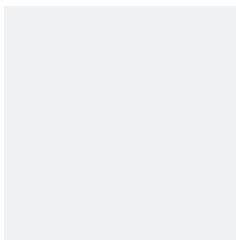
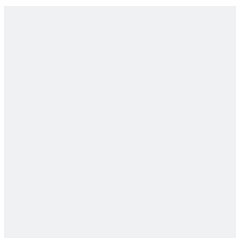
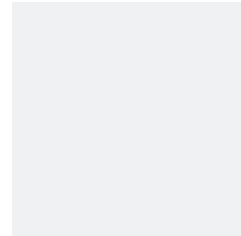
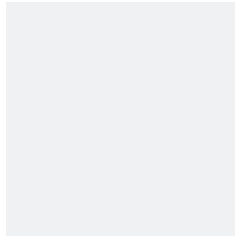
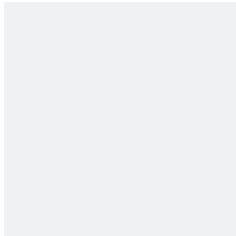


**Product**



**Portico®**

Streamline Your Operation With a Highly Integrated and Intuitive Account Processing System





## Product

Portico from Fiserv lets you focus on your members while we focus on your technology. The feature-rich, online, real-time processing solution delivers unmatched reliability and responsiveness, providing your staff with the data and tools they need to provide your members with the high quality experience and service they require and expect.



With Portico, mission-critical data processing is handled by Fiserv in a secure and fully redundant facility. Our robust network and Internet backup capabilities are designed to provide continuous service for you and your members.

### **Eliminate Barriers to Growth**

As an investment for the future, Portico is the smart choice. Its predictable operating costs and zero-footprint infrastructure allow credit unions of all sizes to grow without constraint. Continual technology upgrades, the finest in field support and the commonly acknowledged superior skill set of the Portico team all work together to ensure that your investment performs at its best.

### **Superior Flexibility**

Interoperable, flexible, and delivering unparalleled breadth and depth of features, this end-to-end platform enables faster, more efficient development of revenue-generating applications and more rapid implementation of applications that drive operational efficiencies.

### **Service-Oriented Architecture – What Does It Mean for You?**

As a Portico user, you will benefit from an open architecture that simplifies integration and provides easier access to the information you need to serve your members.

# Advanced Technology That Meets Your Enterprise Business Needs



Behind its intuitive graphical user interface, Portico uses a service-oriented architecture built on the Microsoft® .NET™ framework. The .NET framework simplifies the building, deploying and running of feature-rich Microsoft Windows®-based applications. And our service-oriented architecture uses the power of Web services to deliver expanded functionality to users through Portico so new products are made available more quickly than ever before.

Third-party products can also tap into the power of our service-oriented architecture through Access Advantage for Portico, an XML-based two-way communication standard. Access Advantage easily enables real-time integration of third-party applications with Portico.

## **Service-Driven Technology**

Differentiate your credit union by equipping your staff with the member-based technology platform that supports premium service delivery. Built entirely in Microsoft .NET, the Portico system's interface offers intuitive Windows-style screens and single-click access to a full range of applications to serve your members.

Tellers can be trained quickly and easily to work with the consolidated screens and user-friendly menus to serve members swiftly and efficiently. You can also increase the productivity of your member services staff with seamless integration to support applications, plus customizable workflows that drive consistent procedures throughout your operation. New member origination is automated from end to end with options for capturing and retrieving ID photos and signatures, generating documents with remote electronic signing, and other cost-saving digital tools.

Portico also features seamless integration with many solutions from the Fiserv portfolio of value-add capabilities, such as document imaging, loan origination, online banking, member relationship management and more.

## **Generating Real Results**

Get ahead of the curve. Designed to streamline every aspect of your enterprise, Portico strengthens operational efficiencies, reduces training time and minimizes costs so your credit union can offer improved service and better rates.

Our user-friendly design, intuitive navigation and end-to-end technology reduce training time, maximize the productivity of your staff and speed your members through their busy days.

Our dedicated client relationship teams work onsite with your staff to ensure that Portico works to its full advantage, maximizing the return on your technology investment.

And our integration experts have worked to allow for the virtually seamless integration of technology across your credit union operations.

Portico is designed to help your credit union cultivate the growth you desire.

## **Leverage the Leader**

Harness the power of Portico today and gain access to the most powerful technology tools available for credit unions, all delivered by a proven team of experienced professionals who understand your unique business needs.





## **Portico at a Glance**

### **Offerings**

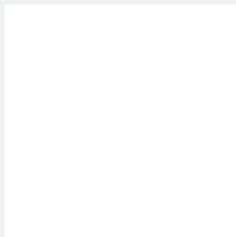
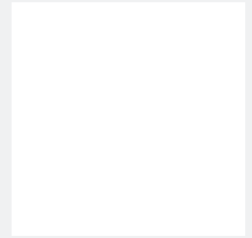
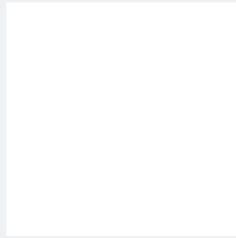
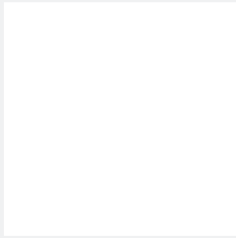
- ATM automated network balancing
- Loan origination and processing
- Indirect lending servicing
- Commercial account analysis
- Ad hoc queries
- General ledger
- Payroll processing
- Courtesy pay
- Accounting
- Fully integrated share accounts
- Check reconciliation
- Report and document imaging
- Cross-selling
- Teller automation
- Member services
- Operations and management support
- Contact management
- Remote electronic document signing

### **Integrated Capabilities**

- Network ATM, debit and credit card services
- Mortgage systems
- Check vendors
- Internet banking services
- Online account opening
- Member relationship management

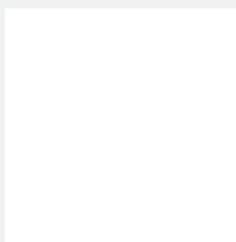
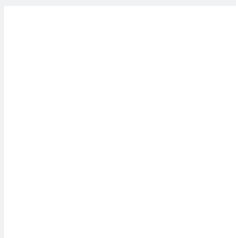
### **Connect With Us**

For more information about Portico, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://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](http://www.fiserv.com) for a look at what's next now.





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