the technology. When converting to CUnify, our implementation services include a proven methodology to help credit unions get up and running smoothly.

Optional CUnify Capabilities

Fiserv offers a broad array of optional products to help you enrich the member experience, improve your ROI and provide consistent service delivery across all access channels.

- Telephony services – Voice Response for CUnify allows you to offer members quick, convenient telephone access to your credit union and the member’s financial information.
- Digital document solutions – Digital Document: Archive for CUnify is a comprehensive information and document archive and delivery system that helps financial institutions decrease paper consumption, streamline processes, increase productivity, lower costs, improve service levels and strengthen member relationships.
- Shared branching – If you want to extend brick-and-mortar service options to all credit union memberships on the network, Fiserv offers an “issuer” solution that enables members to perform transactions at credit union service centers. We also offer shared branching technology that allows you to become an “outlet branching acquirer” with full settlement reconciliation capabilities.
- ATM/debit/credit processing – Fiserv offers real-time processing of ATM, credit and debit card transactions, reflecting the latest account information.
- Integrated DesktopSM from Fiserv – Enables staff to access and maintain cardholder data from any CUnify workstation.
- Cross sell, relationship pricing and rewards – Build member loyalty and share of wallet by offering relationship pricing and rewards programs for your members.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

- Disaster recovery services – Fully functional disaster recovery solution with cloud-based backup and restoration for in-house clients using CUnify, Card Services and home banking solutions from Fiserv are client-tested on an annual basis.
- Overdraft privilege – This CUnify option lets credit unions offer overdraft protection services to their members, based on organizational policies, to increase member service satisfaction and fee revenue.

Key Benefits

- Embedded document retrieval solutions
- Around-the-clock technical support
- On-premise or on-demand delivery options
- Comprehensive training
- Member-centric database with 360-degree view of member relationship
- Built-in marketing capability
- Real-time database updates
- Real-time relational reporting using industry-leading SAP Crystal Reports
- Built-in lending support designed for credit unions
- Fully native accounting and general ledger management system

Connect With Us

For more information about CUnify, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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