Product

Spectrum®
Empower Your Staff and Members With Service-Focused Technology That Grows With You
Product

Spectrum from Fiserv is a robust account processing solution that provides comprehensive functionality that can be adapted for a custom fit to best meet the individual needs of your credit union. The highly scalable, integrated Spectrum solution adds value to your credit union while satisfying your members’ needs.

With Spectrum, your credit union can gain bottom-line benefits and greater efficiency while reducing costs, growing revenue and increasing control. Enhanced functionality and open connectivity allow easy interaction between Spectrum, emerging products and other Fiserv solutions.

Fiserv is committed to enabling clients to adopt modern, self-service-oriented, Web-focused information systems that fit today’s credit unions’ business strategies. The open connectivity and architecture of Spectrum provide a breadth of functionality.

From the simplest to the most complex business tasks – Spectrum puts them at your command with automation, security and flexibility. You can maintain a low cost of ownership for your technology investment while providing your members with the most current offerings and services on the market.

Flexible Delivery Options

Spectrum is available via three delivery options: in-house, online or resource management. Whether you want the autonomy of an in-house solution or you want to leave the technology to us so you can put all your focus on your business – or something in between – Fiserv has an environment to meet your needs. And you can choose to move from one delivery option to another without a database conversion.

Branch Suite for Spectrum

Give your frontline staff the real-time information they need to connect members with the right products and services. Branch Suite is a Web-based user interface built on an Oracle® database, giving your credit union the ability to customize the Spectrum user interface and workflow engine to support your business processes and better serve your members.
Built With Flexibility in Mind

Branch Suite provides your frontline staff with a complete financial picture of each member’s profile, making daily transactions easy and relationships stronger. Using this powerful tool, cross-selling your products and services has never been easier with its intuitive point-and-click navigation capabilities. Role-based access, custom screen design capabilities and the ability to build custom workflows make it easy to tailor your frontline staff’s Spectrum experience.

Full Member View
Strengthen member intimacy by providing a complete view of the member’s relationship. The system can display all internal and many external accounts in one view, enabling your staff to quickly recognize the depth of the member’s relationship and respond appropriately.

Role-Based Access
Branch Suite allows every employee to have access to only the information they need to perform their jobs. Remote managers and supervisors can easily modify system rights for one person or the entire staff.

Custom Screen Designer
This flexible tool streamlines data entry while reducing training costs and errors. It allows you to determine layout, labels, behavior and requirements of data fields.

Wizard Builder
Every credit union operates differently. This workflow designer gives you the ability to easily create step-by-step processes for staff. Eliminate duplicate data entry and increase efficiency while ensuring your processes and policies are enforced correctly.

Channel Tracking for Spectrum
With Channel Tracking, you can routinely track data pertaining to the various product delivery channels a member uses to perform financial transactions and inquiries. Data is recorded in real time and can be used to measure the effectiveness and financial return of each channel. Aside from monetary transactions, non-monetary transactions such as account inquiries can also be tracked. This wide range of channel information is available online in formatted reports, ready for extraction, and can be analyzed in a tool of your choice.

Custom Fee Schedules for Spectrum
Meeting today’s regulatory requirements makes it more difficult to find new sources of income. With Custom Fee Schedules, your credit union can create fee schedules that make sense for members and your credit union. Custom Fee Schedules apply fees based on criteria your credit union creates.
A credit union can choose to set fees based on member demographics, account behaviors or transaction factors. Fees can also be waived or reduced as a result of preset criteria (account balance, transaction type and atypical member activity).

**Integrated Desktop™**

Integrated Desktop from Fiserv gives you direct access via Branch Suite to the wide variety of convenient, efficiency-boosting card processing and maintenance features Fiserv offers. Users can retrieve transaction data, conduct card maintenance, reset cardholder parameters and status a lost or stolen card – all directly from the browser of your Spectrum application. Your staff can do it all through a single sign-on, single entry mode with real-time processing. Integrated Desktop reduces staff training time while increasing the quality and speed of your member service capabilities.

**Next Multi-Channel Marketing**

Integrated cross-selling with Next Multi-Channel Marketing from Fiserv allows you to take advantage of every contact opportunity in real time by delivering consistent, targeted product offers and service messages to your members. Reach them through the channels they choose, including in the branch, ATM, telephone, online banking and more.

**Online Exception Handling for Spectrum**

Give your staff the power to view, edit and make decisions on exception items without printing reports and duplicating processes. ACH, share draft returns, posted exceptions from batch ATM processing and many more tasks are handled easily. Like many of the Spectrum modules, Online Exception Handling benefits from user-friendly, point-and-click technology that makes learning and training easy.

**Rapid Recovery Solution for Spectrum**

Rapid Recovery Solution is a disk-based backup solution designed especially for rapid system recovery following a disaster, and it is available in a range of service levels to give you peace of mind. We help identify which hardware, software and third-party services are critical to your business and design a Rapid Recovery plan that meets your unique business objectives.

Each night, your credit union data is encrypted and then transmitted via a network connection to secure disk storage. Via a Web interface, you can access the stored data and recover subsets of the data where appropriate. If a disaster occurs, Fiserv will restore your data and work with you to get you back in business quickly and efficiently.
Technology for Today – and Tomorrow

The scalable, easily integrated, flexible Spectrum solution gives you the comprehensive functionality to meet your credit union’s unique goals and processes today and in the future. With products such as Branch Suite, Integrated Desktop and Online Exception Handling, Fiserv has the tools your staff needs to work more efficiently so they can focus on the member service that grows relationships.

Key Benefits

- Multiple delivery options, including in-house, online and resource management
- Improve member satisfaction by providing a full view of the member’s relationship with your credit union
- Serve your members better and more efficiently with the powerful, frontline applications of Branch Suite
- Manage workflow and user access easily to improve operational efficiencies and mitigate risk
- Increase non-interest income by creating flexible fee schedules with Custom Fee Schedules
- Reach your members on the channels they use with Channel Tracking and Next Multi-Channel Marketing
- Integrated Desktop gives your staff direct, single sign-on access to a variety of card processing and maintenance features
- Rapid Recovery Solution can restore vital services within hours of a disaster

Connect With Us

For more information about Spectrum, 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.