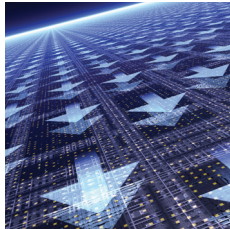


## Product



### OnCU®

## Leverage a Service Bureau Account Processing Solution That's Simple and Secure



Your credit union needs technology that enables you to focus on serving members. OnCU from Fiserv provides all of the functionality and ease of use you need to deliver superior service, without the burden of system administration.

Your members expect a high level of service from your credit union. Meeting their expectations demands a convenient full-service system that allows you to focus on member needs—instead of system administration. It also requires a system that is backed up by a network of industry professionals dedicated to your success.

OnCU account processing solution takes credit union transaction processing and reporting to the next level. Our real-time service bureau processing solution greatly reduces your system administration requirements—working 24x7 to process transactions, aggregate data, update member records and provide comprehensive reporting.

### Simple, Streamlined Processing

The easy-to-use teller platform for OnCU simplifies and streamlines your internal processes on many levels. Users find it easy to learn, thanks to an intuitive user interface and the latest Windows® navigation features. Tellers and other staff can view all relevant information (shares, loans, drafts, certificates, club accounts)

on every transaction screen, eliminating cumbersome paging back and forth and significantly reducing processing time.

From just one screen, your staff can:

- View member name, address, city, state, ZIP code, phone number, Social Security number, birthdate, joint owner name and member photo ID
- Transfer funds between any accounts on the system
- Track and report detailed information on transactions
- Reverse or delete transactions while maintaining a full audit trail
- Post transactions in real time
- Use drill-down capability to easily access detailed information

### Easy Navigation

The main menu in OnCU serves as an initial launching point for all functions. Your staff will find it easy to access all teller and member services, loan processing and back-office transactions from one initial screen. Servicing members, performing daily operations and training new staff have never been easier.

To accommodate the diverse skill levels and needs of your staff, the teller platform offers multiple options for screen navigation. Those accustomed to keyboard-driven commands can use the keyboard shortcuts assigned to common functions, while those who prefer a point-and-click system will have one at their fingertips.



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](http://www.fiserv.com) for a look at what's next now.



**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)

## Stringent Security

Because your members demand and deserve the best possible information and identity protection, OnCU uses stringent security protocols to ensure that access by unauthorized individuals is virtually impossible. You can also prevent staff members from performing one or all transactions and can block staff access to accounts, if desired.

OnCU tracks all activities and provides a detailed audit trail that you can easily view on screen or print. Transaction type, amount, assigned level and account locks can all be designated as security checkpoints. For even more protection, you can choose to add member photos and signatures to the main transaction screen.

## Delivering a High-Performance Enterprise Solution

In addition to providing integrated general ledger and member account processing, some of the most compelling features and services available for OnCU include:

- More than 500 standard reports, including an unmatched set of management reports, plus an easy-to-use ad hoc report writer
- Integrated marketing tools to increase campaign effectiveness
- Wisdom™: Asset Liability Management and Wisdom: 5300 Call Report Assistant to simplify management processes
- Powerful lending origination to streamline processing and expand your product offerings

- Laser printing for checks, loans and membership documents to expedite business processes
- Electronic office automation, including COLD (report) storage, full imaging, signature pads and Check 21 processing
- Time-saving back-office functionality, including ACH exception processing and ATM auto-reconciliation
- ATM and debit card processing with online integration to all major networks
- Tightly integrated with ATM, debit card and credit card processing from Fiserv
- Virtual Branch® Internet banking, mobile banking and bill pay offerings to enhance your online channel
- AccountCreate™ online account opening and funding service to offer maximum member convenience
- Audio response services to support your telephone banking channel

## Connect With Us

For more information about OnCU, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).