DataSafe®
Implement Scalable, Integrated Account Processing Technology
With Flexible Deployment Options
Your credit union needs technology that can help you achieve your business goals. DataSafe from Fiserv delivers that technology for both in-house and online deployment—providing robust functionality through a flexible, easy-to-use platform that reduces your total cost of ownership.

DataSafe provides highly scalable, integrated solutions that add value to your credit union and deliver tangible, bottom-line benefits—improving efficiency, reducing costs, increasing revenue and enabling greater choice and control.

Available in-house or online, DataSafe is one of the most open account processing solutions on the market—allowing your credit union to easily integrate with the third-party solutions you choose and to easily access data when you need it. The system is based on widely accepted industry standards, including XML, SQL and ODBC. Together with our unique middleware, this approach dramatically transforms, simplifies and speeds integration of third-party applications.

And since it’s powered by the open, object-oriented, post-relational Caché database, you gain easy access to the wealth of information within DataSafe.

The architecture of DataSafe enables your credit union to operate efficiently and effectively. The system’s industry-leading browser-based Navigator suite uses a familiar interface that greatly improves ease-of-use, reduces training costs, improves productivity and increases staff retention. To streamline operations in the back office, the thin-client/server design simplifies system management and administration and reduces your total cost of ownership.

DataSafe provides many optional offerings that help you maximize your use of the system. From training at our headquarters, regional sites or credit union offices, to consulting services, project management help and business recovery services, DataSafe has you covered.

Online Services

Your members expect convenient, 24/7 Web-based services, and DataSafe enables you to meet their expectations. Our comprehensive Internet suite—led by the innovative Virtuoso™ for DataSafe online banking solution—covers the full range of online banking functions through tools like WebLoan for DataSafe for online lending, bill pay, e-documents, email and mobile services.

Virtuoso combines convenient functionality, personalized services and compelling features. It enables a highly personal and customizable self-service experience for members, empowering them to simplify financial management. And it’s extremely easy for your staff to administer—with built-in branding tools that let you customize a home banking site to match your credit union’s look and feel without vendor support. The system’s advanced architecture and use of modern Internet standards results in future-proof technology you can count on.

Commercial Services

Loan Servicing

With Commercial Loan Servicing for DataSafe, you can provide superior support to your commercial members throughout the life of the loan.
A Perfectly Balanced Combination of Speed, Versatility and Functionality

Commercial Loan Servicing provides credit unions a better way to service commercial lines of credit, term loans, demand loans and real estate loans. The solution provides complete loan accounting, servicing and back-office maintenance, including Small Business Administration and program maintenance with automatic 1502 Colson reporting.

Accounts
Commercial Accounts for DataSafe gives you the freedom to create a package—a set of predetermined parameters and transaction type combinations for fee assessment that best reflect your business member strategic plan. You can have one package or an infinite number of packages. Each package contains a unique set of attributes, enabling you to offer a competitive product for your respective markets.

Workflow Management
Completing your work processes quickly and efficiently is the key to delivering superior service while keeping costs down. Maestro™ for DataSafe makes that possible, enabling you to speed, streamline and simplify work processes through easy-to-use interfaces that model your specific processes and business rules. Originally designed to simplify account opening, Maestro can improve work processes across your credit union. By organizing, integrating and streamlining processes throughout your enterprise, Maestro enables you to leverage existing tools, provide new capabilities and introduce new vendors faster and more efficiently than manual processes.

Teller Navigator for DataSafe
DataSafe leverages a thin-client/server, browser-based frontline system. Teller Navigator for DataSafe dramatically improves frontline efficiency and performance while reducing training, administration and hardware costs. Your staff can use Teller Navigator to perform the full range of daily functions, including deposits, withdrawals, transfers, account look-ups, bond/traveler’s check/money order sales, batch posting of mail payments, cash dispense, and more. It even makes balancing simpler, with quick search functions and an easy-to-use Teller Proof List.

Member service representatives will benefit, too, using Teller Navigator to easily set up and maintain certificates, IRAs, share draft accounts, stop payments, payroll deductions, direct deposits and more. It’s also extremely easy to add, delete or modify member demographic data along the way.

Looking to reap those same benefits in the lending department? With Loancierge® for Credit Unions from Fiserv, loan officers and processors can handle every loan origination function with ease—including application order, application submission, credit report request, automated credit scoring and underwriting, risk-based pricing, amortization, posting to accounts, and document printing. Seamless integration with all major credit bureaus further streamlines the process and improves efficiency.
Fiserv Products and Services for DataSafe

- Access RMS for DataSafe optical system enables storing, retrieving and use of documents
- ACH and Payroll Manager for DataSafe streamlines the payroll process
- AML Risk Manager has advanced drill-down tools to minimize time while maximizing security, and it provides accurate, prioritized alerts delivered to your desktop for high-risk situations
- ATM real-time processing offers several key features and benefits, such as reporting of stored and forwarded transactions, support of share drafts, open-end loan transactions and inquiries, and real-time authorization and posting for both shared branching and point-of-sale member transactions
- Business Recovery Services for DataSafe allows you to resume business quickly after any type of disaster
- Commercial Accounts for DataSafe assembles business packages that allow your credit union to get the best return for your investment
- Commercial Loan Servicing for DataSafe services commercial loans seamlessly with a fully integrated solution
- Courtesy Pay for DataSafe helps members avoid returned check fees
- Credit Bureau Access for Credit Unions reduces the time and expense associated with credit bureau inquiries
- Cross-Selling Manager for DataSafe supports sales and member relationship management initiatives
- eDeposits for DataSafe boosts member convenience and makes funds available faster
- eMail Services for DataSafe leverages email use to improve member service and reduce operating costs
- Enterprise Optimization Review for DataSafe—Our seasoned consultants evaluate targeted processes based on your credit union’s unique needs, analyzing workflows, processes and policies, and identifying issues and redundancies; by taking advantage of these reviews, your credit union will experience improved member services, a more streamlined process, enhancements to existing processes and increased staff productivity
- eSignatures for DataSafe enables you to eliminate paper-based member and staff signatures
- General ledger seamlessly integrates with Wisdom™ and Prologue™, allowing you to automate workflows and drill down between them for immediate research and record retrieval
- Laser Forms Interface for DataSafe enables you to produce forms quickly and efficiently
- Loan Decision Manager for Credit Unions enables fully automated loan origination based on the business rules of your credit union
• Loan Manager for DataSafe makes loan inquiries and maintenance faster and more efficient

• Loancierge provides the intuitive navigation, logical workflows and paperless processing tools you need for a streamlined lending operation

• Member-centric database expansion provides credit unions with the ability to show a member a full 360-degree view while maintaining the all-important aspects of their current account structure with a primary number and subshares

• Member Relationship Manager for DataSafe enables frontline staff to manage service events

• Mobiliiti™ offers the convenience and power of the latest and greatest mobile technology, giving you all the tools you need for members who expect anytime, anywhere access to their finances

• Online training courses help simplify your training; choose from more than 30 courses to meet your needs

• Plastics Manager for DataSafe integrates the full range of card-related functions

• Point of Purchase Lending for DataSafe

• Prism Analytics™ for Credit Unions is part of our growing portfolio that is an easy-to-use, Web-based solution featuring sophisticated member relationship management tools that empower credit unions to increase profitability and enhance member services

• Relationship Pricing for DataSafe manages rewards programs that can boost product adoption

• Risk-Based Pricing for DataSafe provides an integrated tool for matching loan rates to member risk levels

• Tables and Parameters Manager for DataSafe simplifies back-office system administration

• Title Information Processing for DataSafe supports title management

• Velocity™ integrates all of the essential system components required for lending success—including loan origination software, decision support tools, workflow software and image capture capabilities. Through a seamless, easy-to-use loan origination platform, Velocity supports your credit union’s lending program from start to finish

• ViewPoint for DataSafe makes it easy for your staff to obtain the specific data views they need in their jobs

• WebLoan for DataSafe speeds and simplifies online loan origination

• WireXchange® integrated solution from Fiserv reduces training and setup time and ensures integrity and confidentiality of financial information

Connect With Us
For more information about DataSafe, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.
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.