Product

Galaxy®

Experience the Benefits of a Fully Integrated, Member-Facing Account Processing Solution

Product

To grow and succeed, your credit union needs to attract and retain members and enhance your member relationships. Available for in-house, online or hybrid delivery, Galaxy from Fiserv provides the integrated technology you need to achieve those vital goals.

Members expect your credit union to understand their needs and respond with innovative, convenient solutions. Galaxy empowers you to meet their expectations through a suite of member-facing technology solutions that go far beyond member service. Leveraging the solution's integrated tools, your staff can demonstrate that you understand each member as an individual and can lead them into the future with financial services that evolve in step with a dynamic market.

Galaxy delivers the same software functionality in the in-house, online or hybrid processing environment. You gain the confidence to choose the processing method that meets your needs today – knowing that you can migrate to another method later if you choose, with no change in software, equipment or teller processes. And no matter which processing method you select, our industry-leading disaster recovery solution protects your member data, giving you peace of mind.

Achieve Your Business Goals

With Galaxy as your account processing solution, you're free to focus on managing your credit union and empowered to achieve your critical business goals. With the Galaxy solution and a host of other available Fiserv products and services, you can get the technology support you need to:

- Enhance your service levels
- Adapt quickly to changing member needs
- Reach new markets effectively
- Operate efficiently
- Attract new members
- Solidify member relationships
- Differentiate your products and services

An Integrated Account Processing Solution Delivering Fast, Convenient and Accurate Member Service

Improve Frontline Service

Galaxy provides the complete suite of capabilities your credit union needs to deliver fast, convenient, accurate member service. The flexible system gives your staff streamlined account access – providing visual, at-a-glance member information supported by drill-down features for greater detail. Your tellers see only the screens needed for the account type accessed, simplifying their work and speeding transactions.

A quick search option makes transaction history searches fast and easy, while the ease-of-use afforded by the system's workflow design significantly reduces training time and costs. Efficient data entry (via keypad or mouse), financial calculators, integrated cross-selling features and a paperless receipts option further speed service, improve productivity and reduce operating costs.

Enhance Your Operation and Your Bottom Line

- Extend your reach with shared branch acquirer and issuer capabilities
- Streamline lending with Loancierge® for Credit Unions from Fiserv for loan origination, automated decisioning, enhanced risk-based pricing, online loan applications and more
    - Integrate with CUDL, FICS, Lending Solutions Incorporated, loanliner.com and Mortgage Computer
- Deliver consistent, accurate member service by tracking and managing events with Interaction Management for Credit Unions from Fiserv
- Improve efficiency with our paperless receipts and Document Management Services for Galaxy for COLD storage of reports and member document images
- Simplify operations with features like automated ATM reconciliation, check reconciliation, payroll and IRA processing, and a full suite of general ledger, asset liability management and 5300 call reporting products

Enable Self-Service 24/7

Your members expect the convenience of anytime, anywhere access to funds and accounts, and Galaxy gives you the tools to deliver it. NetBranch™ for Galaxy allows members to access account information and conduct transactions online, with optional features like online check images, online chat, e-statements and personal financial management tools. NetBranch also supports delivery of e-alerts, shared accounts, sub accounts, flexible bill payment and the ability to add banner ads, marketing messages, recommended services and more to your online presence. NetBranch can be accessed in both English and Spanish, and it is administered from Galaxy.

Mobile and tablet banking is also available, with features including custom-branded apps, browser and SMS banking, remote

deposit capture, ATM locators, bill payments, personal payments and more. For members who like the convenience of telephone banking, Galaxy integrates with an industry-leading audio response and loan-by-phone solution, giving members one more way to do business with your credit union whenever they choose.

Integrate With Ease

Extend and complement the robust capabilities of the Galaxy account processing system by integrating it with specialty solutions from best-in-class third-party providers. Easy integration with Galaxy enables you to expand your services by adding specialty solutions in key areas, such as:

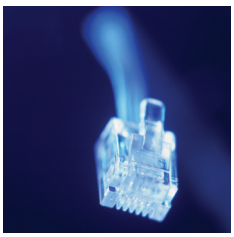
- 24/7 call center service
- ACH origination
- Asset liability management
- Interactive voice response (IVR) solutions
- Cash dispenser/cash recycler
- Credit/debit card processing
- Cross-selling
- Identity verification
- Network security
- Report generation
- Strategic marketing
- Tax software
- Unattended processing

Ensure Data Security

When it comes to ensuring the security of member data, Galaxy gives you the flexibility to customize security features to suit your needs. You can define access by individual or group, enable individual tellers to have specific security values, and set up groups that allow easy, single-point security changes.

Simplify Implementation

The highly experienced Galaxy team makes your system implementation easy and seamless. Working with you, we jointly develop an implementation plan that's well-documented and comprehensive – providing everything from checklists of equipment and supplies to schedules for installation and training. Our in-depth implementation training focuses on three key user groups: management, operations staff and tellers. Once live on Galaxy, you'll gain access to timely, accurate support from our veteran product specialists – along with ongoing training options that include new software release updates, complimentary webinars, on-demand e-learning courses, in-classroom training, operational workshops and customized education sessions.



Galaxy Key Features and Options

Account Processing

- Accounts payable
- ACH mismatch
- Asset liability management
- ATM reconciliation
- Disaster recovery
- General ledger
- Managed firewall solution
- Member profitability ratio
- Negative overdrafting
- Payroll and IRA processing
- Remote teller override
- Shared branch acquirer and issuer

Electronic Services

- Account aggregation
- AccountCreate℠ from Fiserv for online account opening
- ACH origination
- Check imaging
- E-alerts
- E-bonds
- E-statements and attachments
- Financial calculators
- Integrated Desktop℠ from Fiserv
- Loyalty and reward programs
- Mobile and tablet banking
- NetBranch online banking
- Online bill payment
- Owner-based security by SSN
- Personal payments
- Personal financial management (PFM)
- Remote deposit capture
- Special occasions
- Web services

Lending Services

- Automated decisioning
- Credit bureau
- Delinquent account recovery tracking
- Enhanced risk-based pricing
- Integrations to CUDL, FICS, Lending Solutions Incorporated, loanliner.com and Mortgage Computer
- Online loan applications
- Skip payment validation and scheduling

Member Relationship Services

- Chat capabilities
- Document Management Services for Galaxy
- File maintenance journal
- Interaction Management for Credit Unions
- Member marketing tools

Connect With Us

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

About Fiserv

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.

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414-14-21899-COL 11/14