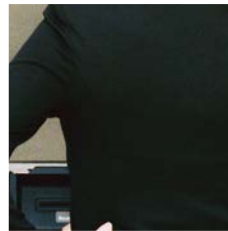


Solutions



Credit Union Platforms

Integrated Technology to Fit Your Enterprise Needs





Solutions

Your goals aren't new, but how you achieve them is. Only Fiserv provides a single connection to enterprise-wide technologies—technologies that empower you to see things differently and help transform your business to compete more effectively. With premium integration and the most advanced, comprehensive portfolio of solutions, Fiserv enables you to take your business to a new level. From processing and payments to channel management and business optimization, Fiserv has the tools you need to serve and grow membership, manage risk and capture operational efficiency.



Single Source

Only Fiserv offers comprehensive credit union solutions to benefit your entire operation. We connect industry-leading account processing solutions with value-add products and services. The result? An integrated credit union platform that's tailored to meet your enterprise needs. With Fiserv, you get a total business solution.

Client Focus

All of Fiserv shares one common goal—enabling our clients' success. By leveraging our collective expertise, we come together to create the single most powerful technology resource in the credit union industry today. And we're channeling the strength of our unity and the breadth of the Fiserv product portfolio to deliver superior service and solutions for our valued clients.

Market Reach

Our industry experience and market reach is unsurpassed. One third of America's credit unions depend on our account processing solutions. To serve these clients, we leverage the diverse expertise, integrated knowledge and industry insight of 20,000 associates—more than 10 percent of which focus exclusively on serving credit unions.

Industry Commitment

Fiserv is focused on defining and developing technologies that meet the evolving needs of the credit union market. There are many examples of how Fiserv innovation is working for credit unions—from award-winning solutions like UChoose Rewards® for debit and credit

transactions, to ongoing investments in the technologies on which your business depends. No matter how quickly your institution grows, Fiserv is uniquely positioned to grow with you – offering account processing platforms for any size credit union.

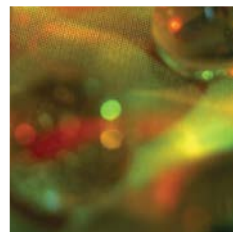
Freedom of Choice

Not only does Fiserv offer the broadest portfolio of integrated technology solutions that streamline your business process and ultimately enhance member service. We also support industry-standard interfaces that allow clients to leverage best-of-breed third-party solutions—which means you can choose the ideal mix of tools and technologies that work best for your credit union's unique business needs.

Reliable Certainty

When times are tough, it's good to know that you have a partner you can depend on. For the thousands of credit unions that have relied on Fiserv expertise for decades, our relationship extends from vendor into strategic business partner, consultant and friend. Our clients know they can look to us to be responsive thought leaders with the ability to support them no matter what the climate. And at times like these, it's nice to know that Fiserv is a partner with the strength to remain sound and stable now—and well into the future.

Account Processing Choices: Because One Size Does Not Fit All



All credit unions are not created equal. That's why we maintain the industry's most diverse portfolio of account processing solutions. And our systems feature efficiency-boosting integration to value-add products that touch every aspect of your enterprise.

Advantage™

The client/server-based Advantage system uses the open-access capabilities of Microsoft® .NET to provide a fully integrated platform that offers teller, lending, collections, accounting and marketing functions in an intuitive Windows® environment. Advantage offers easy integration of low-cost industry-standard devices, expandable system memory and flexible storage, networking, and I/O capabilities. By combining the power of the PC and the flexibility of Microsoft offerings, the Advantage solution positions your credit union to exceed the expectations of every member with every transaction.

Charlotte™

Charlotte leverages a Microsoft Windows environment to offer a low cost, real-time solution with an intuitive interface, logical navigation and workflows that increase operational efficiency and improve staff productivity. As technology tools become more advanced, so does the Charlotte online solution. Timely updates and enhancements to the Charlotte system ensure that this robust solution remains competitive by using the most up-to-date technologies available from Fiserv, leveraging Internet delivery channels and a growing portfolio of integrated solutions to deliver increased business opportunities for your credit union.

CubicsPlus®

CubicsPlus provides budget-conscious credit unions the flexibility and advanced features needed to compete, using the only 100 percent Microsoft PC-based system in the market. CubicsPlus allows credit unions to maximize productivity, rapidly implement new products and services, and significantly reduce the learning curve for employees. CubicsPlus employs the latest technology, including Microsoft .NET, a Microsoft SQL database and a standard XML interface to deliver a user-friendly look and feel. Since the system is PC-based, clients can use the hardware of their choice from industry-leading vendors.

CUnify™

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. Built-in marketing capability provides insight into the most profitable activities, products and branch locations to guide your business growth.

CUSA®

The intuitive user interface of the CUSA workstation operates within a Windows navigation system to help credit union staff work quickly and efficiently. Since the initial processing screen facilitates most member-related activities, employees can access share, loan and account history immediately and view it all on one screen. The CUSA solution's easy-to-view, multifunctional transaction processing screens give tellers tremendous flexibility, while easy integration of new products and services from Fiserv make this in-house system a cost-effective choice for credit unions.

DataSafe®

Available in-house or online, DataSafe is an open account processing platform easily integrated with third-party solutions, while offering ready access to needed data. DataSafe is based on widely accepted industry standards, including XML, SQL and ODBC. Together with its unique middleware, this approach dramatically simplifies and speeds integration of third-party applications. The open, object-oriented, post-relational Caché database gives easy access to the wealth of information in DataSafe. The browser-based navigation in DataSafe uses a familiar interface that greatly improves ease-of-use, reduces training costs, improves productivity and increases staff retention. The member-centric structure gives users a full view of each member's relationship with your credit union.

DNA™

The DNA platform's open architecture and innovative use of modern technologies allow it to deliver flexibility and extensibility, enabling you to create highly tailored solutions from your back-office operations to the touchpoints of your member experience.

DNA is available through in-house or hosted delivery, and it provides 24x7 real-time processing with robust retail, mortgage and commercial banking capabilities in a single application. DNA can be easily extended through integration of surround solutions and client-developed DNAapps™ available on the DNAappstore™ from Fiserv.

Galaxy®

Galaxy uses service-oriented architecture to provide the complete suite of capabilities credit unions need to deliver fast, convenient and accurate member service. This flexible system—using new front-end capabilities—gives staff streamlined account access providing visual, at-a-glance member information supported by drill-down features for greater detail. Staff members see only the screens needed for the account type accessed, simplifying their tasks and delivering faster member service. Galaxy delivers the same software functionality in the in-house or online processing environment.

OnCU®

The OnCU account processing platform takes credit union transaction processing and reporting to the next level. Realtime online processing greatly reduces system administration requirements, so OnCU can work 24/7 to process transactions, aggregate data, update member records and provide comprehensive reporting. The easy-to-use teller platform for OnCU simplifies and streamlines internal processes on many levels. Tellers and other staff can view share, loan, draft, certificate and club accounts on every transaction screen, eliminating cumbersome paging back and forth and significantly reducing processing time.

Portico®

Based on a service-oriented architecture, Portico is a sophisticated, market-leading online account processing solution with a zero footprint infrastructure that delivers unmatched reliability and lets credit union leaders focus on serving members. With an interface built entirely in Microsoft .NET, Portico supports growth by offering intuitive navigation, logical workflows and expedited training. Portico is hosted from a world-class data center supported by teams of IT professionals who work 24/7 to ensure data is protected, and to provide business continuity and disaster recovery services at a scale available to all clients, from the smallest to the largest.

Reliance®

Credit unions depend on the Reliance in-house system to maintain and improve their competitive edge. Offering a full suite of the latest must-have features and a comprehensive training and service component, Reliance provides a fully graphical user interface, giving credit union employees the advantage of a consistent look and feel throughout the product. This graphical interface offers easy-to-use wizards and workflow, as well as the ability to manage all aspects of a member's account in a single location. Reliance incorporates a scalable n-tier architecture on its database server to allow the separation of various data elements, providing end users with enhanced access. The system also uses a thin client server on the front end to provide fast processing of screen displays and input for users in remote locations.

Spectrum®

The Spectrum account processing system—available in an in-house, online or resource management delivery model—serves many of the nation's leading credit unions with its broad suite of browser-based financial applications, electronic services and technology tools delivered through an open, robust platform. New capabilities and enhanced functionality bring efficient interfaces between Spectrum and emerging products and solutions from Fiserv, enabling credit unions to minimize risk, better serve their members and enhance market share while providing clients investment protection for the future.

XP2®

XP2 for larger credit unions is available as an in-house or online data processing system using a Microsoft .NET framework to provide open access capabilities enabling credit unions to easily integrate best-of-suite products from Fiserv as well as third-party providers. The XP2 dB2 relational database offers scalability and cost efficiency while supporting a member-centric architecture. The system runs on the IBM pSeries hardware platform, and XP2 leverages its long-term value partnership with IBM to provide comprehensive business continuity processes that minimize risk to operations, improve system availability and protect data through any system disruption.

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



Only Fiserv Can Deliver the Industry's Broadest Portfolio of Value-Add Solutions

We know you need "more than core" to remain viable in a competitive market. So at Fiserv, we offer a holistic approach to technology support that's tailored for credit unions. We have both account processing and value-add solutions that work well together. These are some of the tools you can choose from to create an integrated enterprise platform for growth.

Digital Channels

Leverage your online delivery channel to attract new members and build on existing relationships by giving members browser-based convenience for virtually every service you offer inside your branches. Our comprehensive Internet and mobile banking solutions include advanced tools like online account opening, online bill payment, electronic statements, personal payments and more. And you can rest assured that your transactions are always secure.

Member Relationship Management

With useful capabilities like profitability analysis, marketing support and cross-sell tools, our member relationship management solutions arm credit unions with a comprehensive view of their member relationships, plus offer robust analytic features and functions to help you better understand your members.

Paperless Office

Paperless processing offers many efficiency-boosting benefits. Our electronic document generation, signature capture, and document imaging tools enable you to streamline daily tasks, promote consistent workflows, expedite member service and reduce storage and printing costs.

Whether you want to connect with Gen Y prospects, expand your loan portfolio or target business members, Fiserv has the integrated solutions that can help you achieve your growth goals.

ATM and Debit Services

From card production to transaction processing to risk mitigation, Fiserv offers a full suite of integrated solutions designed to help your credit union deliver card services with industry-leading flexibility, including ATM and debit card programs, debit card rewards, ATM driving, card production, program management and analytics, and risk management.

Credit Card Processing

Credit card programs can create opportunities to promote profitability, increase wallet share and foster member loyalty. The Fiserv credit card processing solution provides the features, functions and flexibility that empower your institution to manage your own consumer and commercial card programs.

Wire Funds Processing

WireXchange® from Fiserv is a flexible, Web-based solution for completing end-to-end wire transfers. This innovative tool gives credit unions an affordable option for increasing the efficiency and security of their wire transfer process.

Health Savings Accounts

HSAs offer opportunities to boost deposits, increase revenue and attract new members. Our HSA capabilities integrate with our suite of account processing solutions and include reporting and summary features to help you streamline the HSA support process.

Telephony Services

Our ConvergeIT® suite is integrated with our account processing systems to support timely access to account information, maximizing this important member communications channel. The advanced IVR tool features multilingual capabilities and customizable menu options, while our VoIP solution provides a cost-effective alternative to traditional phone systems. ConvergeIT: Mobile gives your staff the advantage of being accessible anytime, anywhere with the same full-featured phone capabilities they enjoy on the desktop.

Compliance and Risk Management

AML Manager covers the complete range of anti-money laundering processes and compliance practices—offering advanced, integrated tools that help you automate workflows, assignments and task checklists—ultimately saving you time and money, while helping ensure compliance.

Accounting and ALM

Drastically reduce costs and increase operating efficiencies with Wisdom™ from Fiserv, a comprehensive and innovative portfolio of best-in-class back-office accounting tools. Wisdom is designed to help credit unions simplify their accounting processes, generate detailed reports, expedite research efforts and save time each month.

Loan Origination

We deliver advanced loan origination solutions that make it easy to streamline your lending process, boost the productivity of your loan department and deliver a higher level of service to your members.

Mail Services

Fiserv offers comprehensive printing and mail services that leverage sophisticated software technology and leading production capabilities to create and deliver timely, accurate statements and news to your members.

Commercial Solutions

Supporting business members requires more than the traditional applications used for consumer accounts. That's why we offer a range of solutions to help credit unions capture their share of the lucrative business market.

Disaster Recovery

Unexpected events can have widespread impact on your credit union. We offer planning support, backup capabilities and electronic storage solutions that help you be prepared to weather any storm and meet the associated regulatory requirements.

Credit Union Solutions for a Digital World



Fiserv is meeting the needs of more than 16,000 clients worldwide and driving innovation that transforms experiences for you and your members. With Fiserv, you have the power to give your members what's next, right now. The power within.

Payments

- ACH Solutions
- ATM Solutions
- Biller Solutions
- Card Solutions
- Case Management & Resolution
- Cash & Logistics
- Convergent Payment Solutions
- Credit & Debit Solutions
- Credit Union Platforms
- Electronic Billing & Payment Solutions
- Float Management Solutions
- Item Processing Solutions
- Mobile Solutions
- Output Solutions
- Payments Network
- Payments Performance ManagementSM
- Remittance Solutions
- Personal Payments Services
- Prepaid Solutions
- Source Capture Solutions[®]

Processing Services

- Account Processing Solutions
- ATM Solutions
- Biller Solutions
- Card Solutions
- Credit & Debit Solutions
- Credit Union Platforms
- Electronic Billing & Payment Solutions
- Item Processing Solutions
- Lending Solutions
- Output Solutions
- Prepaid Solutions
- Remittance Solutions
- Wealth Management

Risk & Compliance

- Credit Union Platforms
- Financial Control Solutions
- Financial Crime Risk Management
- Financial Performance Management
- Financial Risk Management
- Lending Solutions

Customer & Channel Management

- Account Aggregation Services
- Biller Solutions
- Branch Solutions
- Credit Union Platforms
- Electronic Billing and Payment Solutions
- Lending Solutions
- Loyalty & Reward Solutions
- Mobile Solutions
- Online Banking Solutions
- Output Solutions
- Personal Payments Services
- Wealth Management

Insights & Optimization

- Account Aggregation Services
- Bank Intelligence SolutionsSM
- Business Technology Solutions
- Cash & Logistics
- Enterprise Content Management
- Information Management Solutions
- Payments Performance ManagementSM
- Predictive Analytics Services
- Revenue Enhancement Solutions

Connect With Us

For more information about Credit Union Platforms, 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. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045
800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

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